

UNITED STATES OF AMERICA
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
OFFICE OF HEARINGS AND APPEALS

The Secretary, U.S. Department of Housing and
Urban Development, Charging Party, on behalf of

ROBERT CARRUTHERS, MARILYN CARRUTHERS,
MATTHEW JASON CARRUTHERS, AND A MINOR CHILD,

Complainants,

v.

FIFTH THIRD BANK, FIFTH THIRD MORTGAGE
COMPANY, CRANBROOK MORTGAGE CORPORATION,
D/B/A/ CRANBROOK LOANS, MICHAEL AYOUB, AND
DAVID AMBO,

Respondents.

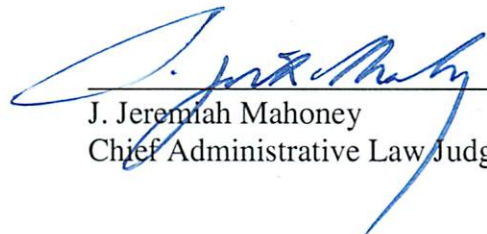
HUDOHA 13-AF-0156-FH-012
FHEO No. 04-11-0791-8

August 23, 2013

**NOTICE OF ELECTION TO PROCEED
IN UNITED STATES FEDERAL DISTRICT COURT**

A charge of discrimination was issued in the above-entitled matter on August 15, 2013. On August 23, 2013, Robert G. Carruthers and Marilyn J. Carruthers ("Complainants"), made a timely election to have the claims asserted in that charge decided in a civil action.

Therefore, take notice that this matter previously docketed as HUDOHA 13-AF-0156-FH-012, FHEO Case No. 04-11-0791-8, is terminated in order that the Secretary may proceed with a civil action pursuant to 42 U.S.C. § 3612(o).



J. Jeremiah Mahoney
Chief Administrative Law Judge (Acting)