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STIPULATION

Defendants Bank of America, N.A. and BAC Home Loans Servicing, LP ("Defendants") and Plaintiffs Raghav Bhargava and Sangeeta Bhargava ("Plaintiffs") (collectively the "Parties"), by and through their counsel of record, hereby stipulate and agree as follows:

- 1. Pursuant to the Parties' previous stipulation, the Court entered its order dated September 28, 2010, extending Defendants' time to respond to the Complaint to October 19, 2010.
- 2. The Parties are finalizing a formal settlement agreement. Therefore, the Parties stipulate and hereby request this Court extend the time for Defendants to respond to the Complaint to October 26, 2010, to allow sufficient time to finalize the settlement without incurring additional costs and fees associated with formally responding to the Complaint.
- 3. The OSC Re Preliminary Injunction issued and filed on July 22, 2010, in the lawsuit entitled Bhargava, et al. v. Bank of America, N.A., et al., Santa Clara County Superior Court, Case No. 110CV177251 (the "State Court Action"), is scheduled for hearing in this Court on November 9, 2010, at 10:00 a.m.
- 4. The Parties stipulate and hereby request this Court extend the preliminary injunction hearing date and briefing schedule as follows:
 - a. The preliminary injunction shall be scheduled for hearing in this Court on November 16, 2010, at 10:00 a.m.
 - b. Defendants shall file and serve their opposition brief to the OSC Re Preliminary Injunction on or before October 26, 2010.
 - c. Plaintiffs shall file and serve their final reply brief with respect to the OSC Re Preliminary Injunction on or before November 2, 2010.
- 5. The Temporary Restraining Order ("TRO") signed and filed on July 22, 2010, in the State Court Action, and subsequently filed in this Court, shall remain in effect pending the preliminary injunction hearing scheduled in paragraph 4 above. Pursuant to the TRO, Defendants are restrained and enjoined from (a) selling, listing for sale, marketing or otherwise attempting to sell certain real property formerly owned by plaintiffs located at 11860 Francemont Avenue, Los 28 Altos Hills, California (the "Property"); (b) informing any credit reporting agency or service of the

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1	foreclosure sale of the Property that occurred on June 21, 2010, pursuant to which defendant BAC		
2	Home Loans Servicing, LP, acquired title to the Property; and (c) attempting to evict or evicting		
3	plaintiffs from the Property.		
4	6. The extensions of time requested herein would not result in prejudice to any party		
5	to this action or to this Court.		
6	IT IS SO STIPULATED.		
7			
8	Dated: October 19, 2010 MILLER STARR REGALIA		
9			
10	By: Bune Laidla		
11	Bruce Laidlaw		
12	Attorneys for Plaintiffs RAGHAV BHARGAVA and SANGEETA		
13	BHARGAVA		
14	Dated: October 19, 2010 BRYAN CAVE LLP		
15	Robert E. Boone, III, Esq.		
16	Tracy M. Talbot, Esq.		
17	By:		
18	Attorneys for Defendants BANK OF AMERICA, N.A. and		
19	BAC HOME LOANS SERVICING, LP		
20			
21	**PROPOSED** ORDER		
22	Pursuant to the foregoing Stipulation, and good cause appearing IT IS SO ORDERED.		
23			
24	October 20 , 2010		
25	Hen. Howard Z. Lloyd Unded States District Court		
26	Northern District of California		
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1	foreclosure sale of the Property that occurred on June 21, 2010, pursuant to which defendant BAC		
2	Home Loans Servicing, LP, acquired title to the Property; and (c) attempting to evict or evicting		
3	plaintiffs from the Property.		
4	6. The extensions of time requested herein would not result in prejudice to any party		
5	to this action or to this Court.		
6	IT IS SO STIPULATED.		
7			
8	Dated: October 19, 2010	MILLER STARR REGALIA	
9			
10		D.	
11		By:Bruce Laidlaw	
12		Attorneys for Plaintiffs RAGHAV BHARGAVA and SANGEETA	
13		BHARGAVA	
14	Dated: October 19, 2010		
15	Dated. October 19, 2010	BRYAN CAVE LLP Robert E. Boone, III, Esq.	
16		Tracy M. Talbot, Esq.	
17		By: /s/ Tracy M. Talbot	
18		Tracy M. Talbot Attorneys for Defendants	
19		BANK OF AMERICA, N.A. and BAC HOME LOANS SERVICING, LP	
20			
21			
22	[PROPOSED] ORDER		
23	Pursuant to the foregoing Stipulation, and good cause appearing, IT IS SO ORDERED.		
24	, 2010		
25	, 2010	Hon. Howard R. Lloyd	
26		United States District Court Northern District of California	
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