

*If this opinion indicates that it is "FOR PUBLICATION," it is subject to revision until final publication in the Michigan Appeals Reports.*

---

**STATE OF MICHIGAN**  
**COURT OF APPEALS**

---

GEORGE JAPPAYA,

Plaintiff/Counterdefendant-  
Appellee/Crossappellant,

v

F.G.Y., INC., a/k/a FGY INC., JOE KARMO,  
NIDHAL KARMO, YOUSIF KALASHO, and  
LUMIA KALASHO,

Defendants/Counterplaintiffs/Third-  
Party Defendants-  
Appellants/Crossappellees,

and

CHASE MANHATTAN MORTGAGE  
CORPORATION and BANK OF AMERICA,

Defendants/Counterplaintiffs-Third-  
Party Plaintiffs,

and

SHAWN JAPPAYA, JAPPAYA LAW, PLC, and  
JAMAL ALNAKSHABANDI,

Third-Party Defendants..

---

GEORGE JAPPAYA,

Plaintiff/Counterdefendant-Appellee,

v

UNPUBLISHED  
July 8, 2021

No. 349247  
Oakland Circuit Court  
LC No. 2016-155024-CB

No. 349610  
Oakland Circuit Court

F.G.Y., INC., a/k/a FGY INC, JOE KARMO,  
NIDHAL KARMO, and YOUSIF KALASHO,

LC No. 2016-155024-CB

Defendants/Counterplaintiffs/Third-  
Party Plaintiffs-Appellants,

and

CHASE MANHATTAN MORTGAGE  
CORPORATION and BANK OF AMERICA,

Defendants/Counterplaintiffs/Third-  
Party Plaintiffs,

and

SHAWN JAPPAYA, JAPPAYA LAW, PLC, and  
JAMAL ALNAKSHABANDI,

Third-Party Defendants.

---

Before: K. F. KELLY, P.J., and SHAPIRO and SWARTZLE, JJ.

SHAPIRO, J. (*concurring*).

I concur in the result only.

/s/ Douglas B. Shapiro