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14	UNITED STATES DISTRICT COURT			
	FOR THE NORTHERN DISTRICT OF CALIFORNIA			
15	FOR THE NORTHERN D	ISTRICT OF CALIFORNIA		
15 16	FOR THE NORTHERN DI JAMES N. FAZIO, an individual,	STRICT OF CALIFORNIA Case No. CV12-00497-CRB		
16	JAMES N. FAZIO, an individual,	Case No. CV12-00497-CRB JOINT STIPULATION EXTENDING DEFENDANTS' TIME TO RESPOND TO		
16 17	JAMES N. FAZIO, an individual, Plaintiff, v. EXPERIAN INFORMATION SOLUTIONS,	Case No. CV12-00497-CRB JOINT STIPULATION EXTENDING DEFENDANTS' TIME TO RESPOND TO COMPLAINT AND [FROT OSED] ORDER		
16 17 18 19 20	JAMES N. FAZIO, an individual, Plaintiff, v. EXPERIAN INFORMATION SOLUTIONS, INC.; TRANS UNION L.L.C.; EQUIFAX INFORMATION SERVICES, L.L.C.; BANK	Case No. CV12-00497-CRB JOINT STIPULATION EXTENDING DEFENDANTS' TIME TO RESPOND TO		
16 17 18 19 20 21	JAMES N. FAZIO, an individual, Plaintiff, v. EXPERIAN INFORMATION SOLUTIONS, INC.; TRANS UNION L.L.C.; EQUIFAX INFORMATION SERVICES, L.L.C.; BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS	Case No. CV12-00497-CRB JOINT STIPULATION EXTENDING DEFENDANTS' TIME TO RESPOND TO COMPLAINT AND THE TOTAL ORDER The Honorable Charles R. Breyer Complaint Filed: January 31, 2012		
16 17 18 19 20 21 22	JAMES N. FAZIO, an individual, Plaintiff, v. EXPERIAN INFORMATION SOLUTIONS, INC.; TRANS UNION L.L.C.; EQUIFAX INFORMATION SERVICES, L.L.C.; BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP;	Case No. CV12-00497-CRB JOINT STIPULATION EXTENDING DEFENDANTS' TIME TO RESPOND TO COMPLAINT AND [TROPESED] ORDER The Honorable Charles R. Breyer		
16 17 18 19 20 21 22 23	JAMES N. FAZIO, an individual, Plaintiff, v. EXPERIAN INFORMATION SOLUTIONS, INC.; TRANS UNION L.L.C.; EQUIFAX INFORMATION SERVICES, L.L.C.; BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS	Case No. CV12-00497-CRB JOINT STIPULATION EXTENDING DEFENDANTS' TIME TO RESPOND TO COMPLAINT AND THE TOTAL ORDER The Honorable Charles R. Breyer Complaint Filed: January 31, 2012		
16 17 18 19 20 21 22 23 24	JAMES N. FAZIO, an individual, Plaintiff, v. EXPERIAN INFORMATION SOLUTIONS, INC.; TRANS UNION L.L.C.; EQUIFAX INFORMATION SERVICES, L.L.C.; BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP; Defendants.	Case No. CV12-00497-CRB JOINT STIPULATION EXTENDING DEFENDANTS' TIME TO RESPOND TO COMPLAINT AND THE TOTAL ORDER The Honorable Charles R. Breyer Complaint Filed: January 31, 2012		
16 17 18 19 20 21 22 23 24 25	JAMES N. FAZIO, an individual, Plaintiff, v. EXPERIAN INFORMATION SOLUTIONS, INC.; TRANS UNION L.L.C.; EQUIFAX INFORMATION SERVICES, L.L.C.; BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP; Defendants.	Case No. CV12-00497-CRB JOINT STIPULATION EXTENDING DEFENDANTS' TIME TO RESPOND TO COMPLAINT AND PROFESSED ORDER The Honorable Charles R. Breyer Complaint Filed: January 31, 2012 Trial Date: Not Assigned		
16 17 18 19 20 21 22 23 24	JAMES N. FAZIO, an individual, Plaintiff, v. EXPERIAN INFORMATION SOLUTIONS, INC.; TRANS UNION L.L.C.; EQUIFAX INFORMATION SERVICES, L.L.C.; BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP; Defendants.	Case No. CV12-00497-CRB JOINT STIPULATION EXTENDING DEFENDANTS' TIME TO RESPOND TO COMPLAINT AND PROPERTY ORDER The Honorable Charles R. Breyer Complaint Filed: January 31, 2012 Trial Date: Not Assigned LATION Endant"), and Plaintiff James Fazio ("Plaintiff"),		
16 17 18 19 20 21 22 23 24 25 26	JAMES N. FAZIO, an individual, Plaintiff, v. EXPERIAN INFORMATION SOLUTIONS, INC.; TRANS UNION L.L.C.; EQUIFAX INFORMATION SERVICES, L.L.C.; BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP; Defendants. STIPUI Defendant Bank of America, N.A. ("Defe	Case No. CV12-00497-CRB JOINT STIPULATION EXTENDING DEFENDANTS' TIME TO RESPOND TO COMPLAINT AND PROPERTY ORDER The Honorable Charles R. Breyer Complaint Filed: January 31, 2012 Trial Date: Not Assigned LATION Endant"), and Plaintiff James Fazio ("Plaintiff"),		

