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**UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA**

Consumer Financial Protection
Bureau,
Plaintiff,
v.
Daniel A. Rosen, Inc. et al.,
Defendants.

Case No. 2:21-cv-07492-VAP-(JDEx)

**Order DENYING
Motion to Dismiss (Doc. No. 38)**

Defendants Daniel A. Rosen, Inc. et al. (“Defendants”) filed a Motion to Dismiss (“Motion”) on January 28, 2022. (Doc. No. 38.) Plaintiff Consumer Financial Protection Bureau (“Plaintiff” or “CFPB”) opposed the Motion on February 28, 2022. (Doc. No. 39.) Defendants replied on March 14, 2022. (Doc. No. 40.)

After considering all papers filed in support of, and in opposition to, the Motion, the Court **DENIES** the Motion to Dismiss.

I. BACKGROUND

Daniel Rosen (“Rosen”) owns Daniel A. Rosen, Inc. d.b.a Credit Repair Cloud (“Credit Repair Cloud”). (FAC ¶¶ 1, 7.) Credit Repair Cloud markets and sells products and services for people to start their own credit-repair business (“CRC Users”). (*Id.* ¶¶ 6, 11.) With Credit Repairs Cloud’s

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1 assistance, CRC Users provide services to consumers “to remove
2 derogatory information from, or improve, a consumer’s credit history, credit
3 record, or credit rating.” (*Id.* ¶¶ 8, 11.)
4

5 Plaintiff alleges Defendants provided substantial assistance to CRC
6 Users in telemarketing, and charging advance fees for, credit-repair services
7 in violation of the Telemarketing Act, the Telemarketing Sales Rule (“TSR”),
8 and the Consumer Financial Protection Act of 2010 (“CFPA”). (*Id.* ¶¶ 1-2, 8-
9 10, 16-28, 50-72.) Accordingly, Plaintiff asserts claims for violation of the
10 TSR and of the CFPA, against Defendants. (*Id.* ¶¶ 97-118.) Defendants
11 filed a motion to dismiss all the claims. (Doc. No. 38.)
12

13 II. LEGAL STANDARD

14 A. Motion to Dismiss Pursuant to Rule 12(b)(6)

15 Federal Rule of Civil Procedure 12(b)(6) allows a party to bring a
16 motion to dismiss for failure to state a claim upon which relief can be
17 granted. Rule 12(b)(6) is read along with Rule 8(a), which requires a short,
18 plain statement upon which a pleading shows entitlement to relief. Fed. R.
19 Civ. P. 8(a)(2); *Bell Atl. Corp. v. Twombly*, 550 U.S. 544, 555 (2007). When
20 evaluating a Rule 12(b)(6) motion, a court must accept all material
21 allegations in the complaint—as well as any reasonable inferences to be
22 drawn from them—as true and construe them in the light most favorable to
23 the non-moving party. *See Doe v. United States*, 419 F.3d 1058, 1062 (9th
24 Cir. 2005); *ARC Ecology v. U.S. Dep’t of Air Force*, 411 F.3d 1092, 1096 (9th
25 Cir. 2005); *Moyo v. Gomez*, 32 F.3d 1382, 1384 (9th Cir. 1994). “The court
26 need not accept as true, however, allegations that contradict facts that may

1 be judicially noticed by the court.” *Schwarz v. United States*, 234 F.3d 428,
2 435 (9th Cir. 2000).

3
4 To survive a motion to dismiss, a plaintiff must allege “enough facts to
5 state a claim to relief that is plausible on its face.” *Twombly*, 550 U.S. at
6 570; *Ashcroft v. Iqbal*, 556 U.S. 662 (2009). “The plausibility standard is not
7 akin to a ‘probability requirement,’ but it asks for more than a sheer
8 possibility that a defendant has acted unlawfully. Where a complaint pleads
9 facts that are ‘merely consistent with’ a defendant’s liability, it stops short of
10 the line between possibility and plausibility of ‘entitlement to relief.’” *Iqbal*,
11 556 U.S. at 678 (quoting *Twombly*, 550 U.S. at 556).

12
13 Although the scope of review is limited to the contents of the
14 complaint, the Court may also consider exhibits submitted with the
15 complaint, *Hal Roach Studios, Inc. v. Richard Feiner & Co.*, 896 F.2d 1542,
16 1555 n.19 (9th Cir. 1990), and “take judicial notice of matters of public
17 record outside the pleadings,” *Mir v. Little Co. of Mary Hosp.*, 844 F.2d 646,
18 649 (9th Cir. 1988).

