

**UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

RALPH D. HUSTON & CHRISTINA HUSTON,

*Plaintiffs,*

v.

U.S. BANK NATIONAL ASSOCIATION, *et al.*,

*Defendants.*

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CIVIL ACTION H-12-3735

**FINAL JUDGMENT**

In accordance with the memorandum opinion and order entered this day, the court enters **JUDGMENT** for defendant, U.S. Bank National Association as Trustee for Citigroup Mortgage Loan Trust 2007-WFHE4 (“U.S. Bank”), on plaintiffs’ claims. Plaintiffs Ralph D. Huston and Christina Huston’s claims are **DISMISSED WITH PREJUDICE**.

It is further **ORDERED** that U.S. Bank’s first lien securing its home equity extension of credit on that certain real property described as:

Lot Six (6), in Block Nine (9) of Brookwood, Section Two (2), an addition in Harris County, Texas according to the map or plat thereof recorded in Volume 346, Page 14 of the Map Records of Harris County, Texas,

and which has the address of 16519 Town Lake Court, Houston, Texas 77059, is hereby established.

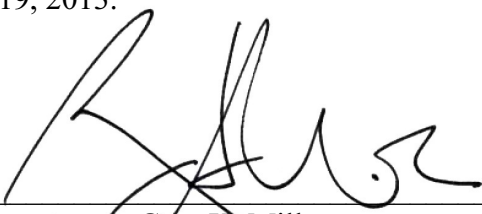
It is further **ORDERED** that U.S. Bank shall be allowed to foreclose the lien pursuant to the Texas Home Equity Security Instrument and the Texas Property Code § 51.002. It is further **ORDERED** that plaintiffs shall not be liable for any deficiency resulting from the foreclosure sale authorized herein.

It is further **ORDERED** that, in foreclosing its lien, U.S. Bank is entitled to apply the proceeds from the sale of the property against not only principal and accrued, unpaid interest, but also against the attorneys' fees and costs, in the sum of **\$28,449.00**, that it has incurred.

It is further **ORDERED** that costs of court, recoverable under Federal Rule of Civil Procedure 54(d)(1) and 28 U.S.C. § 1920, shall be taxed against the plaintiffs.

This is a **FINAL JUDGMENT**.

Signed at Houston, Texas on December 19, 2013.



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Gray H. Miller  
United States District Judge