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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 JUSTIN
MCCRARY IN SUPPORT OF
DEFENDANT BANK OF
AMERICA, N.A.'S MOTION FOR
PARTIAL SUMMARY
JUDGMENT**

Date: April 17, 2026

Time: 1:30 p.m.

Ctrm: 12A – 12th Floor

Judge: Hon. Gonzalo P. Curiel

EXHIBITS FILED PROVISIONALLY UNDER
SEAL PURSUANT TO STIPULATED
PROTECTIVE ORDER

1 I, Justin McCrary, declare and state as follows:

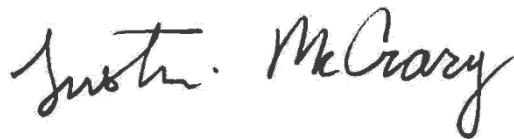
2 1. I am over 18 years of age and am competent to testify in this matter. I
3 make this declaration in support of Defendant Bank of America, N.A.'s (BANA)
4 Motion for Partial Summary Judgment.

5 2. I have been retained by BANA to serve as an expert in this case.

6 3. If called as a witness at trial, I would testify to each and all of the opinions
7 and statements contained in my April 4, 2025 Expert Report submitted in this matter
8 (Expert Report), a true and correct copy of which is attached to the Declaration of
9 Laura G. Brys as Exhibit 8-A.

10 4. The contents of my Expert Report are based on my personal knowledge,
11 education, training, academic research, and professional experience in the labor
12 economics field, as well as the information and documents made available to me in
13 this action, as listed in the report itself.

14 I, Justin McCrary, declare under penalty of perjury that the foregoing is true
15 and correct. Executed on this 13th day of October 2025.

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20 JUSTIN MCCRARY