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17 **UNITED STATES DISTRICT COURT**
 18 **FOR THE NORTHERN DISTRICT OF CALIFORNIA**

20 NICOLE VILLEGAS, as an individual and on
 behalf of all others similarly situated,

21 Plaintiff,
 22 vs.

23 J.P. MORGAN CHASE & CO., a Delaware
 corporation; JPMORGAN CHASE BANK,
 24 N.A., a national association; CHASE BANK
 USA, N.A., a national association; and DOES 1
 25 through 50, inclusive,

26 Defendants.

Case No.: CV 09-00261 SBA(EMC)

**JOINT STIPULATION AND [PROPOSED]
 ORDER FOR LEAVE TO FILE THIRD
 AMENDED COMPLAINT**

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STIPULATION

Pursuant to Civil Local Rule 7-12, Plaintiff Nicole Villegas (“Plaintiff”) and Defendants JPMorgan Chase Bank, N.A., J.P. Morgan Chase & Co., and Chase Bank USA, N.A. (collectively “Defendants”), by and through their respective counsel of record named herein, hereby have met and conferred regarding Plaintiff seeking to file a Third Amended Complaint and stipulate and agree as follows:

WHEREAS, pursuant to the current Order on deadlines in this action entered by the Court on December 13, 2010, the deadline to amend pleadings is May 5, 2011.

WHEREAS, the Defendants and Plaintiff hereby stipulate to Plaintiff’s filing of the Third Amended Complaint attached hereto as Exhibit “A.”

WHEREAS, each Defendant shall have twenty (20) days from the date the Third Amended Complaint is filed to file its responsive pleading thereto.

SO STIPULATED

Respectfully Submitted,

DATED: December 21, 2010 LAW OFFICES OF PETER M. HART

By _____
Peter M. Hart
Attorney for Plaintiff and the class

DATED: December 21, 2010 MORGAN, LEWIS & BOCKIUS LLP

By _____
Carrie A. Gonell
Attorneys for Defendants JPMorgan Chase & Co.,
JPMorgan Chase Bank, N.A., and Chase Bank Usa, N.A.

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ORDER

The parties having so stipulated, and GOOD CAUSE APPEARING THEREFORE,

1. Plaintiff Nicole Villegas is granted leave to file her Third Amended Complaint, attached as Exhibit "A" to the Stipulation; Plaintiff shall file her Third Amended Complaint **by no later than ten (10) days from the date this Order is filed;**
2. Each Defendant shall have twenty (20) days from the date the Third Amended Complaint is filed to file its responsive pleading thereto.

IT IS SO ORDERED.

Date: _1/3/11



The Honorable Sandra B. Armstrong
United States District Judge