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 8 NATIONSTAR MORTGAGE LLC

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UNITED STATES DISTRICT COURT  
 CENTRAL DISTRICT OF CALIFORNIA

ALFRED ZAKLIT AND JESSY  
 ZAKLIT, individually and on behalf of  
 all others similarly situated,  
 Plaintiffs,  
 vs.  
 NATIONSTAR MORTGAGE LLC and  
 DOES 1 through 10, inclusive, and each  
 of them,  
 Defendants.

Case No. 5:15-CV-02190-CAS-KK  
**JOINT STIPULATION FOR  
 ENTRY OF PROTECTIVE ORDER**

Action Filed: October 23, 2015

1 Plaintiffs Alfred Zaklit and Jessy Zaklit (“Plaintiffs”) and Defendant  
2 Nationstar Mortgage LLC (“Defendant”) hereby stipulate and move for a Protective  
3 Order as provided in Rule 26(c) of the Federal Rules of Civil Procedure. The  
4 Parties agree as follows:

5 1. A. PURPOSES AND LIMITATIONS

6 Disclosure and discovery activity in this action are likely to involve production  
7 of confidential, proprietary, or private information for which special protection from  
8 public disclosure and from use for any purpose other than prosecuting this litigation  
9 may be warranted. Accordingly, the Parties hereby stipulate to and petition the Court  
10 to enter the following Stipulated Protective Order. The Parties acknowledge that this  
11 Order does not confer blanket protections on all disclosures or responses to discovery  
12 and that the protection it affords from public disclosure and use extends only to the  
13 limited information or items that are entitled to confidential treatment under the  
14 applicable legal principles. The Parties further acknowledge, as set forth in Section  
15 12.3, below, that this Stipulated Protective Order does not entitle them to file  
16 confidential information under seal; Civil Local Rule 79-5 sets forth the procedures  
17 that must be followed and the standards that will be applied when a party seeks  
18 permission from the Court to file material under seal.

19 B. GOOD CAUSE STATEMENT

20 Good cause exists for entry of this Stipulated Protective Order because this  
21 action could potentially involve proprietary information such as business plans,  
22 policies and procedures, contracts, revenue, costs and profit reports, as well as  
23 personal financial information, including financial account numbers, and third party  
24 borrower contact and loan information. Specifically, Plaintiff has requested that  
25 Defendant produce its policies and procedures and training materials, the terms and  
26 content of which may not be subject to public disclosure and which Defendant would  
27 not share with competitors. Further, documents sought by Plaintiff likely contain  
28 personal and/or financial information regarding Defendant’s customers, other than

1 Plaintiff. Likewise, Defendant has requested information from Plaintiff containing  
2 personal banking information and other financial information in which Plaintiff has  
3 privacy interests.

4 Based on information requested, including that described herein, the Parties  
5 anticipate that they will disclose sensitive personal, financial, and/or proprietary  
6 information. Private information of third parties may also be disclosed. It is  
7 important that this information remain protected and not be readily available due to  
8 the dangers of identity theft, violating the constitutional privacy rights of third  
9 parties, and protection of business competition interests. The unrestricted or  
10 unprotected disclosure of such private, financial and/or business information would  
11 result in prejudice or harm to the producing party and third parties by revealing their  
12 information which could result in identity theft, loss of business and/or violation of  
13 federal and state privacy laws.

14 Accordingly, to expedite the flow of information, to facilitate the prompt  
15 resolution of disputes over confidentiality of discovery materials, to adequately  
16 protect information the Parties are entitled to keep confidential, to ensure that the  
17 Parties are permitted reasonable necessary uses of such material in preparation for  
18 and in the conduct of trial, to address their handling at the end of the litigation, and  
19 serve the ends of justice, a protective order for such information is justified in this  
20 matter. It is the intent of the Parties that information will not be designated as  
21 confidential for tactical reasons and that nothing be so designated without a good  
22 faith belief that it has been maintained in a confidential, non-public manner, and  
23 there is good cause why it should not be part of the public record of this case.

24 2. DEFINITIONS

25 2.1 Action: The pending federal law suit titled *Alfred Zaklit, et al. v.*  
26 *Nationstar Mortgage LLC*, Central District of California Case No. 5:15-CV-02190-  
27 CAS-KK.

