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12 Attorneys for Defendant  
 13 BANK OF AMERICA, N.A.

14 **UNITED STATES DISTRICT COURT**

15 **FOR THE NORTHERN DISTRICT OF CALIFORNIA**

16 JAMES N. FAZIO, an individual,  
 17 Plaintiff,

18 v.

19 EXPERIAN INFORMATION SOLUTIONS,  
 20 INC.; TRANS UNION L.L.C.; EQUIFAX  
 INFORMATION SERVICES, L.L.C.; BANK  
 21 OF AMERICA, N.A. AS SUCCESSOR BY  
 MERGER TO BAC HOME LOANS  
 22 SERVICING, LP;

23 Defendants.

Case No. CV12-00497-CRB

**JOINT STIPULATION EXTENDING  
 DEFENDANTS' TIME TO RESPOND TO  
 COMPLAINT AND [PROPOSED] ORDER**

The Honorable Charles R. Breyer

Complaint Filed: January 31, 2012  
 Trial Date: Not Assigned

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 560 MISSION STREET, 25<sup>TH</sup> FLOOR  
 SAN FRANCISCO, CA 94105

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**STIPULATION**

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Defendant Bank of America, N.A. (“Defendant”), and Plaintiff James Fazio (“Plaintiff”),  
by and through their counsel of record, hereby stipulate and agree as follows:

1. Plaintiff filed a First Amended Complaint for Violations of Fair Credit Reporting  
Act (15 U.S.C. 1681) (“FAC”) on July 11, 2012.

2. Defendant was served with the FAC electronically on the same day, thereby setting  
the deadline to respond at July 30, 2012.

3. The parties have renewed discussions of settlement possibilities as an alternative to  
further litigation.

4. The parties have previously agreed that instead of responding to the FAC on July  
30, 2012, Defendant’s time to file and serve a response to the Complaint was extended 30 days to  
August 29, 2012.

4. In order to continue the current settlement discussions, reduce cost of litigation for  
both parties, and potentially unburden the Court’s docket, the parties have agreed to stipulate to an  
additional extension of time for Defendant to respond to the FAC. Thus, instead of responding to  
the FAC on August 29, 2012, the parties agree that Defendant’s time to file and serve a response  
to the Complaint is extended 61 days to October 29, 2012.

5. The stipulation will not result in prejudice to any party and its impact on judicial  
proceedings is not expected to be significant.

6. Nothing in this stipulation shall constitute a waiver of any arguments or defenses  
that Defendant or Plaintiff may wish to assert in their pleadings, all of which are expressly  
reserved.

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IT IS SO STIPULATED.

Dated: August 29, 2012

STEBURG LAW FIRM

By: /s/ Anita Steburg  
Anita Steburg  
Attorney for Plaintiff  
JAMES N. FAZIO

Dated: August 29, 2012

BRYAN CAVE LLP  
C. Scott Green  
Bahareh Mostajelean  
Gerald S. Richelson

By: /s/ Gerald S. Richelson  
Gerald S. Richelson  
Attorneys for Defendant  
BANK OF AMERICA, N.A.

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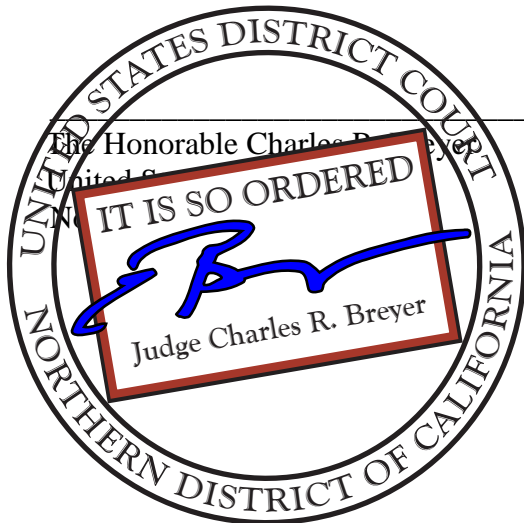
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~~PROPOSED~~ ORDER

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 61 days from August 29, 2012 to October 29, 2012.

PURSUANT TO STIPULATION, IT IS SO ORDERED.

Dated: September 4, 2012



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