

[*Cervantes v. Countrywide Home Loans, Inc.* \(9th Cir. 2011\) 656 F.3d 1034, 1045](#) [equitable tolling applies "in situations where, despite all due diligence, the party invoking equitable tolling is unable to obtain vital information bearing on the existence of the claim[,]" citation omitted]; [*Hubbard v. Fidelity Federal Bank* \(9th Cir. 1996\) 91 F.3d 75, 79](#) [declining to toll **TILA** statute of limitations when "nothing prevented [the mortgagor] from comparing the loan contract, [the lender's] initial disclosures, and **TILA's** statutory and regulatory requirements"] fn. omitted.)