

IN THE
Supreme Court of the United States

PHH MORTGAGE CORPORATION,
Petitioner,
v.

MARK ANTHONY GUTHRIE,
Respondent.

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

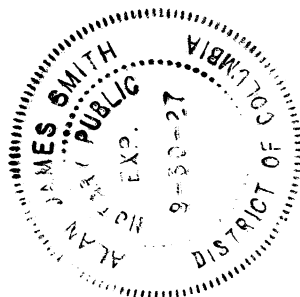
**BRIEF OF THE MORTGAGE BANKERS ASSOCIATION,
THE CHAMBER OF COMMERCE OF THE UNITED
STATES, THE AMERICAN BANKERS ASSOCIATION,
USFN-AMERICA'S MORTGAGE BANKING
ATTORNEYS, THE AMERICAN FINANCIAL SERVICES
ASSOCIATION, AND THE BANK POLICY INSTITUTE
AS AMICI CURIAE IN SUPPORT OF PETITIONER**

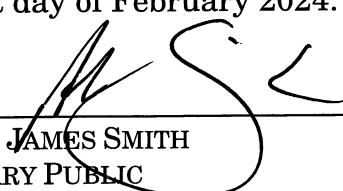
CERTIFICATE OF COMPLIANCE

As required by Supreme Court Rule 33.1(h), I certify that the document contains 4,909 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 21st day of February 2024.




ALAN JAMES SMITH
NOTARY PUBLIC
District of Columbia

My commission expires September 30, 2027.