

("[T]he 'serious questions' version of the sliding scale test for preliminary injunctions remains viable after the Supreme Court's decision in Winter.") As quoted in Cottrell, that test provides that, "[a] preliminary injunction is appropriate when a plaintiff demonstrates . . . that serious questions going to the merits were raised and the balance of hardships tips sharply in the plaintiff's favor," provided, of course, that "plaintiffs must also satisfy the other Winter factors, including the likelihood of irreparable harm." Id. In any subsequent motion for a preliminary injunction, plaintiffs must present sufficient facts and evidence specific to their particular situation-not simply conclusory accusations against the lending industry in general—to establish that they have a viable claim for relief that would support the issuance of an injunction.

I S Xala

UNITED STATES DISTRICT JUDGE

RICHARD SEEBORG

**United States District Court** For the Northern District of Californi Dated: 10/04/2010

| 1  | THIS IS TO CERTIFY THAT A HARD COPY OF THIS ORDER WAS MAILED TO: |
|----|--|
| 2  | Antonio V. Naguiat, Jr.  |
| 3  | Olivia B. Magno<br>47945 Avalon Heights Terrace                  |
| 4  | Fremont, CA 94539  |
| 5  |  |
| 6  | With a courtesy copy provided by facsimile transmission to:      |
| 7  | Antonio V. Naguiat, Jr.<br>Olivia B. Magno                       |
| 8  | (510) 487-6566   |
| 9  |  |
| 10 | DATED: 10/4/10   |
| 11 | <u>/s/ Chambers Staff</u><br>Chambers of Judge Richard Seeborg   |
| 12 | Chambers of Valge Henard Secong                                  |
| 13 |  |
| 14 |  |
| 15 |  |
| 16 |  |
| 17 |  |
| 18 |  |
| 19 |  |
| 20 |  |
| 21 |  |
| 22 |  |
| 23 |  |
| 24 |  |
| 25 |  |
| 26 |  |
| 27 |  |
| 28 |  |
|    |  |
|    | 3  |

## United States District Court For the Northern District of California

I