Thomas E. Lowe, Utah State Bar No.2006 Lowe, Hutchinson & Cottingham 2150 South 1300 East, Suite 120 Salt Lake City, UT 84106

Telephone: (801) 486-1112 Facsimile: (801) 486-1198 Email: tlowe@lhclawyers.com

Attorneys for Plaintiff

Thomas M. Barton Coles Barton, LLP 150 South Perry Street, Suite 100 Lawrenceville, GA 30046 Telephone: (770) 995-5552 Facsimile: (770) 995-5582

Email: tbarton@colesbarton.com

Attorneys for Plaintiff

IN THE UNITED STATES DISTRICT COURT DISTRICT OF UTAH, CENTRAL DIVISION

IFREEDOM DIRECT CORPORATION,)	
f/k/a New Freedom Mortgage Corporation,)	
)	MEMORANDUM DECISION and
)	ORDER GRANTING IN PART
)	AND DENYING IN PART
)	MOTION FOR DIRECTED
Plaintiff,)	VERIDCT ON DEFENDANT'S
)	AFFIRMATIVE DEFENSES OF
V.)	WAIVER AND ESTOPPEL
)	
FIRST TENNESSEE BANK NATIONAL)	JURY DEMANDED
ASSOCIATION, successor-in-interest to)	
First Horizon Home Loan Corporation,)	Case No. 2:09-cv-205-DN
)	
)	Judge David Nuffer
)	
Defendants.)	

Based upon Plaintiff's Motion for Directed Verdict¹ on Defendant's Affirmative Defenses of Waiver and Estoppel, and the Memorandum submitted in Support of that Motion, as well as the testimony and evidence presented at trial,

IT IS HEREBY ORDERED that

1. Plaintiff's Motion is GRANTED as to defendant's affirmative defense of estoppel. An essential element of estoppel under Texas law is detrimental reliance on the concealing or misrepresentation of material facts. See Nelson v. Jordan, 663 S.W.2d 82, 87 (Tex. App. 1983). Defendant did not introduce any evidence that Plaintiff concealed or misrepresented any facts to Defendant. Nor did Defendant introduce any evidence that it relied to its detriment on anything Plaintiff did. Accordingly, a directed verdict on Defendant's affirmative defense of estoppel is appropriate.

2. Plaintiff's Motion is DENIED at this time as to Defendant's affirmative defense of waiver.

Dated August 21, 2012.

BY THE COURT:

David Nuffer

United States District Judge

¹ Docket no. 233.