

CERTIFICATE OF COMPLIANCE

No. 21-599

MARGARET L. KINNEY,

Petitioner,

v.

HSBC BANK USA, N.A.,

Respondent.

As required by Supreme Court Rule 33.1(h), I certify that the Brief in Opposition contains 5,012 words, excluding the parts of the Brief that are exempted by Supreme Court Rule 33.1(d).

I declare under penalty of perjury that the foregoing is true and correct.

Executed on February 1, 2022.

har. 1100 Donna J. Wolf

Becker Gallagher Legal Publishing, Inc. 8790 Governor's Hill Drive, Suite 102 Cincinnati, OH 45249 (800) 890-5001 Sworn to and subscribed before me by said Affiant on the date designated below.

Date: February 1, 2022 Wetter Climpbell Notary Public

[seal]

