IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA ASHEVILLE DIVISION CIVIL CASE NO. 1:12-cv-00236-MR-DLH

CATHY CHAN and VINCENT SAI,

Plaintiffs,

vs.

BANK OF AMERICA, N.A.,

Defendant.

JUDGMENT

FOR THE REASONS STATED in the Memorandum of Decision and

Order filed contemporaneously herewith, IT IS, THEREFORE, ORDERED,

ADJUDGED, AND DECREED that the Defendant's Motion for Summary

Judgment is **GRANTED**, and this action is hereby **DISMISSED**.

Martin Reidinger

United States District Judge