## IN THE

## Supreme Court of the United States

ALEX CANTERO, SAUL R HYMES, and ILANA HARWAYNE-GIDANSKY, on behalf of themselves and all others similarly situated,

Petitioners,

v.

BANK OF AMERICA, N.A.,

Respondents.

On Petition for a Writ of Certiorari to the United States Court of Appeals for the Second Circuit

## BRIEF FOR RESPONDENT

## CERTIFICATE OF COMPLIANCE

As required by Supreme Court Rule 33.1(h), I certify that the document contains 4,312 words, excluding the parts of the document that are exempted by Supreme Court Rule 33.1(d).

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

Sworn to and subscribed before me this 16th day of February 2023.

ALAN JAMES SMITH

NOTARY PUBLIC

District of Columbia

My commission expires September 30, 2027.