Gina L. Albertson (SBN 216960) **ALBERTSON LAW** 6789 Quail Hill Parkway, #223 2 Irvine, California 92603 Telephone: (949) 861-3132 Facsimile: (949) 861-8785 3 galbertson@albertsonlaw.org 4 **Attorney for Defendants** 5 FIRST FRANKLIN FINANCIAL CORPORATION erroneously sued as FIRST FRANKLIN, A DIVISION OF NATIONAL CITY BANK a.k.a. 6 FIRST FRANKLIN, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., and SELECT PORTFOLIO SERVICING, INC. 7 8 UNITED STATES DISTRICT COURT OF CALIFORNIA 9 EASTERN DISTRICT-SACRAMENTO 10 11 EFRAIN RAMIREZ and MARY C. U.S.D.C. Case Number: 12 RAMIREZ, 2:09-CV-01335-MCE-KJM 13 Plaintiffs, 14 Complaint filed on May 13, 2009 VS. 15 STIPULATION TO EXTEND TIME FIRST FRANKLIN BANK, ACTION TO RESPOND TO FIRST REAL ESTATE LENDING, TRACY 16 AMENDED COMPLAINT AND MAX BRYAN, MORTGAGE ELECTRONIC SYSTEM, INC., and **ORDER** 17 DOES 1 through 20, inclusive, [Local Rule 6-144] 18 Defendants. 19 20 TO ALL PARTIES AND THEIR ATTORNEYS OF RECORD: 21 Pursuant to Local Rule 6-144(a), this Stipulation is made by and between 22 Plaintiffs EFRAIN RAMIREZ and MARY C. RAMIREZ (hereinafter, 23 "Plaintiffs") and Defendants FIRST FRANKLIN FINANCIAL CORPORATION, 24 erroneously sued as FIRST FRANKLIN A DIVISION OF NATIONAL CITY 25 BANK A.K.A FIRST FRANKLIN (hereinafter, "FIRST FRANKLIN"), 26 MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC. (hereinafter, 27 "MERS") and SELECT PORTFOLIO SERVICING, INC. (hereinafter, "SPS" or 28

collectively as, "Defendants"). Plaintiffs and Defendants hereby stipulate and agree as follows:

- 1. While engaging in settlement negotiations, the Parties stipulated and obtained an order granting Defendants until November 23, 2009 to respond to the First Amended Complaint. The response to the First Amended Complaint was originally due on or before October 23, 2009.
- 2. Defendants recently conveyed a settlement offer, without admitting any liability, which they believe will likely resolve this action. As a result, the parties seek a further extension so that they may fully review the settlement potential without further unnecessary litigation in this action.
- 3. This is the second extension granted by Plaintiffs to Defendants to respond to the First Amended Complaint and it is for thirty-days.
- 4. This Stipulation is executed on behalf of all parties who are affected by this Stipulation.

Accordingly, Plaintiffs stipulate that FIRST FRANKLIN, MERS, and SPS may they file their response to the First Amended Complaint on or before December 23, 2009.

Dated: November 19, 2009 ALBERTSON LAW

By:/s/ Gina L. Albertson
GINA L. ALBERTSON

1	Attorney for Defendants FIRST FRANKLIN FINANCIAL CORPORATION erroneously sued as
2	FIRST FRANKLIN A DIVISION OF NATIONAL CITY BANK a.k.a. FIRST
3	FRANKLIN. MORTGAGE ELECTRONIC
4	REGISTRATION SYSTEMS, INC., and SELECT PORTFOLIO SERVICING, INC.
5	
7	Dated: November 19, 2009 LANAHAN & REILLEY, LLP
8	Dated. November 19, 2009 EMWATIAN & REILEET, ELI
9	
10	By: /s/ Michael J.M. Brook MICHAEL J.M. BROOK (authorized
11	electronic signature on September 22, 2009)
12	Attorney for Plaintiffs EFRAIN RAMIREZ and MARY C.
13	RAMIREZ
14	
15	The Court having reviewed the pleadings and Stipulation to Respond to the
16	First Amended Complaint in this action, hereby Orders that Defendants FIRST
17	FRANKLIN FINANCIAL CORPORATION, erroneously sued as FIRST
18	FRANKLIN A DIVISION OF NATIONAL CITY BANK A.K.A FIRST
19	
20	FRANKLIN, MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC.,
21	and SELECT PORTFOLIO SERVICING, INC. may file their response to the First
22	Amended Complaint on or before December 23, 2009.
23	IT IS SO ORDERED.
24	Dated: November 20, 2009
25	Molan / lex 1.
26	MORRISON C. ENGLAND, JR
27	UNITED STATES DISTRICT JUDGE
28	