1           2.2    Challenging Party: a Party or Non-Party that challenges the designation  
2 of information or items under this Order.

3           2.3    “CONFIDENTIAL” Information or Items: information (regardless of  
4 how it is generated, stored or maintained) or tangible things that qualify for  
5 protection under Federal Rule of Civil Procedure 26(c) and as specified above in the  
6 Good Cause Statement.

7           2.4    Counsel: Outside Counsel of Record and House Counsel (as well as  
8 their support staff).

9           2.5    Designating Party: a Party or Non-Party that designates information or  
10 items that it produces in disclosures or in responses to discovery as  
11 “CONFIDENTIAL.”

12          2.6    Disclosure or Discovery Material: all items or information, regardless  
13 of the medium or manner in which it is generated, stored, or maintained (including,  
14 among other things, testimony, transcripts, and tangible things), that are produced or  
15 generated in disclosures or responses to discovery in this matter.

16          2.7    Expert: a person with specialized knowledge or experience in a matter  
17 pertinent to the litigation who has been retained by a Party or its counsel to serve as  
18 an expert witness or as a consultant in this Action.

19          2.8    House Counsel: attorneys who are employees of a party to this Action.  
20 House Counsel does not include Outside Counsel of Record or any other outside  
21 counsel.

22          2.9    Non-Party: any natural person, partnership, corporation, association, or  
23 other legal entity not named as a Party to this Action.

24          2.10 Outside Counsel of Record: attorneys who are not employees of a party  
25 to this Action but are retained to represent or advise a party to this Action and have  
26 appeared in this Action on behalf of that party or are affiliated with a law firm which  
27 has appeared on behalf of that party, and includes support staff.

1           2.11 Party: any party to this Action, including all of its officers, directors,  
2 employees, consultants, retained experts, and Outside Counsel of Record (and their  
3 support staffs).

4           2.12 Producing Party: a Party or Non-Party that produces Disclosure or  
5 Discovery Material in this Action.

6           2.13 Professional Vendors: persons or entities that provide litigation support  
7 services (e.g., photocopying, videotaping, translating, preparing exhibits or  
8 demonstrations, and organizing, storing, or retrieving data in any form or medium)  
9 and their employees and subcontractors.

10          2.14 Protected Material: any Disclosure or Discovery Material that is  
11 designated as “CONFIDENTIAL.”

12          2.15 Receiving Party: a Party that receives Disclosure or Discovery Material  
13 from a Producing Party.

14 3.                           SCOPE

15           The protections conferred by this Stipulation and Order cover not only  
16 Protected Material (as defined above), but also (1) any information copied or  
17 extracted from Protected Material; (2) all copies, excerpts, summaries, or  
18 compilations of Protected Material; and (3) any testimony, conversations, or  
19 presentations by Parties or their Counsel that might reveal Protected Material.

20           Any use of Protected Material at trial shall be governed by the orders of the  
21 trial judge. This Order does not govern the use of Protected Material at trial.

22 4.                           DURATION

23           Even after final disposition of this litigation, the confidentiality obligations  
24 imposed by this Order shall remain in effect until a Designating Party agrees  
25 otherwise in writing or a court order otherwise directs. Final disposition shall be  
26 deemed to be the later of (1) dismissal of all claims and defenses in this action, with  
27 or without prejudice; and (2) final judgment herein after the completion and  
28 exhaustion of all appeals, rehearings, remands, trials, or reviews of this action,

1 including the time limits for filing any motions or applications for extension of time  
2 pursuant to applicable law.

3 5. DESIGNATING PROTECTED MATERIAL

4 5.1 Exercise of Restraint and Care in Designating Material for Protection.

5 Each Party or Non-Party that designates information or items for protection under  
6 this Order must take care to limit any such designation to specific material that  
7 qualifies under the appropriate standards. The Designating Party must designate for  
8 protection only those parts of material, documents, items, or oral or written  
9 communications that qualify – so that other portions of the material, documents,  
10 items, or communications for which protection is not warranted are not swept  
11 unjustifiably within the ambit of this Order.

12 Mass, indiscriminate, or routinized designations are prohibited. Designations  
13 that are shown to be clearly unjustified or that have been made for an improper  
14 purpose (e.g., to unnecessarily encumber or retard the case development process or to  
15 impose unnecessary expenses and burdens on other parties) may expose the  
16 Designating Party to sanctions.