19 20 **III. JUDICIAL NOTICE**

21 In connection with the Motion, Defendants request the Court take
22 judicial notice of the November 7, 2019, Letter from Congress to CFPB
23 Associate Director Bryan A. Schneider. (Doc. No. 38-2.) The Court
24 GRANTS the request as the letter is a government record. *See Lifeway*
25 *Foods, Inc. v. Millenium Prods., Inc.*, No. 16-7099, 2016 WL 7336721, at *1
26

1 (C.D. Cal. Dec. 14, 2016) (“Publicly available government records are
2 commonly subject to judicial notice.”).

3
4 **IV. DISCUSSION**

5 **A. Plaintiff Has Authority to Pursue Enforcement Action Against**
6 **Defendants**

7 As a preliminary matter, Defendants argue that Plaintiff has no
8 authority to pursue enforcement actions against them because CRC Users
9 are not “covered persons” as defined by the CFPA. (Motion at 5-8.)

10 Defendants cite nonbinding authority, *Jackson v. Tel. Chrysler Jeep, Inc.*,
11 No. 07-10489, 2009 WL 928224, at *6 (E.D. Mich. Mar. 31, 2009), to support
12 their contention that CRC Users provide only retrospective credit-repair
13 services and thus do not provide prospective consumer financial services
14 under the CFPA. (*Id.* at 6-7.)

15
16 Defendants’ arguments are unpersuasive. A “covered person” is “any
17 person that engages in offering or providing a consumer financial product or
18 service.” 12 U.S.C. § 5481(6)(A). The CFPA defines a “consumer financial
19 product or service,” in part, as “providing financial advisory services . . .
20 including [] providing credit counseling to any consumer,” *id.* at §
21 5481(15)(A)(viii), or “collecting, analyzing, maintaining, or providing
22 consumer report information or other account information, including
23 information relating to the credit history of consumers, used or expected to
24 be used in connection with any decision regarding the offering or provision
25 of a consumer financial product or service,” *id.* at § 5481(15)(A)(ix).
26

1 As to the interpretation of section 5481(15)(A)(viii), Defendants’
2 reliance on *Jackson* is misplaced. (Motion at 6.) The *Jackson* court noted a
3 distinction between credit counseling and credit-repair services under the
4 Credit Repair Organizations Act (“CROA”), not under the CFPA. See 2009
5 WL 928224, at *6 (citing *Zimmerman v. Cambridge Credit Counseling Corp.*,
6 529 F. Supp. 2d 254, 274 (D. Mass. 2008)). Moreover, the *Jackson* court
7 misstated *Zimmerman* when relying on this proposition. The *Zimmerman*
8 court, in fact, cautioned against such a mechanical distinction given the
9 CROA’s broad purpose and expansive language. 529 F. Supp. 2d at 274-
10 75. As the CFPA also has a broad purpose and expansive language, see 12
11 U.S.C. §§ 5536(a), 5564, 5565, the Court declines to draw such a
12 mechanical distinction here. Accordingly, CRC Users’ services to improve
13 or repair their credit is sufficient to show credit counseling as defined under
14 section 5481(15)(A)(viii). (See FAC ¶¶ 34, 37, 58); see also *See CFPB v.*
15 *Glob. Fin. Support, Inc.*, No. 15-2440, 2021 WL 242939, at *8 (S.D. Cal.
16 Jan. 25, 2021) (offering financial aid application guidance booklets is a
17 “financial advisory service”); *CFPB v. Access Funding, LLC*, 270 F. Supp. 3d
18 831, 845–46 (D. Md. 2017) (“[O]ne who ‘provides financial advisory services
19 . . . to consumers on individual financial matters is a ‘covered person,’
20 regardless of the specific nature of that financial advice”).

