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In the Supreme Court of the United States

BANK OF AMERICA, N.A.,

*Petitioner,*

v.

DONALD M. LUSNAK, ON BEHALF OF HIMSELF AND ALL OTHERS SIMILARLY SITUATED,

*Respondent.*

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**ON PETITION FOR A WRIT OF CERTIORARI  
TO THE UNITED STATES COURT OF APPEALS  
FOR THE NINTH CIRCUIT**

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**BRIEF OF *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 IN SUPPORT OF PETITIONER**

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**CERTIFICATE OF SERVICE**

I hereby certify that on September 17, 2018, three (3) copies of the Brief of the Bank Policy Institute, American Bankers Association, Consumer Bankers Association, Chamber of Commerce of the United States of America, and Mortgage Bankers Association as *Amici Curiae* Supporting Petitioner in the above-captioned case were served, as required by U.S. Supreme Court Rule 29.5(b), on each of the following:

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