

1 JAMES W. MCGARRY (*pro hac vice*)

2 *JMcGarry@goodwinlaw.com*

3 **GOODWIN PROCTER LLP**

4 100 Northern Avenue

5 Boston, MA 02210

6 Tel.: +1 617 570 1000

7 Fax: +1 617 523 1231

8 SABRINA M. ROSE-SMITH (*pro hac vice*)

9 *SRoseSmith@goodwinlaw.com*

10 MATTHEW L. RIFFEE (*pro hac vice*)

11 *MRiffee@goodwinlaw.com*

12 **GOODWIN PROCTER LLP**

13 1900 N Street, NW

14 Washington, DC 20036

15 Tel.: +1 202 346 4000

16 Fax: +1 202 346 4444

17 Attorneys for Defendant

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

19
20
21
22
23
24
25
26
27
28
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 LINDSAY E.
HOYLE IN SUPPORT OF
DEFENDANT BANK OF AMERICA,
N.A.'S REPLY IN SUPPORT OF ITS
MOTION TO EXCLUDE THE
PURPORTED EXPERT OPINIONS OF
JANE CLONINGER**

Ctrm: 12A – 12th Floor

Judge: Hon. Gonzalo P. Curiel

EXHIBIT FILED PROVISIONALLY UNDER SEAL
PURSUANT TO STIPULATED PROTECTIVE
ORDER

1 I, Lindsay E. Hoyle, state and declare as follows:

2 1. I am Counsel at Goodwin Procter LLP, and counsel of record for
3 Defendant Bank of America, N.A. (BANA) in the above-captioned lawsuit.

4 2. I have personal knowledge of the facts set forth in this declaration, and
5 if called upon to do so, I could and would competently testify thereto.

6 3. I make this declaration in support of BANA's Reply in Support of its
7 Motion to Exclude Purported Expert Opinions of Jane Cloninger.

8 4. Attached hereto as **HX 50** is a true and correct copy of excerpts of the
9 official transcript of BANA's deposition of Jane Cloninger, taken on June 11, 2025.

10 I declare under penalty of perjury that the foregoing is true and correct.

11 Executed on February 20, 2026 in New York, New York.

12
13 /s/Lindsay E. Hoyle

14 LINDSAY E. HOYLE
15
16
17
18
19
20
21
22
23
24
25
26
27
28