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FORMAL NEW YORK

Montgomery County Clerk 64 Broadway Route 30A P.O. Box 1500 Fonda, New York 12068

Re: JP MORGAN CHASE BANK N.A v. COMPANI Supreme Court Index # EF2021-3

Enclosed herewith please find opposing affirmation in opposition to motion of plaintiff for summary judgment. Also enclosed is Opt-Out Notice from participation in action subject to mandatory electronic filing.

Copies of each are being served on plaintiff's counsel this date.

Kouray and Kouray by: Steven X. Kouray

cc; Natalie Donaldson Esq. Rubin and Rothman LLC. Attorneys for Plaintiff 1787 Veterans Highway Islandia New York 11749

