



Raffi L. Kassabian  
(SBN 260358)  
Reed Smith LLP  
355 South Grand Avenue  
Suite 2900  
Los Angeles, CA 90071  
[rkassabian@reedsmith.com](mailto:rkassabian@reedsmith.com)  
+1 213.457.8000 Phone  
+1 213.457.8080 Fax

Attorneys for Defendant  
Synchrony Bank f/k/a General Electric Capital  
Retail Bank

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

KAREN SOVATH,

Plaintiff,

v.

EXPERIAN INFORMATION SOLUTIONS, INC.;  
EQUIFAX, INC.; TRANSUNION, LLC; MARRIOT  
OWNERSHIP RESORTS, INC.; V.W. CREDIT,  
INC.; CAPITAL ONE FINANCIAL  
CORPORATION; NORDSTROM FSB; GENERAL  
ELECTRIC CAPITAL RETAIL BANK; TOYOTA  
FINANCIAL SERVICES; and  
DOES 1 through 100 inclusive,

Defendants.

No.: 5:15-cv-03849-EJD

**STIPULATION TO EXTEND TIME  
TO RESPOND TO PLAINTIFF'S  
COMPLAINT**

Compl. Filed: August 24, 2015

Current Response Date: October 1, 2015

New Response Date: October 30, 2015

Honorable Edward J. Davila

**TO THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT  
OF CALIFORNIA:**

WHEREAS, Defendant Synchrony Bank f/k/a General Electric Capital Retail Bank  
("Synchrony") requests an extension of time within which to answer or otherwise respond to the  
Complaint;

WHEREAS, pursuant to Federal Rule of Civil Procedure 12, Synchrony must answer or  
otherwise respond to the Complaint by October 1, 2015;

WHEREAS, Plaintiff Karen Sovath does not object to Synchrony's request for an extension

STIPULATION TO RESPOND TO COMPLAINT

1 of time within which to answer or otherwise respond to the Complaint;

2 WHEREAS, pursuant to Local Rule 6-1(a), parties may stipulate in writing, without court  
3 order, to extend the time within which to answer or otherwise respond to the Complaint, provided  
4 the change will not alter the date of any event or any deadline already fixed by Court order,

5 WHEREAS, the parties have agreed to extend the deadline for Synchrony to answer or  
6 otherwise respond to the Complaint up to and including October 30, 2015;

7 WHEREAS, this extension will not alter the date of any event or any deadline already fixed  
8 by Court order;

9 THEREFORE, the parties stipulate and agree that Synchrony's response to the Complaint  
10 shall be due no later than **October 30, 2015**.

11 SO STIPULATED.

12  
13 DATED: September 30, 2015

REED SMITH LLP

14 By /s/ Raffi L. Kassabian

Raffi L. Kassabian

Attorneys for Defendant

15 Synchrony Bank f/k/a General Electric Capital  
16 Retail Bank

17 DATED: September 30, 2015

SAGARIA LAW, P.C.

18 By /s/ Elliot Gale

19 Elliot Gale

20 Attorneys for Plaintiff Karen Sovath  
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CERTIFICATE OF SERVICE

I hereby certify that on September 29, 2015, I caused the foregoing to be electronically filed with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the e-mail addresses denoted on the Electronic Mail Notice List.

I certify under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed on September 29, 2015.

DATED: September 29, 2015

Respectfully Submitted,

By /s/ Raffi L. Kassabian  
Raffi L. Kassabian  
(SBN 260358)  
Reed Smith LLP  
355 South Grand Avenue  
Suite 2900  
Los Angeles, CA 90071  
[rkassabian@reedsmith.com](mailto:rkassabian@reedsmith.com)  
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