

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF
CALIFORNIA

Belyea v. GreenSky, Inc.

Belyea · No. 20-cv-01693-JSC · Decided July 21, 2025

OPINION

Belyea v. GreenSky, Inc.

PER CURIAM.

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4 UNITED STATES DISTRICT COURT

5 NORTHERN DISTRICT OF CALIFORNIA

6 7 ELIZABETH BELYEA, et al., Case No. 20-cv-01693-JSC 8 Plaintiffs,

ORDER RE: SECOND AMENDED

9 v. MOTION TO SEAL

10 GREENSKY, INC., et al., Re: Dkt. No. 325 Defendants. 11 12 13 The parties filed
administrative sealing motions in connection with Plaintiffs’ motion for 14 class certification,
GreenSky’s Daubert motion, and GreenSky’s motion for summary judgment. 15 In December
2024, the Court denied the motions without prejudice. (Dkt. No. 277 at 1.)¹ In

16 January 2025, GreenSky filed amended sealing motions, (Dkt. Nos. 287, 288), which the Court
17 granted in part and denied in part, (Dkt. No. 293). The Court provided GreenSky until April 18,
18 2025 to file renewed sealing motions. (Dkt. No. 299.) On April 17, 2025, GreenSky moved to
19 extend the deadline to April 25, 2025, which the Court granted. (Dkt. Nos. 306, 308.) On April
20 25, 2025, GreenSky filed a second motion to extend the deadline to May 5, 2025, which the
Court 21 granted. (Dkt. Nos. 311, 312.) GreenSky did not file a renewed sealing motion on or
before May 22 5, 2025. At the case management conference on May 27, 2025, the Court reset the
deadline to

23 June 6, 2025. (Dkt. No. 321.) GreenSky filed the pending unopposed administrative motion to
24 seal on June 6, 2025. (Dkt. No. 325.)

25 LEGAL STANDARD

26 There is a right of public access to judicial records and documents. *Nixon v. Warner* 27 1
Commc’ns, Inc., 435 U.S. 589, 597 (1978). In considering motions to seal, courts recognize “a 2
strong presumption in favor of access is the starting point.” *Kamakana v. City & Cnty. of* 3
Honolulu, 447 F.3d 1172, 1178 (9th Cir. 2006) (cleaned up). When a party seeks to seal judicial 4
records relating to motions that are “more than tangentially related to the underlying cause of 5
action,” *Ctr. for Auto Safety v. Chrysler Grp.*, 809 F.3d 1092, 1099 (9th Cir. 2016), the party bears
6 the burden of overcoming the presumption with “compelling reasons supported by specific

factual 7 findings that outweigh the general history of access and the public policies favoring disclosure, 8 such as the public interest in understanding the judicial process.” Kamakana, 447 F.3d at 1178-79 9 (cleaned up). There is an exception when a party seeks to seal materials “unrelated, or only 10 tangentially related, to the underlying cause of action.” Id. at 1179. In such instance, “a party 11 need only satisfy the less exacting ‘good cause’ standard.” Ctr. for Auto Safety, 809 F.3d at 1097. 12 As explained in the Court’s previous sealing order at Docket No. 293, the “compelling 13 reason” standard applies to the parties’ summary judgment, class certification, and Daubert 14 filings. Compelling reasons exist if the documents at issue are “sources of business information 15 that might harm a litigant’s competitive standing.” Ctr. for Auto Safety, 809 F.3d at 1097 (citation 16 omitted); Nixon, 435 U.S. at 598. In addition, sealing is appropriate when the records would 17 divulge terms of confidential contracts or contract negotiations, financial terms, or business 18 models and strategies. See *Exeltis USA Inc. v. First Databank, Inc.*, No. 17-cv-04810-HSG, 2020 19 WL 2838812, at *1 (N.D. Cal. June 1, 2020); *FTC v. Qualcomm Inc.*, No. 17-cv-00220-LHK, 20 2019 WL 95922, at *3 (N.D. Cal. Jan. 3, 2019). But “[t]he mere fact that the production of 21 records may lead to a litigant’s embarrassment, incrimination, or exposure to further litigation will 22 not, without more, compel the court to seal its records.” Kamakana, 447 F.3d at 1179.

23 DISCUSSION

24 A. Briefs 25 First, GreenSky moves to seal portions of six briefs. Specifically, GreenSky moves to seal 26 portions of (1) Plaintiffs’ class certification motion, (2) GreenSky’s opposition to the class 27 certification motion, (3) GreenSky’s Daubert motion, (4) GreenSky’s summary judgment motion, 1 summary judgment motion. 2 The Court GRANTS GreenSky’s requests to seal the specified language in these six briefs. 3 GreenSky’s requests are narrowly tailored, and the language GreenSky seeks to seal generally 4 refers to exhibits the Court previously concluded contain confidential business information. 5 B. Exhibits 6 GreenSky moves to redact specific portions of Docket No. 241-38, which is filed under 7 seal at Docket No. 239-8. GreenSky also moves to redact specific portions of Docket No. 241-49, 8 which is filed under seal at Docket No. 239-19. The Court GRANTS Greensky’s request to seal 9 the specified portions of these exhibits, which describe confidential business strategies. 10 C. Wright 30(b)(6) Deposition Transcript 11 GreenSky moves to seal portions of the GreenSky 30(b)(6) deposition transcript at Docket 12 No. 235-7, which is from the Wright v. GreenSky case in the Southern District of Florida. 13 GreenSky’s requests are narrowly tailored and reflect information the Court previously determined 14 satisfies the “compelling reasons” standard, such as the identity of GreenSky’s banking partners.² 15 So, the Court GRANTS the request to seal the specified portions of the Wright 30(b)(6) deposition 16 transcript.

17 CONCLUSION

18 For the reasons stated above, the Court GRANTS GreenSky’s second amended sealing 19 motion. By September 5, 2025, the parties shall re-file briefs, documents, and exhibits consistent

20 with this order and the Court's previous sealing order. In addition, because the parties agree 21
Plaintiffs' Daubert opposition, GreenSky's Daubert reply, and Plaintiffs' reply on the motion for
22 class certification can be filed without redactions, the parties shall re-file those briefs without
23 redactions by September 5, 2025. 24 // 25 // 26 2 GreenSky moved to seal pages not included
in the transcript excerpts Plaintiffs provided as 27 evidence at Docket No. 325-7. For example,
GreenSky moved to seal page 70 line 11 through 1 This Order disposes of Docket No. 325. 2 IT
IS SO ORDERED. 3 || Dated: July 21, 2025 4 5 ne

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6 United States District Judge 7 8 9 10 11 12 © 15 16 = 17 Z 18 19 20 21 22 23 24 25 26 27 28