

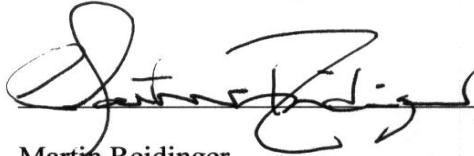
**IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA  
BRYSON CITY DIVISION  
CIVIL CASE NO. 2:12-cv-00031-MR-DLH**

KEVIN TRACY and KATHRYN L. TRACY,  
  
  Plaintiffs,  
  
  vs.  
  
BANK OF AMERICA, N.A.,  
  
  Defendant.

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**J U D G M E N T**

**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**.

  
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Martin Reidinger  
United States District Judge

