UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF MICHIGAN, SOUTHERN DIVISION

Scott Wandrie and Thyra Wandrie v. Planet Home Lending, LLC

Wandrie · No. 2:25-cv-12238 · Decided February 5, 2026

SUMMARY

The United States District Court for the Eastern District of Michigan denied Scott and Thyra Wandrie's third motion for a temporary restraining order and preliminary injunction seeking to halt a scheduled mortgage foreclosure sale. The court held that the plaintiffs had not shown irreparable harm because Michigan law provides a six-month redemption period and may permit setting aside a foreclosure upon a clear showing of fraud, mistake, or procedural irregularity.

CASE DETAILS

COURT	United States District Court for the Eastern District of Michigan, Southern Division
WRITING FOR THE COURT	Susan K. DeClercq
JURISDICTION	United States District Court for the Eastern District of Michigan, Southern Division
DECIDED	February 5, 2026
DOCKET	2:25-cv-12238
DISPOSITION	other
PROCEDURAL POSTURE	Plaintiffs moved for a temporary restraining order and preliminary injunction to prevent a scheduled mortgage foreclosure sale. The district court denied the motion.
STANDARD OF REVIEW	Whether to grant a temporary restraining order or preliminary injunction is committed to the sound discretion of the district court. The movant must establish the applicable preliminary-injunction factors, including a likelihood of success on the merits and irreparable harm.
PRECEDENTIAL VALUE	nonprecedential district court order
PARTIES	Scott Wandrie, Thyra Wandrie v. Planet Home Lending, LLC

TOPICS

injunctions foreclosure mortgages equitable relief civil procedure

PRACTICE AREAS

civil procedure real estate mortgages foreclosure equitable relief

QUESTIONS PRESENTED

1. Whether plaintiffs were entitled to a temporary restraining order or preliminary injunction halting the scheduled foreclosure sale.
2. Whether the alleged loss of the property through foreclosure constituted immediate and irreparable harm despite Michigan's statutory redemption period.
3. Whether plaintiffs demonstrated a likelihood of success on the merits sufficient to support emergency injunctive relief.

HOLDINGS

1. Plaintiffs failed to establish immediate and irreparable injury because Michigan law provided a six-month statutory redemption period after the foreclosure sale and permitted a completed foreclosure sale to be set aside in limited circumstances upon a clear showing of fraud, mistake, or irregularity in the foreclosure process.
2. The motion for a temporary restraining order and preliminary injunction was denied because plaintiffs failed to establish irreparable harm, and their failure to establish that factor was fatal to the requested relief.

KEY QUOTATIONS

> *"“Temporary restraining orders and preliminary injunctions are extraordinary remedies” that should be granted only if the movant demonstrates that the circumstances “clearly demand” it."* (Section II)

> *"Here, the Wandries have not shown that they will suffer an “immediate and irreparable injury” absent the injunctive relief sought here."* (Section III)

FACTUAL BACKGROUND

The Wandries challenged a mortgage loan and sought to stop foreclosure proceedings involving their home in Chesterfield, Michigan. They alleged that a foreclosure sale was scheduled for February 6, 2026, and argued that the sale would immediately and irreversibly extinguish their possession and title. The court found that Michigan law provided a six-month redemption period after the sale and that a completed foreclosure could also be set aside upon a clear showing of fraud, mistake, or irregularity in the foreclosure process.

PROCEDURAL HISTORY

Plaintiffs filed suit in July 2025 alleging federal and state violations concerning a mortgage loan. The court denied two prior motions for temporary restraining orders and denied a motion for reconsideration. Plaintiffs then filed a third motion for a temporary restraining order and preliminary injunction, which the court denied because they failed to establish irreparable harm and had not shown a strong likelihood of success on the merits.

DISPOSITION

other

CASES CITED

- Koetje v. Norton, No. 13-12739, 2013 WL 8475802, at *2–3 (E.D. Mich. Oct. 23, 2013)
- Overstreet v. Lexington-Fayette Urb. Cnty. Gov't, 305 F.3d 566, 573 (6th Cir. 2002)
- Muffler Man Supply Co. v. TSE Auto Serv., Inc., 739 F.3d 598, 602 (E.D. Mich. 2024)
- ABX Air, Inc. v. Int'l Bhd. of Teamsters, 219 F. Supp. 3d 665, 670 (S.D. Ohio 2016)
- CLT Logistics v. River West Brands, 777 F. Supp. 2d 1052, 1064 (E.D. Mich. 2011)
- Gonzales v. Nat'l Bd. of Med. Exam'rs, 225 F.3d 620, 625 (6th Cir. 2000)
- Certified Restoration Dry Cleaning Network, L.L.C. v. Tenke Corp., 511 F.3d 535, 540 (6th Cir. 2007)
- Dorsey v. Wilmington Savs. Fund Soc'y, FSB, No. 24-10325, 2024 WL 1700992, at *3 (E.D. Mich. Feb. 29, 2024)
- Jackson v. US Bank Loan Servicing, No. 09-12716, 2009 U.S. Dist. LEXIS 68844, at *7–8 (E.D. Mich. Aug. 6, 2009)
- Simpson v. Freedom Mortg. Corp., No. 2:25-cv-13232, 2025 LEXIS 534443, at *6 (E.D. Mich. Dec. 8, 2025)
- Khoshiko v. Deutsche Bank Tr. Co. Ams., 574 F. App'x 539, 540–41 (6th Cir. 2014)