21
22 CRC Users also are “covered persons” under section 5481(15)(A)(ix).
23 The FAC alleges that CRC Users provided consumers’ credit history to “help
24 consumers get approved for a mortgage or auto loan or help reduce loan
25 interest rates,” (FAC ¶ 34), and thus CRC Users “fall[] squarely within the
26 definition of ‘covered person’ as it is defined under CFPA.” *CFPB v. Prime*

1 *Mktg. Holdings, LLC*, No. 16-07111, 2016 WL 10516097, at *8 (C.D. Cal.
2 Nov. 15, 2016) (“As Plaintiff’s Complaint alleges that Defendant is in the
3 business of providing consumer report information about consumers’ credit
4 history, Defendant falls squarely within the definition of ‘covered person’ as it
5 is defined in the CFPA.”)
6

7 Defendants next contend they are not “service providers” under the
8 CFPA. (Motion at 5-8.) Defendants cite *CFPB v. D & D Mktg.*, No. 15-9692,
9 2016 WL 8849698, at *8 (C.D. Cal. Nov. 17, 2016), and *CFPB v. Universal*
10 *Debt & Payment Sols., LLC*, No. 15-00859, 2015 WL 11439178, at *16 (N.D.
11 Ga. Sept. 1, 2015), to argue their services fall under the exemption for those
12 providing only ministerial, support services to CRC Users. (*Id.* at 7-8.)
13

14 Under the CFPA, a “service provider” is “any person that [sic] provides
15 a material service to a covered person in connection with the offering or
16 provision by such covered person of a consumer financial product or
17 service, including a person that participates in designing, operating, or
18 maintaining the consumer financial product or service.” 12 U.S.C. §
19 5481(26)(A). The CFPA excludes, however, a person who provides “a
20 support service of a type provided to businesses generally or a similar
21 ministerial service.” *Id.* at § 5481(26)(B)(i).
22

23 Defendants here are “service providers.” First, “[Defendants have]
24 reason to know the dynamics of the trade” as their services are specific to
25 CRC Users’ credit-repair business and not to businesses generally. (FAC ¶
26 11), *see also D & D Mktg.*, 2016 WL 8849698, at *8. Second, Defendants’

1 argument that they must have an *obligation* to vet and monitor any CRC
2 User to show material support lacks merit. (Motion at 8.) Defendants need
3 only have the *capacity* to vet and monitor CRC Users, and they have it here
4 as they “can view [CRC] Users’ fee structures, [and] . . . [CRC] Users’
5 individual customer contracts” through the back-end of Defendants’
6 Software. (FAC ¶ 84); *D & D Mktg.*, 2016 WL 8849698, at *8 (finding
7 defendants were “service providers because, in part, they had the “*capacity*
8 . . . to vet and monitor ‘covered persons.’”) (emphasis added). And third,
9 Defendants exercised “discretion, judgment, and skill” when providing
10 support and services to CRC Users on how to achieve success in a credit-
11 repair business. (FAC ¶¶ 15, 23-24, 31, 52-53, 58, 61-62, 84); *Universal*
12 *Debt*, 2015 WL 11439178, at *16. Without Defendants’ Software and
13 services, CRC Users “could not have succeeded in their scheme.”
14 *Universal Debt*, 2015 WL 11439178, at *16. Accordingly, Defendants
15 provided materials services to CRC Users and thus are “service providers.”
16

17 **B. The CROA Does Not Supersede the TSR**

18 The Court next addresses another threshold matter: whether the
19 CROA supersedes the TSR. According to Defendants, the TSR’s
20 “advanced fee” rule, a regulation providing that a credit repair company
21 cannot collect payment until at least six months after the company’s
22 “promised results have been achieved,” conflicts with the CROA, a statute
23 permitting credit repair organizations to charge monthly fees. (Motion at 20-
24 23.)
25
26

1 Although Defendants cite a November 7, 2019, Letter from Congress
2 to CFPB Associate Director Bryan A. Schneider (“Letter”), this Letter is
3 unpersuasive as it provides no support as to whether the CROA in fact
4 conflicts with the TSR. (Doc. No. 38-2.) Moreover, the *CFPB v.*
5 *Commonwealth Equity Grp., LLC*, court rejected a similar argument:
6

7 “[A]lthough the [CROA] undoubtedly governs Defend-
8 ant’s business, there is no language in that statute indicat-
9 ing that Defendant’s telemarketing activities may not sim-
10 ultaneously be regulated by the Telemarketing Act.” *Ten-*
11 *nessee v. Lexington Law Firms*, No. 96-CV-0344, 1997 WL
12 367409, at *6, 1997 U.S. Dist. LEXIS 7403, at *17 (M.D.
13 Tenn. May 14, 1997). As plaintiffs note, compliance with
14 the TSR’s payment requirements would not cause defend-
15 ants to violate the CROA. The TSR simply adds a precon-
16 dition to requesting payment, namely that the organization
17 provide proof that the services were rendered more than
18 six months after performance.
19

20 Defendants maintain that where a statute and a regu-
21 lation provide restrictions of differing degrees, there is con-
22 flict preemption. Their reply brief cites several judicial de-
23 cisions that a subsequently enacted statute superseded a
24 prior inconsistent regulation. However, in each of those
25 cases, it was impossible to comply with both the statute
26

1 and the regulation. (footnote omitted). That is not the sit-
2 uation here. The TSR and the CROA thus do not conflict.