17 If it comes to a Designating Party's attention that information or items that it  
18 designated for protection do not qualify for protection, that Designating Party must  
19 promptly notify all other Parties that it is withdrawing the inapplicable designation.

20 5.2 Manner and Timing of Designations. Except as otherwise provided in  
21 this Order (see, e.g., second paragraph of section 5.2(a) below), or as otherwise  
22 stipulated or ordered, Disclosure or Discovery Material that qualifies for protection  
23 under this Order must be clearly so designated before the material is disclosed or  
24 produced.

25 Designation in conformity with this Order requires:

26 (a) for information in documentary form (e.g., paper or electronic  
27 documents, but excluding transcripts of depositions or other pretrial or trial  
28 proceedings), that the Producing Party affix at a minimum, the legend

1 “CONFIDENTIAL” (hereinafter “CONFIDENTIAL legend”), to each page that  
2 contains protected material. If only a portion or portions of the material on a page  
3 qualifies for protection, the Producing Party also must clearly identify the protected  
4 portion(s) (e.g., by making appropriate markings in the margins).

5 A Party or Non-Party that makes original documents available for inspection  
6 need not designate them for protection until after the inspecting Party has indicated  
7 which documents it would like copied and produced. During the inspection and  
8 before the designation, all of the material made available for inspection shall be  
9 deemed “CONFIDENTIAL.” After the inspecting Party has identified the documents  
10 it wants copied and produced, the Producing Party must determine which documents,  
11 or portions thereof, qualify for protection under this Order. Then, before producing  
12 the specified documents, the Producing Party must affix the “CONFIDENTIAL  
13 legend” to each page that contains Protected Material. If only a portion or portions of  
14 the material on a page qualifies for protection, the Producing Party also must clearly  
15 identify the protected portion(s) (e.g., by making appropriate markings in the  
16 margins).

17 (b) for testimony given in deposition or in other pretrial or trial  
18 proceedings, that the Designating Party shall be made either on the record or by  
19 written notice to the other party within 30 days of receipt of the transcript. Unless  
20 otherwise agreed, depositions shall be treated as “Confidential” during the 30-day  
21 period following receipt of the transcript. The deposition of any witness (or any  
22 portions of such deposition) that encompasses Confidential information shall be  
23 taken only in the presence of persons who are qualified to have access to such  
24 information.

25 (c) for information produced in some form other than documentary and for  
26 any other tangible items, that the Producing Party affix in a prominent place on the  
27 exterior of the container or containers in which the information or item is stored the  
28 legend “CONFIDENTIAL.” If only a portion or portions of the information or item

1 warrant protection, the Producing Party, to the extent practicable, shall identify the  
2 protected portion(s).

3 5.3 Inadvertent Failures to Designate. If timely corrected, an inadvertent  
4 failure to designate qualified information or items does not, standing alone, waive the  
5 Designating Party's right to secure protection under this Order for such material.  
6 Upon timely correction of a designation, the Receiving Party must make reasonable  
7 efforts to assure that the material is treated in accordance with the provisions of this  
8 Order.

9 6. CHALLENGING CONFIDENTIALITY DESIGNATIONS

10 6.1 Timing of Challenges. Any Party or Non-Party may challenge a  
11 designation of confidentiality at any time that is consistent with the Court's  
12 Scheduling Order.

13 6.2 Meet and Confer. The Challenging Party shall initiate the dispute  
14 resolution process under Local Rule 37.1 et seq.

15 6.3 The burden of persuasion in any such challenge proceeding shall be on  
16 the Designating Party. Frivolous challenges, and those made for an improper purpose  
17 (e.g., to harass or impose unnecessary expenses and burdens on other parties) may  
18 expose the Challenging Party to sanctions. Unless the Designating Party has waived  
19 or withdrawn the confidentiality designation, all parties shall continue to afford the  
20 material in question the level of protection to which it is entitled under the Producing  
21 Party's designation until the Court rules on the challenge.

22 7. ACCESS TO AND USE OF PROTECTED MATERIAL

23 7.1 Basic Principles. A Receiving Party may use Protected Material that is  
24 disclosed or produced by another Party or by a Non-Party in connection with this  
25 case only for prosecuting, defending, or attempting to settle this litigation. Such  
26 Protected Material may be disclosed only to the categories of persons and under the  
27 conditions described in this Order. When the litigation has been terminated, a  
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1 Receiving Party must comply with the provisions of section 14 below (FINAL  
2 DISPOSITION).

