

SUPREME COURT OF THE UNITED STATES

No. 25-1350

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FLAGSTAR BANK, N.A.,

Petitioner,

v.

WILLIAM KIVETT, ET AL.,

Respondents.

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CERTIFICATE OF COMPLIANCE

As required by Supreme Court Rule 33.1(h), I certify that the document contains 5,897 words, excluding the parts of the document that are exempted by Supreme Court Rule 33.1(d).

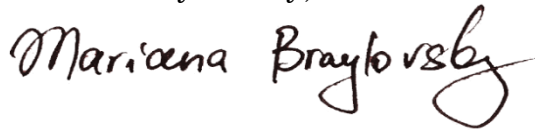
I declare under penalty of perjury that the foregoing is true and correct.

Executed on this 30th day of July, 2026.



Ann Tosel

Sworn to and subscribed before me
this 30th day of July, 2026.



MARIANA BRAYLOVSKIY

Notary Public State of New York

No. 01BR6004935

Qualified in Richmond County

Commission Expires March 30, 2030