3
4 No. 20-10991, 2021 WL 3516690, at *2 (D. Mass. Aug. 10, 2021); *see also*
5 *Prime Mktg. Holdings*, 2016 WL 10516097, at *9 (“when a business is both
6 a credit repair agency and a telemarketer, it is required to comply with both
7 the CROA and the TSR. On the other hand, if a credit repair agency does
8 not qualify as a telemarketer, then it need not comply with the TSR—only
9 the CROA is applicable. . . . Thus, the two provisions may be complied with
10 concurrently; they do not conflict.”). Accordingly, the CROA does not conflict
11 with, or supersede, the TSR.

12 13 **C. Claim 1 and Claim 2 Sufficiently Pled**

14 The Court now turns to Plaintiff’s First and Second Claims.
15 Defendants first argue that Plaintiff cannot allege Defendants provided
16 substantial assistance to CRC Users in violation of the TSR. (Motion at 9.)
17 According to Defendants, the FAC fails to allege a causal connection
18 between Defendants’ services and the CRC Users’ TSR violations under
19 aider-abettor principles from securities laws. (*Id.* at 9-17.) Defendants also
20 contend that Plaintiff cannot establish Defendants knew, or consciously
21 avoided knowledge, of CRC Users’ TSR violations. (*Id.* at 17-19.)

22
23 The TSR prohibits a person from “provid[ing] substantial assistance or
24 support to any seller or telemarketer when that person knows or consciously
25 avoids knowing that the seller or telemarketer is engaged in any act or
26 practice that violates §§ 310.3(a), (c), or (d), or § 310.4” of the TSR. 16

1 C.F.R. § 310.3(b). To show a violation under this section, a plaintiff must
2 establish three elements: “(1) there must be an underlying violation of the
3 TSR; (2) the person must provide substantial assistance or support to the
4 seller or telemarketer violating the TSR; and (3) the person must know or
5 consciously avoid knowing that the seller or telemarketer is violating the
6 TSR.” *FTC v. Lake*, 181 F. Supp. 3d 692, 700-01 (C.D. Cal. 2016).

7 Defendants do not dispute the first element, and thus the Court addresses
8 the second and third elements only.

9
10 1. Substantial Assistance

11 Under the second element, “[t]he threshold for what constitutes
12 substantial assistance is low,” *Lake*, 181 F. Supp. 3d at 699, 701, and
13 requires showing only more than “mere causal or incidental” assistance to
14 the telemarketer. Telemarketing Sales Rule, 60 Fed. Reg. 43842, 43852
15 (Aug. 23, 1995); see also *FTC v. HES Merch. Servs. Co. I*, No. 12-1618,
16 2014 WL 6863506, at *7 (M.D. Fla. Nov. 18, 2014) (“The threshold for
17 substantial assistance is not nearly as high as UPS seems to believe. The
18 FTC must identify something more than casual or incidental help to the
19 telemarketer, but does not have to show a direct connection between the
20 assistance and the misrepresentation for an entity to be liable under §
21 310.3(b).”) (internal quotations and citation omitted). Although it is true that
22 the Federal Trade Commission (“FTC”) invoked securities law in
23 promulgating the TSR, see Telemarketing Sales Rule, 60 Fed. Reg. at
24 43851 n.97, it also rejected any requirement that the assistance be “‘related
25 to the commission or furtherance’ of a core rule violation.” *Id.* at 43851; see
26 also *FTC v. Chapman*, 714 F.3d 1211, 1216 (10th Cir. 2013) (“Although the

1 originally proposed [TSR] would have applied only where ‘such substantial
2 assistance is related to the commission or furtherance of that act or
3 practice,’ the FTC rejected this requirement in the final rule.”). Thus,
4 Defendants’ reliance on aider-abettor principles under securities laws is
5 misplaced. (Motion at 10-14); *see also Ponce v. SEC*, 345 F.3d 722, 737
6 (9th Cir. 2003); *cf. FTC v. WV Universal Mgmt., LLC*, 877 F.3d 1234, 1240-
7 41 (11th Cir. 2017) (applying aider-abettor principles only to determine
8 whether to impose joint and several liability for TSR violations). Plaintiff
9 need only establish more than causal or incidental assistance to the CRC
10 Users, not a direct connection between the assistance and the TRC
11 violations.

