

IN THE
Supreme Court of the United States

EMIGRANT MORTGAGE COMPANY, INC. ET AL.,

Petitioners,

v.

JEAN ROBERT SAINT-JEAN, ET AL.,

Respondents.

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

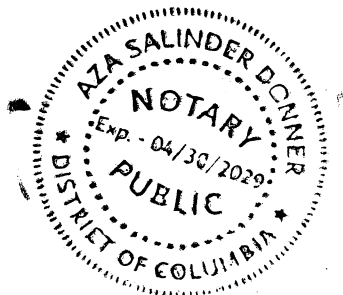
**BRIEF OF THE BANK POLICY INSTITUTE,
INDEPENDENT COMMUNITY BANKERS OF
AMERICA, MORTGAGE BANKERS ASSOCIATION,
INDEPENDENT BANKERS ASSOCIATION OF
NEW YORK STATE, INC., AND NEW YORK
BANKERS ASSOCIATION AS *AMICI CURIAE* IN
SUPPORT OF PETITIONERS**

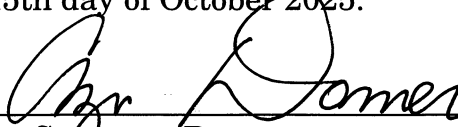
CERTIFICATE OF COMPLIANCE

As required by Supreme Court Rule 33.1(h), I certify that the document contains 5,301 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 15th day of October 2025.





AZA SALINDER DONNER
NOTARY PUBLIC
District of Columbia

My commission expires April 30, 2029.