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Supreme Court of North Carolina.  
Juanita RICHARDSON and Robert and Gloria  
Gower, on behalf of themselves and others similarly  
situated

v.

**BANK OF AMERICA, N.A. and Nationscredit**  
Financial Services Corporation.  
**No. 240PA07.**

March 7, 2008.

On discretionary review pursuant to N.C.G.S. § 7A-31 of a unanimous decision of the Court of Appeals, 182 N.C.App. 531, 643 S.E.2d 410 (2007), affirming orders entered by Judge Catherine C. Eagles in Superior Court, Durham County, on 15 April 2003, 14 June 2004, 8 October 2004, 16 November 2004, 10 March 2005, 19 April 2005, 16 June 2005, 23 June 2005, 27 July 2005, and 12 October 2005. Heard in the Supreme Court 11 December 2007.

Jones Martin Parris & Tessener Law Offices, P.L.L.C., by John Alan Jones and G. Christopher Olson, Raleigh, for plaintiff-appellees.

Kennedy Covington Lobdell & Hickman, L.L.P., by John H. Culver III, and Amy Pritchard Williams, Charlotte; and O'Melveny & Myers, L.L.P. by Walter E. Dellinger III, Washington, DC, for defendant-appellant NationsCredit Financial Services Corporation.

Roy Cooper, Attorney General, by Gary R. Gouvert, Special Deputy Attorney General, Philip A. Lehman, Assistant Attorney General, M. Lynne Weaver, Assistant Attorney General, and L. McNeil Chestnut, Special Deputy Attorney General and Counsel to the Commissioner of Banks, for Roy Cooper, Attorney General of North Carolina and Joseph A. Smith, Jr.,

North Carolina Commissioner of Banks.

Womble Carlyle Sandridge & Rice, PLLC, by Burley B. Mitchell, Jr., Jack L. Cozort, and Eileen R. Youens, Raleigh, for North Carolina Chamber, amicus curiae.

J. Reed Johnston, Jr. for Consumer Credit Industry Association, amicus curiae.

Hartell & Whiteman, L.L.P., by J. Jerome Hartzell, Raleigh, for North Carolina Academy of Trial Lawyers, amicus curiae.<sup>FN1</sup>

<sup>FN1</sup>. The following organizations were also named as amici in this brief, but pursuant to N.C. R.App. P. 33, their counsel are not listed in this opinion: North Carolina Justice Center; Legal Services of Southern Piedmont, Inc.; Pisgah Legal Services; and Financial Protection Law Center.

PER CURIAM.

**\*228 DISCRETIONARY REVIEW  
IMPROVIDENTLY ALLOWED.**

Justice EDMUNDS did not participate in the consideration or decision of this case.  
N.C., 2008.

Richardson v. Bank of America, N.A.  
362 N.C. 227, 657 S.E.2d 353

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