12
13 The FAC here alleges facts sufficient to establish Defendants’
14 substantial assistance to CRC Users. According to the FAC, Defendants
15 supplied CRC Users with “EVERYTHING” needed to “start a . . . credit
16 repair business!” (FAC ¶ 11.) For example, Defendants provided to CRC
17 Users “telemarketing sales scripts, template marketing materials, and
18 customizable website templates . . . printable pamphlets, fliers, and
19 business cards” to use in telemarketing, (FAC ¶¶ 23-27), the same items the
20 FTC listed as examples of substantial assistance under the TSR. *See*
21 *Telemarketing Sales Rule*, 60 Fed. Reg. at 43852 (“providing any script,
22 advertising, brochure, promotional material, or direct marketing piece used
23 in telemarketing”). Defendants also provided CRC Users with the following:
24 trainings that encouraged CRC Users to engage in telemarketing their
25 credit-repair services and charge advance fees; review of CRC Users’
26 websites; assistance in answering CRC Users’ questions about legal

1 compliance issues related to credit repair; and Defendants' Software to
2 manage customers. (FAC ¶¶ 11, 24, 27-28, 52-59, 61-65, 71, 86, 100, 109);
3 *see also Chapman*, 714 F.3d at 1216 (finding substantial assistance when
4 Defendant "assisted the Kansas defendants in numerous other ways:
5 helping develop the questionnaire the telemarketers used to obtain
6 information from grant-seeking customers; training a sales group on
7 processing grant research requests; assisting in responding to inquiries
8 from different state attorneys general; providing the Kansas defendants with
9 justifications and explanations to deal with consumer complaints;
10 brainstorming ways for them to collectively expand their business; and so
11 forth."). Defendants' assistance thus was not minimal as, absent these
12 trainings and tools, CRC Users would have been unable to engage in
13 telemarketing their credit-repair services and in charging advance fees in
14 violation of the TSR. *See FTC v. HES Merch. Servs. Co. II*, No. 12-1618,
15 2016 WL 10880223, at *5 (M.D. Fla. Oct. 26, 2016) ("The act of UPS
16 providing TYS with two merchant accounts was essential to the success of
17 the scheme, and absent these merchant accounts, the TYS Defendants
18 would have been unable to process credit card payments; thus, UPS
19 substantially assisted the TYS Defendants.")
20

21 Finally, Defendants' contention that Mr. Rosen's "blog posts," "book,"
22 and "podcast" cannot form the basis for liability under the First Amendment
23 is unpersuasive. (Motion at 14-16.) Even assuming, without deciding, that
24 this was true, sufficient other activities, *supra*, form the basis of Defendants'
25 substantial assistance. *See generally Chapman*, 714 F.3d at 1217 ("the fact
26 that [Defendant's] conduct did not fit precisely into the FTC's non-exclusive

1 list or the fact patterns of previous cases does not prevent a finding that she
2 provided substantial assistance to the [] telemarketers through her actions.
3 The FTC and courts have not purported to create an exhaustive list of
4 activities that establish substantial assistance, and the law does not provide
5 a special exemption for the first individual to come up with a novel way of
6 assisting telemarketers.”).

7
8 2. Knowledge or Conscious Avoidance

9 The Court now addresses the third element necessary to show
10 substantial assistance: whether Defendants knew or consciously avoided
11 knowing that the CRC Users violated the TSR. According to Defendants,
12 the FAC fails to allege that Defendants knew CRC Users were both
13 telemarketing and charging advance fees, or that CRC Users were violating
14 the TSR. (Motion at 18.) Defendants argue also that Defendants’ ability to
15 view CRC users’ fee structure cannot impute knowledge of TSR violations.
16 (*Id.* at 19.)

