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7 *Attorneys for Bank of America, N.A.*
8 *as itself and as successor by merger to BAC Home*
Loans Servicing, LP

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10 **UNITED STATES DISTRICT COURT**
11 **DISTRICT OF NEVADA**

12 SUSAN CLOSSON and CHARLES R.
13 CLOSSON,

Case No.: 2:11-CV-00275-JCM-GWF

14 Plaintiffs

JUDGMENT IN A CIVIL CASE

15 vs.

16 BANK OF AMERICA, N.A.; BAC HOME
17 LOANS SERVICING, LP; JILL WOSNAK
and DOES 1-20,

18 Defendants.

19
20 The court held a trial by jury in this action on January 7 and 8, 2013. A jury of eight persons
21 was regularly empanelled on January 7, 2013. Plaintiffs Susan and Charles Closson, and defendant
22 Bank of America, N.A. (for itself and as successor by merger to BAC Home Loans Servicing, LP),
23 presented evidence through documents the court admitted and witnesses who testified. After hearing
24 the evidence, jury instructions, and arguments by the parties' attorneys, the jury returned its verdict
25 on January 8, 2013. The jury's verdict was unanimously in favor of Bank of America. The plaintiffs
26 declined to poll the jury. Pursuant to its verdict, the jury found the Clossons failed to prove by a
27 preponderance of the evidence that Bank of America committed a breach of contract or a breach of
28 the implied covenant of good faith and fair dealing.

1 The court therefore **ORDERS AND ADJUDGES** that (1) Susan and Charles Closson
2 recover nothing in this action, (2) judgment is entered in favor of Bank of America, for itself and as
3 successor by merger to BAC Home Loans Servicing, LP, and against Susan and Charles Closson,
4 and (3) Bank of America may seek recovery of its attorneys' fees and costs as provided by law and
5 the rules of this court.

6 DATED January 15, 2013.

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11 **UNITED STATES DISTRICT JUDGE**

11 Submitted by:

12 **AKERMAN SENTERFITT, LLP**

13
14 /s/ Ariel E. Stern
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