3 Protected Material must be stored and maintained by a Receiving Party at a  
4 location and in a secure manner that ensures that access is limited to the persons  
5 authorized under this Order.

6 7.2 Disclosure of “CONFIDENTIAL” Information or Items. Unless  
7 otherwise ordered by the Court or permitted in writing by the Designating Party, a  
8 Receiving Party may disclose any information or item designated  
9 “CONFIDENTIAL” only to:

10 (a) the Receiving Party’s Outside Counsel of Record in this action, as well  
11 as employees of said Outside Counsel of Record to whom it is reasonably necessary  
12 to disclose the information for this litigation and who have signed the  
13 “Acknowledgment and Agreement to Be Bound” that is attached hereto as Exhibit A;

14 (b) the officers, directors, and employees (including House Counsel) of the  
15 Receiving Party to whom disclosure is reasonably necessary for this litigation and  
16 who have signed the “Acknowledgment and Agreement to Be Bound” (Exhibit A);

17 (c) Experts (as defined in this Order) of the Receiving Party to whom  
18 disclosure is reasonably necessary for this litigation and who have signed the  
19 “Acknowledgment and Agreement to Be Bound” (Exhibit A);

20 (d) the Court and its personnel;

21 (e) court reporters and their staff;

22 (f) professional jury or trial consultants, mock jurors, and Professional  
23 Vendors to whom disclosure is reasonably necessary for this litigation and who have  
24 signed the “Acknowledgment and Agreement to Be Bound” (Exhibit A);

25 (g) the author or recipient of a document containing the information or a  
26 custodian or other person who otherwise possessed or knew the information;

27 (h) during their depositions, witnesses, and attorneys for witnesses, in the  
28 action to whom disclosure is reasonably necessary provided: (1) the deposing party

1 requests that the witness sign the form attached as Exhibit A hereto; and (2) they will  
2 not be permitted to keep any confidential information unless they sign the  
3 “Acknowledgment and Agreement to Be Bound” (Exhibit A), unless otherwise  
4 agreed by the Designating Party or ordered by the Court. Pages of transcribed  
5 deposition testimony or exhibits to depositions that reveal Protected Material must be  
6 separately bound by the court reporter and may not be disclosed to anyone except as  
7 permitted under this Stipulated Protective Order;

8 (i) any mediator or settlement officer, and their supporting personnel,  
9 mutually agreed upon by any of the parties engaged in settlement discussions.

10 8. PROTECTED MATERIAL SUBPOENAED OR ORDERED PRODUCED IN  
11 OTHER LITIGATION

12 If a Party is served with a subpoena or a Court order issued in other litigation  
13 that compels disclosure of any information or items designated in this action as  
14 “CONFIDENTIAL,” that Party must:

15 (a) promptly notify in writing the Designating Party. Such notification  
16 shall include a copy of the subpoena or Court order;

17 (b) promptly notify in writing the party who caused the subpoena or order  
18 to issue in the other litigation that some or all of the material covered by the  
19 subpoena or order is subject to this Protective Order. Such notification shall include a  
20 copy of this Stipulated Protective Order; and

21 (c) cooperate with respect to all reasonable procedures sought to be  
22 pursued by the Designating Party whose Protected Material may be affected.

23 If the Designating Party timely seeks a protective order, the Party served with  
24 the subpoena or Court order shall not produce any information designated in this  
25 action as “CONFIDENTIAL” before a determination by the Court from which the  
26 subpoena or order issued, unless the Party has obtained the Designating Party’s  
27 permission. The Designating Party shall bear the burden and expense of seeking  
28 protection in that court of its confidential material – and nothing in these provisions

1 should be construed as authorizing or encouraging a Receiving Party in this action to  
2 disobey a lawful directive from another court.

3 9. A NON-PARTY'S PROTECTED MATERIAL SOUGHT TO BE PRODUCED  
4 IN THIS LITIGATION

5 (a) The terms of this Order are applicable to information produced by a  
6 Non-Party in this action and designated as "CONFIDENTIAL." Such information  
7 produced by Non-Parties in connection with this litigation is protected by the  
8 remedies and relief provided by this Order. Nothing in these provisions should be  
9 construed as prohibiting a Non-Party from seeking additional protections.