17
18 “[T]aking deliberate steps to ensure one’s own ignorance of a seller or
19 telemarketer’s Rule violations is an ineffective strategy to avoid liability.”
20 *Chapman*, 714 F.3d at 1219 (international quotations and citation omitted).
21 Courts have found it is sufficient to establish knowledge, or conscious
22 avoidance, of the prohibited practice, and not of the TSR violation. See
23 *Chapman*, 714 F.3d at 1217-19; see also *Lake*, 181 F. Supp. 3d at 701
24 (describing the defendant’s knowledge of prohibited conduct and not
25 discussing the defendant’s knowledge of the TSR).
26

1 The FAC here alleges sufficient facts that Defendants knew, or
2 consciously avoided knowing, that CRC Users were both telemarketing their
3 credit-repair services and charging advance fees. Defendants' argument
4 that CRC Users may not have violated the TSR because they may have met
5 customers face-to-face is unpersuasive as the FAC alleges specific
6 instances where Defendants knew of the prohibited conduct. (Motion at 18.)
7 For example, CRC User A discussed their "telemarketing tactics with
8 Rosen," Credit Repair Cloud's owner, and "Rosen knew that User A was
9 charging customers monthly fees for credit-repair services" after reviewing
10 User A's website. (FAC ¶¶ 78, 83); (see also FAC ¶¶ 37, 50-59, 77, 84-86.)
11 These allegations are the type of "red flags" that should have prompted
12 Defendants to investigate CRC Users' conduct. *HES Merch. Servs. II*, 2016
13 WL 10880223, at *5; see also *United States v. Dish Network LLC*, 256 F.
14 Supp. 3d 810, 929 (C.D. Ill. 2017), *aff'd in part, vacated in part, remanded*
15 *sub nom. United States v. Dish Network LLC*, 954 F.3d 970 (7th Cir. 2020)
16 ("The most telling evidence is that Dish's Outbound Operations' Manager
17 Bangert knew about Star Satellite's [prohibited conduct].") Moreover,
18 Defendants' entire business model was built around encouraging CRC
19 Users to engage prospective customers by telephone and charge advance
20 fees for their credit-repair services, and Rosen knew it, *supra*. See also
21 *Lake*, 181 F. Supp. 3d at 701 ("Fraud was the HOPE Defendants' business
22 model, and Lake knew it.").
23

24 Defendants' final argument that their ability to view CRC Users' fee
25 structure is insufficient to establish knowledge also lacks merit. (Motion at
26 19.) The FAC alleges not only that Defendants have this ability, but also

1 that they used the back-end of the Software to, in part, “review[] CRC Users’
2 revenue to identify members of the Millionaire’s Club.” (FAC ¶¶ 61-62, 83-
3 84.) The Court thus can “draw the reasonable inference” that Defendants,
4 at a minimum, consciously avoided knowing CRC Users engaged in
5 prohibited conduct that violated the TSR. *Iqbal*, 556 U.S. at 663 (citing
6 *Twombly*, 550 U.S. at 556).

7
8 Accordingly, the Court DENIES Defendants’ Motion to Dismiss as to
9 Claims 1 and 2.

10
11 **D. Claim 3 Sufficiently Pled**

12 Defendants lastly argue that Plaintiff cannot assert the Third Claim
13 because it is derivative of the First and Second Claims. (Motion at 20.)
14 Alternatively, Defendants contend that they are not “service providers” and
15 that CRC Users are not “covered persons,” and thus Plaintiff’s Third Claim
16 fails. (*Id.*)

17
18 As the Court determined that Plaintiff pleaded sufficiently Claims 1
19 and 2, that Defendants are “service providers,” and that CRC Users are
20 “covered persons,” *supra*, Defendants’ arguments as to Claim 3 lack merit.

21
22 The Court thus DENIES Defendants’ Motion to Dismiss as to Claim 3.

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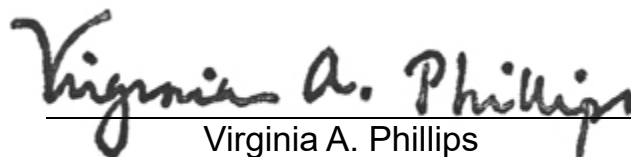
26

V. CONCLUSION

For the reasons stated above, the Court **DENIES** Defendants' Motion to Dismiss. Defendants shall file and serve their answer no later than April 22, 2022.

IT IS SO ORDERED.

Dated: 4/5/22


Virginia A. Phillips
United States District Judge

United States District Court
Central District of California

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