

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

In the Matter of:
Application Serial No. 76568942
Mark: "SECURITY PACIFIC HOME LOANS"
Published: October 18, 2005
Applicant: SECURITY PACIFIC HOME LOANS, INC.

SECURTIY PACIFIC BANCORP, a
California Corporation, and SECURITY
PACIFIC BANK, a California Corporation

Opposer,

v.

SECURITY PACIFIC HOME LOANS, INC.,
a California Corporation,

Applicant.

Opposition No. 91168119

ANSWER

Box: TTAB
Commissioner of Trademarks
P.O. Box 1451
Alexandria, VA 22313-1451

Sir:

In response to the Notice of Opposition filed by SECURTIY PACIFIC BANCORP and SECURITY PACIFIC BANK (formerly known as Network Bank USA), to registration of the mark "SECURITY PACIFIC HOME LOANS", Serial No. 76568942, Applicant, SECURITY PACIFIC HOME LOANS, INC., hereby answers as follows:

1. Applicant lacks sufficient information or knowledge to form a belief as to the truth or falsity of the allegations contained in paragraph 1 and hence, denies said allegations.



2. Applicant lacks sufficient information or knowledge to form a belief as to the truth or falsity of the allegations contained in paragraph 2 and hence, denies said allegations.
3. Applicant lacks sufficient information or knowledge to form a belief as to the truth or falsity of the allegations contained in paragraph 3 and hence, denies said allegations.
4. Applicant admits the allegations contained in paragraph 4.
5. Applicant admits the allegations contained in paragraph 5.
6. Applicant admits the allegation contained in paragraph 6.
7. Applicant lacks sufficient information or knowledge to form a belief as to the truth or falsity of the allegations contained in paragraph 7 and hence, denies said allegations.
8. Applicant lacks sufficient information or knowledge to form a belief as to the truth or falsity of the allegations contained in paragraph 8 and hence, denies said allegations.
9. Applicant lacks sufficient information or knowledge to form a belief as to the truth or falsity of the allegations contained in paragraph 9 and hence, denies said allegations.
10. Applicant admits that it entered into an agreement with Network Finance, Inc., which was amended and restated as of December 29, 2004, for the purchase by Network of 51% of Applicant's outstanding shares and that the closing of the purchase agreement was approved by the Federal Reserve Board and subject was to certain financial conditions, and denies all other allegations contained in paragraph 10.
11. Applicant admits the allegations contained in paragraph 11
12. Applicant denies allegations contained in paragraph 12.
13. Applicant denies the allegations contained in paragraph 13 .
14. Applicant denies the allegations contained in paragraph 14

15. Applicant lacks sufficient information or knowledge to form a belief as to the truth or falsity of the allegations contained in paragraph 15 and hence, denies said allegations.
16. Applicant lacks sufficient information or knowledge to form a belief as to the truth or falsity of the allegations contained in paragraph 16 and hence, denies said allegations.
17. Applicant denies the allegations contained in paragraph 17.
18. Applicant denies the allegations of paragraph 18 .
19. Applicant lacks sufficient information or knowledge to form a belief as to the truth or falsity of the allegations contained in paragraph 19 and hence, denies said allegations.

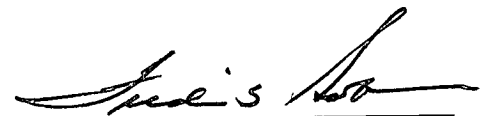
AFFIRMATIVE DEFENSES

1. Opposers, jointly and individually, have failed to allege grounds sufficient to establish standing to maintain the present Opposition.
2. Opposers, jointly and individually, have failed to allege sufficient facts upon which to oppose registration of Applicant's mark.

WHEREFORE, Applicant, SECURITY PACIFIC HOME LOANS, INC., prays that this Opposition proceeding be dismissed and that its registration issue forthwith.

Dated: January 26, 2006

Respectfully submitted,

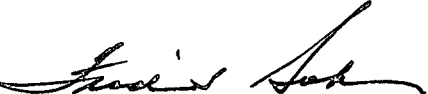


FREDERICK GOTHA,
Law Offices of Frederick Gotha
Attorney for Applicant
80 South Lake Ave., Suite 823
Pasadena, CA 91101
(626)796-1849
(626)405-0952 fax

CERTIFICATE OF MAILING BY "EXPRESS MAIL"
EQ291149132US

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail in an envelope addressed to: Commissioner of Trademarks, P.O. Box 1451, Alexandria, VA 22313-1451 on January 26, 2006:

Date: 01/26/2006

By: 
Frederick Gotha

CERTIFICATE OF SERVICE

I hereby certify that a copy of this ANSWER TO OPPOSITION No. 91168119 is being served upon the attorney for Opposer by depositing a true and correct copy of same with the United States Mail in an envelope with sufficient first class postage affixed thereon to ensure delivery, addressed as follows:

Mark J. Shean
ORRICK, HERRINGTON & SUTCLIFFE LLP
4 Park Plaza, Suite 1600
Irvine, California 92614

Date: Jan. 26, 2006

By: 
Frederick Gotha