10 (b) In the event that a Party is required, by a valid discovery request, to  
11 produce a Non-Party's confidential information in its possession, and the Party is  
12 subject to an agreement with the Non-Party not to produce the Non-Party's  
13 confidential information, then the Party shall:

14 (1) promptly notify in writing the Requesting Party and the Non-Party  
15 that some or all of the information requested is subject to a confidentiality agreement  
16 with a Non-Party;

17 (2) promptly provide the Non-Party with a copy of the Stipulated  
18 Protective Order in this litigation, the relevant discovery request(s), and a reasonably  
19 specific description of the information requested; and

20 (3) make the information requested available for inspection by the Non-  
21 Party.

22 (c) If the Non-Party fails to object or seek a protective order from this  
23 Court within 14 days of receiving the notice and accompanying information, the  
24 Receiving Party may produce the Non-Party's confidential information responsive to  
25 the discovery request. If the Non-Party timely seeks a protective order, the Receiving  
26 Party shall not produce any information in its possession or control that is subject to  
27 the confidentiality agreement with the Non-Party before a determination by the  
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1 Court. Absent a Court order to the contrary, the Non-Party shall bear the burden and  
2 expense of seeking protection in this Court of its Protected Material.

3 10.UNAUTHORIZED DISCLOSURE OF PROTECTED MATERIAL

4 If a Receiving Party learns that, by inadvertence or otherwise, it has disclosed  
5 Protected Material to any person or in any circumstance not authorized under this  
6 Stipulated Protective Order, the Receiving Party must immediately (a) notify in  
7 writing the Designating Party of the unauthorized disclosures, (b) use its best efforts  
8 to retrieve all unauthorized copies of the Protected Material, (c) inform the person or  
9 persons to whom unauthorized disclosures were made of all the terms of this Order,  
10 and (d) request such person or persons to execute the “Acknowledgment and  
11 Agreement to Be Bound” that is attached hereto as Exhibit A.

12 11.INADVERTENT PRODUCTION OF PRIVILEGED OR OTHERWISE  
13 PROTECTED MATERIAL

14 When a Producing Party gives notice to Receiving Parties that certain  
15 inadvertently produced material is subject to a claim of privilege or other protection,  
16 the obligations of the Receiving Parties are those set forth in Federal Rule of Civil  
17 Procedure 26(b)(5)(B). This provision is not intended to modify whatever procedure  
18 may be established in an e-discovery order that provides for production without prior  
19 privilege review. Pursuant to Federal Rule of Evidence 502(d) and (e), insofar as the  
20 parties reach an agreement on the effect of disclosure of a communication or  
21 information covered by the attorney-client privilege or work product protection, the  
22 parties may incorporate their agreement in the stipulated protective order submitted  
23 to the court.

24 No disclosure, production, or exchange of documents or information in this  
25 case shall constitute a waiver of any applicable attorney-client privilege or of any  
26 applicable work product protection in this or any other federal or state proceeding  
27 provided that the requirements of Federal Rule of Evidence 502(b), subsections (1),  
28 (2), and (3) are met.

1 12. MISCELLANEOUS

2 12.1 Right to Further Relief. Nothing in this Order abridges the right of any  
3 person to seek its modification by the Court in the future.

4 12.2 Right to Assert Other Objections. By stipulating to the entry of this  
5 Protective Order no Party waives any right it otherwise would have to object to  
6 disclosing or producing any information or item on any ground not addressed in this  
7 Stipulated Protective Order. Similarly, no Party waives any right to object on any  
8 ground to use in evidence of any of the material covered by this Protective Order.

9 12.3 Filing Protected Material. A Party that seeks to file under seal any  
10 Protected Material must comply with Civil Local Rule 79-5. Protected Material may  
11 only be filed under seal pursuant to a court order authorizing the sealing of the  
12 specific Protected Material at issue. If a Party's request to file Protected Material  
13 under seal is denied by the court, then the Receiving Party may file the information in  
14 the public record unless otherwise instructed by the court.

