

**Supreme Court**

No. 2013-268-Appeal.

Keith T. Dennis et al. :  
v. :  
Quicken Loans, Inc., et al. :

**ORDER**

The plaintiffs appeal from a Superior Court summary judgment, in favor of the defendants, Mortgage Electronic Registration Systems, Inc. (MERS) and OneWest Bank. This case came before the Court at a session in conference pursuant to Article I, Rule 12A(3)(b) of the Supreme Court Rules of Appellate Procedure. The plaintiffs raise several issues challenging the validity of the foreclosure sale of their property. At this time, we proceed to decide this case without further briefing and argument.

We review the granting of a motion for summary judgment de novo, viewing the evidence in the light most favorable to the nonmoving party. Moura v. Mortgage Electronic Registration Systems, Inc., 90 A.3d 852, 855 (R.I. 2014). We will affirm the judgment if there are no genuine issues of material fact and the moving party is entitled to judgment as a matter of law. Id. “[T]he burden is on the nonmoving party to produce competent evidence that ‘prove[s] the existence of a disputed issue of material fact[.]’” Id. at 856 (quoting Sullo v. Greenberg, 68 A.3d 404, 407 (R.I. 2013)). “[T]he nonmoving party \* \* \* cannot rest upon mere allegations or denials in the pleadings, mere conclusions or mere legal opinions.” Id. (quoting Mruk v. Mortgage Electronic Registration Systems, Inc., 82 A.3d 527, 532 (R.I. 2013)).

In this matter, the plaintiffs have failed to submit competent evidence demonstrating issues of material fact. Further, we disagree with the plaintiffs' contention that the trial justice engaged in fact finding as to several issues. What the trial justice did find was an absence of genuine issues with respect to each of the appellants' claims.

The plaintiffs further contend that MERS's status as nominee of the lender is not a recognized estate under Rhode Island Law, that MERS did not have authority to assign the mortgage, that the assignments were void because the mortgage and note were not united, and that the foreclosure was void for the same reason. We rejected similar arguments in Bucci v. Lehman Brothers Bank, FSB, 68 A.3d 1069 (R.I. 2013) and Mruk v. Mortgage Electronic Registration Systems, Inc., 82 A.3d 527 (R.I. 2013), and find these cases to be controlling here.

The plaintiffs also claim that an affidavit presented in support of the summary judgment motion was inadmissible. A similar contention was raised and rejected by this Court in Moura v. Mortgage Electronic Registration Systems, Inc., 90 A.3d 852 (R.I. 2014), and we find no reason to deviate from our decision in that case.

Accordingly, the plaintiffs' appeal is denied and dismissed.

Entered as an Order of this Court on this 25<sup>th</sup> day of September, 2014.

By Order,

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/s/  
Clerk



**RHODE ISLAND SUPREME COURT CLERK'S OFFICE**

*Clerk's Office Order/Opinion Cover Sheet*

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**TITLE OF CASE:** Keith T. Dennis et al. v. Quicken Loans, Inc., et al.

**CASE NO:** No. 2013-268-Appeal.

**COURT:** Supreme Court

**DATE ORDER FILED:** September 25, 2014

**JUSTICES:** Suttell, C.J., Goldberg, Flaherty, Robinson, and Indeglia, JJ.

**WRITTEN BY:** N/A – Court Order

**SOURCE OF APPEAL:** Kent County Superior Court

**JUDGE FROM LOWER COURT:**  
Associate Justice Bennett R. Gallo

**ATTORNEYS ON APPEAL:**  
For Plaintiffs: George E. Babcock, Esq.  
For Defendants: Paul J. Bogosian, Jr., Esq.