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14		
15	UNITED STATES DISTRICT COURT	
16	CENTRAL DISTRICT OF CALIFORNIA	
17	SOUTHERN DIVISION	
18	SOUTHERN DIVISION	
	LOVICE WALL WEB WILL BRAIGE	LG N 10 00100 WIG(DND)
19	JOYCE WALKER, KIM BRUCE HOWLETT, and MURIEL SPOONER	Case No.: 10-09198 JVS(RNBx)
20	on behalf of themselves and all others similarly situated,	DECLARATION OF JOEL FLEMING IN OPPOSITION TO PLAINTIFFS' MOTION
21		FOR LEAVE TO FILE SECOND AMENDED
	Plaintiffs,	COMPLAINT
22	vs.	Judge James V. Selna
23	LIFE INSURANCE COMPANY OF	Courtroom: 10C
24	THE SOUTHWEST, a Texas	Courtiooni. 10C
25	corporation, and DOES 1-50,	
	, , , , , , , , , , , , , , , , , , , ,	
23	Defendant.	
26		

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DECLA

DECLARATION OF JOEL FLEMING

I, Joel Fleming, declare as follows:

- 1. I am an attorney duly licensed to practice law in the State of California and before this Court. I am an associate at the law firm of Wilmer Cutler Pickering Hale and Dorr LLP, counsel for Defendant Life Insurance Company of the Southwest ("LSW") in the above-entitled action. I respectfully submit this Declaration in opposition to Plaintiffs' Motion for Leave to File a Second Amended Complaint. I have personal knowledge of the facts stated herein and, if called as a witness, I could and would testify competently thereto.
- 2. Attached hereto as Exhibit 1 is a February 13, 2012 letter sent by LSW to Plaintiffs.
- 3. Attached hereto as Exhibit 2 is a June 8, 2011 letter sent by Plaintiffs to LSW.

I declare under the penalty of perjury that the foregoing is true and correct. Executed this 26th day of March, 2012, at Palo Alto, California.

By: /s/ Joel Fleming

Joel Fleming

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