CERTIFICATION OF CONCURRENCE

Pursuant to L.R. 5-1, I hereby attest that Eunji Cho, counsel for Plaintiffs Wayne and Gladys Chan, has provided her concurrence in the electronic filing of the foregoing document entitled STIPULATION TO EXTEND TIME FOR DEFENDANT JPMORGAN CHASE BANK, N.A. TO RESPOND TO COMPLAINT PURSUANT TO CIVIL LOCAL RULE 6-1(a).

/s/ John D. Freed

John D. Freed