

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND
NORTHERN DIVISION

MARY E. EDMONDSON, *et al.*,

Plaintiffs,

v.

EAGLE NATIONAL BANK, *et al.*

Defendants.

Civil Action No.: 1:16-CV-03938-SAG

**ORDER GRANTING PRELIMINARY APPROVAL OF
CLASS ACTION SETTLEMENT OF ALL CLAIMS ASSERTED AGAINST
EAGLE NATIONAL BANK, ET AL.**

UPON CONSIDERATION of the Motion for Preliminary Approval of Class Action Settlement of All Claims and accompanying Memorandum, ECF 332 (the “Motion”), in the above-captioned case, filed herein by Plaintiff and Class Representative Suzanne Tracy Neal (the “Eagle Plaintiff” or “Class Representative”), it is hereby ORDERED, this 24 day of February, 2026, that:

1. The Preliminary Approval Motion is GRANTED.
2. The Court preliminarily finds, pursuant to Fed. R. Civ. P. 23(e), that the settlement reflected in the Settlement Agreement dated as of February 10, 2026 (the “Settlement” or “Settlement Agreement”) and filed as Exhibit 1 to Plaintiffs Memorandum of Law Supporting Plaintiff’s Motion for Preliminary Approval of Class Action Settlement, constitutes a fair, reasonable, and adequate settlement of disputed and complex claims.

3. The Court further finds that the Settlement Class is defined as:

All individuals in the United States who were borrowers on a federally related mortgage loan (as defined under the Real Estate Settlement Procedures Act, 12 U.S.C. § 2602) brokered or originated by, Eagle National Bank or Eagle Nationwide Mortgage Company for which Genuine Title provided a settlement service, as identified in Section 1100 on the HUD-1, between January 1, 2007 and January 31, 2011, and whose HUD-1 reflects the payment of title abstract, search, and/or examination services exceeding the 80th percentile cost in their state according to the Wells Fargo Chart at ECF 70-4. Exempted from this class is any person who, during the period of January 1, 2007 through January 31, 2011, (i) was an employee, officer, member, and/or agent of Eagle National Bank, Eagle Nationwide Mortgage Company, ESSA Bank & Trust, Genuine Title, LLC, Brandon Glickstein, Inc., and/or Competitive Advantage Media Group, LLC; (ii) any judicial officer who handles this case, and the immediate family members of such judicial officer(s); (iii) any person who has already submitted a valid request for exclusion from the Eagle Class; and (iv) any person who submits a complete and valid Request for Exclusion by the Exclusion Deadline. The members of the Settlement Class have been identified by the Parties and will be identified with particularity on the Final Class List as detailed in Section 5 of this Agreement.

(hereinafter the “Settlement Class”). The Settlement Class is virtually identical to the Eagle Class certified May 21, 2020 (ECF 78) and modified on August 18, 2023 (ECF 188) and meets all of the requirements of Fed. R. Civ. P. 23 for the reasons provided in those Orders which are incorporated herein.

4. The Court finds that the Settlement was reached through an arms-length negotiation after due investigation by Class Counsel. The proposed Settlement comes after disputed, contentious, and protracted motions practice, the completion of substantial discovery, including substantial written discovery, significant third-party discovery and deposition testimony, and follows protracted settlement negotiations. All of these factors indicate that the proposed Settlement was arrived at in good faith, from arms-length negotiations, and free from collusion.
5. The Court preliminarily finds that the Settlement provides significant benefits for the Settlement Class as described in Section 7 of the Settlement Agreement. The amount of

the Common Fund and the Settlement Benefits for each Settlement Class member are substantial and provide immediate significant recovery to the Settlement Class without the risk of continued litigation, trial, and certain appeal.

