

UNITED STATES DISTRICT COURT FOR THE CENTRAL DISTRICT OF  
CALIFORNIA

Marko Mandaric, Kahlie Mandaric v. JPMorgan Chase Bank, N.A.,  
dba Chase Auto Finance; Doe 1 Repossession Agency; Doe 2 Tow  
Operator; and Does 3-15

Mandaric v. JPMorgan Chase Bank · No. 8:25-cv-02321-FWS-JDE · Decided January 8, 2026

SUMMARY

This document is a Stipulated Protective Order entered in Marko Mandaric and Kahlie Mandaric v. JPMorgan Chase Bank, N.A., et al., in the United States District Court for the Central District of California. It governs the designation, use, disclosure, challenge, filing, and final disposition of confidential discovery materials. The order was entered for good cause on January 8, 2026, by United States Magistrate Judge D. Early.

CASE DETAILS

|                       |                                                                                                                                                                                                            |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| COURT                 | United States District Court for the Central District of California                                                                                                                                        |
| WRITING FOR THE COURT | D. Early                                                                                                                                                                                                   |
| DECIDED               | January 8, 2026                                                                                                                                                                                            |
| DOCKET                | 8:25-cv-02321-FWS-JDE                                                                                                                                                                                      |
| DISPOSITION           | other                                                                                                                                                                                                      |
| PROCEDURAL POSTURE    | The parties submitted a stipulated protective order in discovery, and the court entered it for good cause shown.                                                                                           |
| STANDARD OF REVIEW    | Good cause under Federal Rule of Civil Procedure 26(c) for entry of a protective order; the order also recognizes the applicable good-cause and compelling-reasons standards for sealing judicial records. |
| PRECEDENTIAL VALUE    | nonprecedential                                                                                                                                                                                            |

TOPICS

- discovery dispute
- civil procedure
- commercial litigation
- consumer protection

PRACTICE AREAS

- civil procedure
- commercial litigation
- consumer protection

## QUESTIONS PRESENTED

1. Whether good cause existed to enter the parties' stipulated protective order governing confidential discovery material.
2. What restrictions and procedures should govern designation, use, disclosure, challenge, sealing, and final disposition of protected material.

## HOLDINGS

1. The court entered the stipulated protective order because discovery was likely to involve confidential and proprietary information warranting protection under the applicable legal principles.
2. The protective order does not itself authorize filing confidential material under seal; a party must comply with Local Civil Rule 79-5 and obtain a court order authorizing sealing of specific material.
3. The protective order's confidentiality terms do not extend beyond commencement of trial; material used or introduced as a trial exhibit becomes presumptively public unless the trial judge makes the required findings supporting continued sealing.

## KEY QUOTATIONS

*“The parties acknowledge that this Order does not confer blanket protections on all disclosures or responses to discovery and that the protection it affords from public disclosure and use extends only to the limited information or items that are entitled to confidential treatment under the applicable legal principles.” (at 2)*

*“The parties’ mere designation of Disclosure or Discovery Material as CONFIDENTIAL does not—without the submission of competent evidence by declaration, establishing that the material sought to be filed under seal qualifies as confidential, privileged, or otherwise protectable—constitute good cause.” (at 3)*

*“Once a case proceeds to trial, information that was designated as CONFIDENTIAL or maintained pursuant to this protective order used or introduced as an exhibit at trial becomes public and will be presumptively available to all members of the public, including the press, unless compelling reasons supported by specific factual findings to proceed otherwise are made to the trial judge in advance of the trial.” (at 6)*

## FACTUAL BACKGROUND

Discovery was likely to involve confidential, proprietary, private, commercial, financial, technical, banking, credit, customer, and potentially privileged information. The parties stipulated that such material warranted protection from public disclosure and use outside the litigation, while acknowledging that confidentiality designations would be limited to material qualifying for protection.

## PROCEDURAL HISTORY

Plaintiffs brought this civil action against JPMorgan Chase Bank, N.A., and Doe defendants. Based on the parties' stipulation at Docket 25, the district court entered a protective order governing confidential discovery material, challenges to confidentiality designations, use and disclosure restrictions, sealing procedures, and final disposition of protected material.

## DISPOSITION

other

#### CASES CITED

- Kamakana v. City and County of Honolulu, 447 F.3d 1172, 1176 (9th Cir. 2006)
- Phillips v. General Motors Corp., 307 F.3d 1206, 1210-11 (9th Cir. 2002)
- Makar-Welbon v. Sony Electronics, Inc., 187 F.R.D. 576, 577 (E.D. Wis. 1999)
- Pintos v. Pacific Creditors Ass'n, 605 F.3d 665, 677-79 (9th Cir. 2010)

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