

Defendant, however, correctly notes that Section 2923.6 does not provide a private right of action (Br. 6). Although our court of appeals has not yet weighed in on this issue, district courts in this circuit have found "that the legislative history, intent, and plain language of [Section] 2923.6 makes it clear that servicers are not obligated to offer loan modifications to borrowers," and it does not provide a private claim for relief to borrowers. *Dizon v. Cal. Empire Bancorp, Inc.*, No. CV 09-5826 CAS AGRx, 2009 WL 3770695 (C.D. Cal. Nov. 9, 2009) (Snyder, J.); *see also*, *Farner v. Countrywide Home Loans*, No. 08CV2193 BTM AJB, 2009 WL 189025, at \*2 (S.D. Cal. Jan. 26, 2009) (Moskowitz, J.).