6. The Court appoints The Casey Group as the Settlement Administrator, the Settlement Administrator shall undertake those duties as are defined in Section 10 of the Settlement Agreement, including undertaking address verification for members of the Settlement Class, conducting appropriate research to correct incorrect addresses and timely mailing second notices where required, sending the Notice pursuant to Section 11 of the Settlement Agreement, accepting and reporting on Requests for Exclusion received by the Exclusion Deadline, opening an account for the deposit of the Common Fund, remitting payment from the Common Fund for Settlement Benefits and other types of payments payable to eligible members of the Settlement Class, Class Representatives, and Class Counsel, preparing declarations and affidavits necessary to present to the Court with respect to the Settlement Administrator's duties and fulfillment thereof in support of final approval of the Settlement, preparing and issuing applicable tax documents, and such other duties as are provided for under the Settlement Agreement. The Settlement Administrator will be retained by Class Counsel, and reasonable fees and expenses of the Settlement Administrator will be paid from the Common Fund pursuant to Section 6 and 10.2 of the Settlement Agreement.
7. The Court finds that the Notice Plan proposed by the parties in Section 11 of the Settlement Agreement, which requires that Notice be delivered by first class U.S. mail to each Settlement Class Member's last known address available for the primary borrower and

posted on the Settlement Website, constitutes the best practicable notice of the proposed Settlement and is thus approved by the Court under Fed. R. Civ. P. 23(e).

8. The Court hereby approves the proposed Notice for mailing to Settlement Class Members that is attached to the Settlement Agreement as Exhibit A, with the instructions to the Settlement Administrator to insert the Objection Deadline, Exclusion Deadline, and date and location of the Final Fairness Hearing as specified herein and as established in Section 16 and 20 of this Order.
9. Members of the Settlement Class shall have the right to opt-out of the Settlement Class by sending a written Request for Exclusion from the Settlement Class to the Settlement Administrator at the address listed in the Notice. Requests for Exclusion must be signed by the person requesting exclusion from the Class and any co-borrower(s) (unless there is a certification that any co-borrower not signing is deceased or disabled such that they cannot sign) on their Eagle mortgage loan and must include the requestor's full name and current address, the full name and current address of any co-borrower(s) on their Eagle mortgage loan, the address of the property which secured their Eagle mortgage loan, and an affirmation, under penalty of perjury, that the requestor seeking to be excluded from the Class and their co-borrower(s), if any, wish to opt-out of the Class and understand that, in doing so, they will not be entitled to any Settlement Benefits under the Settlement.
10. A person who submits a valid and timely Request for Exclusion shall not be bound by the Settlement Agreement, or any Final Approval Order and Judgment relating thereto. Such persons will not be entitled to receive any Settlement Benefits under the Settlement Agreement.

11. Any Settlement Class member who does not properly and timely submit a Request for Exclusion shall be automatically included in the Settlement Class and shall be bound by all the terms and provisions of the Settlement Agreement, this Order Granting Preliminary Approval of Settlement, and any Final Approval Order and Judgment, whether or not such Settlement Class member received actual notice or objected to the Settlement. Those Settlement Class members who do not properly and timely submit Requests for Exclusion by the Exclusion Deadline are hereby preliminarily enjoined from filing suit or asserting an claims, demands, and/or counterclaims with respect to matters released in Section 15 of the Settlement Agreement from the date of this Order until the entry of an Order by this Court granting Final Approval to the Settlement.
12. If more than five percent (5%) of the members of the Settlement Class submit timely and valid requests for Exclusion, Defendants shall have the option to withdraw from the Settlement upon written notice to the Court filed within fifteen (15) days of the Exclusion Deadline.
13. Settlement Class members who do not request to be excluded from the Settlement Class may object to the Settlement. Settlement Class members who choose to object to the Settlement must do so by filing a written objection with the Court to the address listed in the Notice and by mailing a copy thereof to the Parties counsel. All Objections must be signed by the person(s) making the objection, or an attorney, legal guardian, or other person legally authorized to act on their behalf and must set forth in detail each component of the Settlement to which they object, the reasons for each such objection, and any legal authority that they wish the Court to consider in support thereof. Objections must also include the objector's full name and current address, the full name and current address of

any co-borrower(s) on their Eagle mortgage loan, the address of the property which secured their Eagle mortgage loan, and an affirmation under penalty of perjury, that the person on whose behalf the objection is filed and all of their co-borrower(s), if any, object to the Settlement and intend to appear at the Final Fairness Hearing, at which time their Objections will be considered, if not previously withdrawn.

