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

NICK BHAGIA, ET AL
Plaintiffs,
v.

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

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## CERTIFICATE OF SERVICE

I hereby certify that on the $27^{\text {th }}$ 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 transmission to counsel of record and any Pro Se parties.

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

