

DX 185

**REDACTED VERSION
OF
DOCUMENT
SOUGHT TO
BE SEALED
PURSUANT TO
STIPULATED
PROTECTIVE ORDER**

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18 **BANK OF AMERICA, N.A.**

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UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF CALIFORNIA
SAN DIEGO DIVISION

IN RE: BANK OF AMERICA
CALIFORNIA UNEMPLOYMENT
BENEFITS LITIGATION

Case No. 21-MD-02992-GPC-MSB

**DECLARATION OF VICTOR
STANGO IN SUPPORT OF
DEFENDANT BANK OF AMERICA,
N.A.'S REPLY IN SUPPORT OF ITS
MOTION FOR PARTIAL SUMMARY
JUDGMENT (ECF 589)**

Ctrm: 12A – 12th Floor

Judge: Hon. Gonzalo P. Curiel

FILED PROVISIONALLY UNDER SEAL
PURSUANT TO STIPULATED PROTECTIVE
ORDER

1 I, Victor Stango, state and declare as follows:

2 1. I am over 18 years of age and am competent to testify in this matter.

3 2. I have been retained by Defendant Bank of America, N.A. (BANA) to
4 serve as an expert in this case.

5 3. I make this declaration in support of BANA's Reply in Support of its
6 Motion for Partial Summary Judgment.

7 4. I have been instructed by counsel to perform calculations using
8 Plaintiffs' expert Greg Regan's Schedule 1, which consists of Mr. Regan's summary
9 of data previously provided by BANA in response, in part, to Interrogatories Nos. 2,
10 4, 5, 6, 21, and 46 (BANA's Interrogatory Data) as it pertains to (a) [REDACTED]
11 [REDACTED], (b) [REDACTED], and (c) [REDACTED].¹

12 5. In performing my calculations, I also reviewed the BANA Interrogatory
13 Data that Mr. Regan summarized, and confirmed that data in Mr. Regan's Schedule
14 1 pertaining to (a) [REDACTED], and (b) [REDACTED] accurately reflect
15 BANA's Interrogatory Data.

16 6. My calculations demonstrate that Mr. Regan's Schedule 1 and BANA's
17 Interrogatory Data reflect that [REDACTED] for the Claim Denial
18 and Credit Rescission Classes' unauthorized transaction claims (1) prior to June 9,
19 2021, which I understand was the effective date of the Preliminary Injunction issued
20 in *Yick v. Bank of America, N.A.*, Case No. 3:21-cv-00376-VC (N.D. Cal.) (ECF 103),
21 and (2) prior to issuance and filing of the Office of the Comptroller of the Currency
22 (OCC) and Consumer Financial Protection Bureau (CFPB) Consent Orders on July
23 14, 2022.²

24 a. Based on my review and analysis, prior to and including June 9, 2021,

25 _____
26 ¹ An excerpted copy of Mr. Regan's Schedule 1 can be found at DX 14.AB.1, filed
27 in connection with ECF 589. A full copy of Mr. Regan's Schedule 1 can be found at
28 HX 41.A, filed in connection with ECF 659. Excerpted copies of the BANA
Interrogatory Response and Data filed in connection with ECF 589 can be found at
DX 27, DX 27.A, DX 27.B, DX 28.A.1, and DX 31.B.1.

² DX 43.A (BANA_EDD_MDL_00102554) at 554–555.

1 BANA paid [REDACTED] in principal amounts relating to
2 claims or rescinded credits included in Mr. Regan's Schedule 1,
3 comprising [REDACTED] claims ([REDACTED]) paid to [REDACTED] members ([REDACTED]) of
4 the Claim Denial and Credit Recission Classes (of which [REDACTED]
5 members ([REDACTED]) were fully paid back).

6 b. Based on my review and analysis, prior to and including July 14, 2022,
7 BANA paid [REDACTED] [REDACTED] in principal amounts relating to
8 claims or rescinded credits included in Mr. Regan's Schedule 1,
9 comprising [REDACTED] claims ([REDACTED]) paid to [REDACTED] members ([REDACTED]) of
10 the Claim Denial and Credit Recission Classes (of which [REDACTED]
11 members ([REDACTED]) were fully paid back).

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13 I declare under penalty of perjury that the foregoing is true and correct.
14 Executed on February 19, 2026 in Vientiane, Laos.

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Victor Stango