IN THE UNITED STATED DISTRICT COURT FOR THE SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

NICK BHAGIA, ET AL	§
Plaintiffs,	§
	§
v.	§ CIVIL ACTION NO. 4:22-CV-00452
	§
PHH MORTGAGE SERVICES, INC.	§
Defendant.	§

PLAINTIFFS' RESPONSE TO DEFENDANT'S MOTION FOR SUMMARY JUDGMENT

Plaintiffs Nick Bhagia ("Bhagia") and Saihat Corp. ("Saihait") do not dispute the facts as articulated in the Defendant's Motion For Summary Judgment filed by Defendant PHH Mortgage Services, Inc., and have no substantive response to the legal arguments and authorities which are cited in the Motion.

Respectfully submitted,

JERRY L. SCHUTZA

By: <u>/s/ Jerry L. Schutza</u>

Jerry L. Schutza SBN: 17853800

815 Walker, Ste. 1453 Houston, Texas 77002

Telephone: (713) 963-9988

Email: schutzalaw@yahoo.com

ATTORNEY FOR PLAINTIFFS

CERTIFICATE OF SERVICE

I hereby certify that on the 27 th	day of September 2023, a true and correct copy of the
foregoing instrument was forwarded by	e-service, email, certified mail, return receipt requested
and/or by hand delivery and/or by fax trans	nsmission to counsel of record and any Pro Se parties.

Nick Frame		
	/s/ Jerry L. Schutza	
	Jerry L. Schutza	