

**McCARTHY & HOLTHUS, LLP**  
ATTORNEYS AT LAW  
9510 WEST SAHARA AVENUE, SUITE 200  
LAS VEGAS, NV 89117  
TELEPHONE (702) 685-0329/Facsimile (866) 339-5961

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

**McCARTHY & HOLTHUS, LLP**  
Kristin A. Schuler-Hintz (NSB# 7171)  
khintz@mccarthyholthus.com  
Thomas N. Beckom, Esq. (NSB# 12554)  
tbeckom@mccarthyholthus.com  
9510 West Sahara Avenue, Suite 200  
Las Vegas, NV 89117  
Telephone: (702) 685-0329  
Attorneys for Plaintiff

**UNITED STATES DISTRICT COURT  
DISTRICT OF NEVADA**

ELIZABETH G. CEBU,  
  
Plaintiff,  
  
v.  
  
LITTON MORTGAGE, INC; CITIBANK, N.A.;  
EXPERIAN INFORMATION SOLUTIONS,  
INC; AN EQUIFAX INFORMATION  
SOLUTIONS, LLC  
  
Defendants.

Case No. 2:16-CV-01085-KJD-VCF

**STIPULATION FOR EXTENSION OF  
TIME TO RESPOND TO THE  
COMPLAINT  
(Third Request)**

COMES OCWEN LOAN SERVICING, LLC, (hereinafter "OCWEN") erroneously sued as LITTON MORTGAGE INC on the one hand by and through their counsel of record Thomas N. Beckom, Esq of the law firm of McCarthy & Holthus LLP; and ELIZABETH CEBU ("CEBU") by and through their counsel of record Michael Kind, Esq of the Kazerouni Law group, APC and hereby file this Stipulation and Order Extending Ocwen's Time to Respond pursuant to LR 6-1.

**RECITALS**

1. On May 13, 2016 Cebu filed a complaint alleging *inter alia* violations of the Fair Credit Reporting Act.

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

2. Cebu served Ocwen with this complaint on August 30, 2016 which means that Ocwen's answer was due September 19, 2016. From that point Ocwen asked for extension on September 16, 2016 as well as October 3, 2016 with the current answer being due on October 17, 2016. As such this stipulation has been filed timely pursuant to LR 6-1.
3. Ocwen respectfully requests additional time to respond to the complaint.
4. Ocwen has asked for two extension to respond to this complaint.
5. Ocwen respectfully request additional time to respond to Ms. Cebu's complaint as Ocwen and Ms. Cebu are in the process of negotiating a stipulated dismissal of Ocwen.
6. Specifically Ocwen believes the matter will be settled however Ocwen's credit team is attempting to find a legacy access subscriber code as the Defendant in question, Litton Mortgage. Litton Loan Servicing (named in the complaint as Litton Mortgage) was wholly purchased by Ocwen in 2011 and Ocwen wishes to quickly and effectively remedy the issue at hand.

/.../.../

/.../.../

/.../.../

/.../.../

/.../.../

/.../.../

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

**STIPULATION**

It is hereby **STIPULATED** that Ocwen shall have until October 27, 2016 to respond to Ms. Cebu's complaint.

DATED this 17<sup>th</sup> day of October, 2016  
**KAZEROUNI LAW GROUP, APC**

DATED this 17<sup>th</sup> day of October, 2016  
**McCARTHY & HOLTHUS, LLP**

/s/ Michael Kind, Esq  
Michael Kind, Esq  
Nevada Bar No. 13903  
7854 West Sahara Ave.  
Las Vegas, NV 89117  
Attorney for  
*Elizabeth Cebu*

/s/ Thomas N. Beckom, Esq  
Kristin A. Schuler-Hintz, Esq  
Nevada Bar No. 7171  
Thomas N. Beckom, Esq  
Nevada Bar No. 12554  
9510 West Sahara Avenue, Suite200  
Las Vegas, Nevada 89117  
*Attorney for the Ocwen Loan Servicing*

**IT IS SO ORDERED**

DATED this 17<sup>TH</sup> day of October, 2016

  
UNITED STATES MAGISTRATE JUDGE