

IN THE SUPREME COURT OF THE UNITED STATES

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No. 22-349

FLAGSTAR BANK, FSB, PETITIONER,

*v.*

WILLIAM KIVETT, *ET AL.*

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CERTIFICATE OF WORD-COUNT COMPLIANCE

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I, Matthew A. Schwartz, counsel for *amici curiae* The Bank Policy Institute, American Bankers Association, Consumer Bankers Association, Chamber of Commerce of the United States of America, and Mortgage Bankers Association, and a member of the Bar of the Court, certify that the Brief of the *Amici Curiae* in Support of Petitioner in the above-captioned case contains 5,885 words, excluding the parts of the brief that are exempted by Rule 33.1(d).

*/s/ Matthew A. Schwartz*

Matthew A. Schwartz

November 23, 2022