15 13. FINAL DISPOSITION

16 After the final disposition of this Action, as defined in paragraph 4, within 60  
17 days of a written request by the Designating Party, each Receiving Party must return  
18 all Protected Material to the Producing Party or destroy such material. As used in this  
19 subdivision, "all Protected Material" includes all copies, abstracts, compilations,  
20 summaries, and any other format reproducing or capturing any of the Protected  
21 Material. Whether the Protected Material is returned or destroyed, the Receiving  
22 Party must submit a written certification to the Producing Party (and, if not the same  
23 person or entity, to the Designating Party) by the 60 day deadline that (1) identifies  
24 (by category, where appropriate) all the Protected Material that was returned or  
25 destroyed and (2) affirms that the Receiving Party has not retained any copies,  
26 abstracts, compilations, summaries or any other format reproducing or capturing any  
27 of the Protected Material. Notwithstanding this provision, Counsel are entitled to  
28 retain an archival copy of all pleadings, motion papers, trial, deposition, and hearing

1 transcripts, legal memoranda, correspondence, deposition and trial exhibits, expert  
2 reports, attorney work product, and consultant and expert work product, even if such  
3 materials contain Protected Material. Any such archival copies that contain or  
4 constitute Protected Material remain subject to this Protective Order as set forth in  
5 Section 4 (DURATION).

6 14. Any violation of this Order may be punished by any and all appropriate  
7 measures including, without limitation, contempt proceedings and/or monetary  
8 sanctions.

9 IT IS SO STIPULATED, THROUGH COUNSEL OF RECORD.

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11 DATED: June 16, 2016

SEVERSON & WERSON  
A Professional Corporation

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By:           /s/ Erik Kemp            
Erik Kemp

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Attorneys for Defendant NATIONSTAR  
MORTGAGE LLC

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19 DATED: June 16, 2016,

LAW OFFICES OF TODD M. FRIEDMAN,  
P.C.

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By:           /s/ Adrian Bacon            
Adrian Bacon

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Attorneys for Plaintiffs ALFRED ZAKLIT and  
JESSY ZAKLIT

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1 **FOR GOOD CAUSE SHOWN, IT IS SO ORDERED.**

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3 Dated: June 23, 2016

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Honorable Kenly Kiya Kato  
United States District Magistrate Judge

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1 EXHIBIT A

2 ACKNOWLEDGMENT AND AGREEMENT TO BE BOUND

3 I, \_\_\_\_\_ [print or type full name], of  
4 \_\_\_\_\_ [print or type full address], declare under penalty of perjury that  
5 I have read in its entirety and understand the Stipulated Protective Order that was  
6 issued by the United States District Court for the Central District of California on  
7 \_\_\_\_\_[date] in the case of *Alfred Zaklit, et al. v. Nationstar Mortgage LLC*,  
8 Central District of California Case No. 5:15-CV-02190-CAS-KK. I agree to comply  
9 with and to be bound by all the terms of this Stipulated Protective Order and I  
10 understand and acknowledge that failure to so comply could expose me to sanctions  
11 and punishment in the nature of contempt. I solemnly promise that I will not disclose  
12 in any manner any information or item that is subject to this Stipulated Protective  
13 Order to any person or entity except in strict compliance with the provisions of this  
14 Order.

15 I further agree to submit to the jurisdiction of the United States District Court  
16 for the Central District of California for the purpose of enforcing the terms of this  
17 Stipulated Protective Order, even if such enforcement proceedings occur after  
18 termination of this action.

19 I hereby appoint \_\_\_\_\_ [print or type full name] of  
20 \_\_\_\_\_ [print or type full address and  
21 telephone number] as my California agent for service of process in connection with  
22 this action or any proceedings related to enforcement of this Stipulated Protective  
23 Order.

24 Date: \_\_\_\_\_

25 City and State where sworn and signed: \_\_\_\_\_

26 Printed name: \_\_\_\_\_

27 Signature: \_\_\_\_\_



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**ECF Attestation**

I, Erik Kemp, am the ECF user whose identification and password are being used to file this JOINT STIPULATION FOR ENTRY OF PROTECTIVE ORDER. I hereby attest that Adrian Bacon has concurred in this filing.

DATED: June 16, 2016 SEVERSON & WERSON  
A Professional Corporation

By:           /s/ Erik Kemp            
Erik Kemp

Attorneys for Defendant NATIONSTAR  
MORTGAGE LLC