



CERTIFICATE OF COMPLIANCE

No. 22-349

FLAGSTAR BANK, FSB,

Petitioner,

v.

WILLIAM KIVETT, ET AL.,

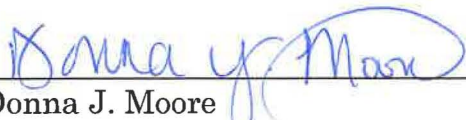
Respondents.

As required by Supreme Court Rule 33.1(h), I certify that the Brief in Opposition of Respondents to Petition for Writ of Certiorari contains 3,915 words, excluding the parts of the Brief that are exempted by Supreme Court Rule 33.1(d).

State of Ohio
County of Hamilton

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

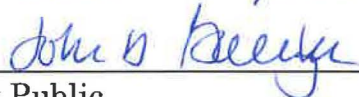
Executed on December 13, 2022.



Donna J. Moore
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(800) 890-5001

Sworn to and subscribed before me by said Affiant on the date designated below.

Date: December 13, 2022



Notary Public

[seal]



JOHN D. GALLAGHER
Notary Public, **State of Ohio**
My Commission Expires
February 14, 2023