

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA

JOHN DUGAN, *et al.*,  
Plaintiffs,

No. C 12-02549 WHA

v.


**REQUEST FOR  
FURTHER BRIEFING**

LLOYDS TSB BANK, PLC,  
Defendant.

With respect to the Cost of Funds issue, how can borrowers *after* the change in method of calculation assert that they relied on the earlier method of calculation? What will be the class-wide proof to show reliance on the *earlier* method for loans made after the change to the challenged methodology? Please submit a response limited to three pages by **NOON ON WEDNESDAY.**

**IT IS SO ORDERED.**

Dated: April 15, 2013.

  
WILLIAM ALSUP  
UNITED STATES DISTRICT JUDGE