CAUSE NO. 202330841

JPN HOLDINGS, LLC	
AS TRUSTEE OF THE 3AS TRUST,	§
PLAINTIFF	§
	§
	§
VS.	§
	§
	§
UNITED WHOLESALE	§
MORTGAGE, LLC AND	§
ANTHONEY BRETT GENNUSA,	§
DEFENDANTS	§

IN THE DISTRICT COURT

80th JUDICIAL DISTRICT

HARRIS COUNTY, TEXAS

DEFENDANT, UNITED WHOLESALE MORTGAGE LLC'S ORIGINAL ANSWER

TO THE HONORABLE JUDGE OF SAID COURT:

COMES United Shore Financial Services, LLC d/b/a United Wholesale Mortgage, Defendant, files this answer in the above-styled and numbered cause to Plaintiff's Original Petition would respectfully show as follows:

I. <u>GENERAL DENIAL</u>

1. As allowed by the Texas Rules of Civil Procedure, Defendant, United Shore Financial Services, LLC d/b/a United Wholesale Mortgage ("Defendant") generally denies all the allegations constituting a claim that were included in Plaintiff's Original Petition and demands strict proof thereof.

II. AFFIRMATIVE DEFENSES

2. Defendant asserts that all conditions precedent to Plaintiff's rights to recover, if any, have not been satisfied, have not occurred or have not been waived.

3. In addition to and/or alternatively without waiving the foregoing, Plaintiff's damages, if any, which Defendant does not admit, were caused in whole or in part by Plaintiff's own acts, negligent or otherwise, and Defendant is thus not liable.

4. In addition to and/or alternatively without waiving the foregoing, Plaintiff's attorney's fees are not recoverable, reasonable or necessary.

5. In addition to and/or alternatively without waiving the foregoing, Defendant asserts that Plaintiff failed to mitigate its alleged damages, if any, which damages are strictly denied by Defendant.

6. In addition to and/or alternatively without waiving the foregoing, Plaintiff's claims are barred due to Defendant's compliance with the terms of the Deed of Trust and the Texas Property Code.

7. In addition to and/or alternatively without waiving the foregoing, Plaintiff's claims are barred by a lack of standing to bring this action. Plaintiff is not a party to the transaction in question with Defendant.

III. <u>RESERVATION OF RIGHTS</u>

8. Defendant, its successors and assigns, reserves the right to amend this Answer as may be authorized by the Court, and as may be permitted by the Texas Rules of Civil Procedure.

IV. <u>PRAYER</u>

WHEREFORE, PREMISES CONSIDERED, Defendant, United Shore Financial Services, LLC d/b/a United Wholesale Mortgage, its successors and assigns, prays that Plaintiff take nothing by its suit and that Defendant be allowed to recover all costs and for such other and further relief, special and general, at law or in equity to which Defendant, might be justly entitled.

Respectfully submitted,

CODILIS & MOODY, P.C.

<u>/s/ Kelly M. Doherty</u> Kelly M. Doherty SBOT 24118059 Danya F. Gladney SBOT 24059786 Nicole M. Bartee SBOT 24001674 Aaron J. Demuth SBOT 24111076 20405 State Highway 249, Suite 170 Houston, Texas 77070 Telephone: (281) 925-5200 Email: Kelly.doherty@tx.cslegal.com Email: danya.gladney@tx.cslegal.com ATTORNEYS FOR DEFENDANT

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing Defendant's Original Answer was served upon the parties listed below in accordance with the Texas Rules of Civil Procedure on the 20^{TH} day of June 2023.

VIA E-SERVICE

Justin P. Nichols 309 W. Dewey Place, Ste B201-540 San Antonio, Texas 78212 efile@TheNicholsLawFirm.com ATTORNEY FOR PLAINTIFF

> /s/ Kelly M. Doherty Kelly M. Doherty

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Sherrie Hanner on behalf of Kelly Doherty Bar No. 24118059 sherrie.hanner@tx.cslegal.com Envelope ID: 76763063 Filing Code Description: Answer/ Response / Waiver Filing Description: UNITED SHORE FINANCIAL SERVICE LLC D/B/A UNITED WHOLESALE MORTGAGE'S ORIGINAL ANSWER Status as of 6/20/2023 10:19 AM CST

Case Contacts

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