1	Act (15 U.S.C. 1681) ("FAC") on July 11, 2012.				
2	2. Defendant was served with the FAC electronically on the same day, thereby see	tting			
3	the deadline to respond at July 30, 2012.				
4	3. The parties have renewed settlement possibilities as an alternative to further				
5	litigation.				
6	4. In order to continue the current settlement discussions, reduce cost of litigation	for			
7	both parties, and potentially unburden the Court's docket, the parties have agreed to stipulate to ar				
8	extension of time for Defendant to respond to the FAC. Thus, instead of responding to the FAC				
9	on July 30, 2012, the parties agree that Defendant's time to file and serve a response to the				
0	Complaint is extended 30 days to August 29, 2012.				
1	5. The stipulation will not result in prejudice to any party and its impact on judicia	al			
2	proceedings is not expected to be significant.				
3	6. Nothing in this stipulation shall constitute a waiver of any arguments or defense	es			
4	that Defendant or Plaintiff may wish to assert in their pleadings, all of which are expressly				
5	reserved.				
6	IT IS SO STIPULATED.	ļ			
7	Dated: August 2, 2012 STEDLIDG LAW FIDM	ļ			
8	STEBURG LAW FIRM	ļ			
9		ļ			
20	By: <u>/s/ Anita Steburg</u> Anita Steburg				
21	Attorney for Plaintiff				
22	JAMES N. FAZIO	ļ			
23	Dated: August 2, 2012 BRYAN CAVE LLP	ļ			
24	C. Scott Green Bahareh Mostajelean	ļ			
25	Gerald S. Richelson	ļ			
26	By: /s/ Gerald S. Richelson				
27	Gerald S. Richelson Attorneys for Defendant				
28	BANK OF AMERICA, N.A.				

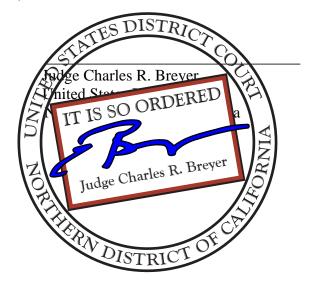
Bryan Cave LLP 560 Mission Street, 25th Floor San Francisco, CA 94105

ORDER

Having reviewed the stipulation of Plaintiff JAMES N. FAZIO and Defendant BANK OF AMERICA, N.A. and good cause appearing, the deadline for Defendant to respond to Plaintiff's First Amended Complaint is extended 30 days from to August 29, 2012.

PURSUANT TO STIPULATION, IT IS SO ORDERED.

Dated: _August 3, 2012__



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