14. Any Settlement Class Members who do not file a timely and adequate Objection in accordance with this Order waive the right to object or to be heard at the Final Fairness Hearing and shall be forever barred from making any objection to the Settlement.
15. Those Settlement Class Members who do not submit timely and valid requests for Exclusion by the Exclusion Deadline are hereby preliminarily enjoined from filing suit or asserting any claims, demands, and/or counterclaims with respect to matters released in Section 15 of the Settlement Agreement from the date of this Order until the entry of an Order by this Court granting Final Approval to the Settlement or Defendant's withdrawal from the Settlement pursuant to Section 12 of this Order, whichever first occurs.
16. A Final Fairness Hearing on the Settlement will be held before this Court in Courtroom 7C at the United States District Court for the District of Maryland, 101 West Lombard Street, Baltimore, MD 21201 on June 25, 2026 at 11:00 a.m. am/pm or such other later date or other location as may be set by the Court and reflected on the online Docket for this case. The Final Fairness Hearing may also be held telephonically, by videoconferencing, or other method reasonable under the circumstances and pursuant to any Standing Order of the Court. Should the Final Fairness Hearing be held by any method other than in person hearing, the Court shall issue notice to the Parties who will in turn cause the Settlement Administrator to publish on the Settlement Website instructions for

the Settlement Class Members attendance and participation in the Final Fairness Hearing in accordance with any applicable provisions of the Settlement Agreement.

17. At the Final Fairness Hearing, the Court will consider, *inter alia*, the following: (a) any timely objections to the fairness, reasonableness, and adequacy of the Settlement; (b) the dismissal with prejudice of this action as to Defendant; (c) whether Class Counsels' petition for attorneys' fees and expenses should be granted and any objections or opposition thereto; (d) whether the Class Representative's petition for a service award should be granted and any objections or opposition thereto; (e) whether to grant final approval to the Settlement and to the release of claims as set forth in Section 15 of the Settlement Agreement; (f) whether to permanently enjoin all Settlement Class members who have not submitted timely and valid Requests for Exclusion from filing suit or asserting any claims, demands, and/or counterclaims with respect to matters released in Section 15 of the Settlement Agreement; and (g) whether the court should enter an order expressly determining that there is no just reason for delay and expressly directing that any judgment by the Court approving the Settlement should be deemed final judgment under Fed. R. Civ. P. 54(b) with respect to all Released Claims as defined in Section 15 of the Settlement.
18. In the event that the Settlement does not receive Final Approval or the Orders of the Court approving the Settlement do not reach Finality, the Settlement shall terminate and be deemed of no effect, and all negotiations, filings, documents, orders, and proceedings relating thereto shall not be discoverable or admissible in the Litigation or otherwise, and shall be without prejudice to the rights of the Parties hereto, who shall be restored in their respective positions and retain all of their rights and defenses existing immediately prior to the execution of this Settlement. However, any provisions of the Settlement Agreement

which expressly state that they survive termination shall remain in effect as to the named Plaintiff and Defendants.

19. Counsel for the Parties are directed to maintain in confidence and shall not produce to any persons or entities who are not a party of the Settlement (other than the Settlement Administrator), any personal, confidential, or financial information relating to Settlement Class members now or hereafter acquired by them absent a specific Court order requiring the production of such information, after using their best efforts to resist the production thereof, and then only if such information is redacted to the extent feasible. This does not restrict Defendant from submitting information required by statute to be included in notices to government officials pursuant to the Class Action Fairness Act.

20. The following dates and deadlines are established by the Court in connection with the Settlement, which may be modified by the court for good cause:

- Deadline for Completion of the Notice Plan: 21 days from the date of this Order
- Deadline for Requests for Exclusion: 45 dates after the date the Notice is mailed to the Settlement Class;
- Deadlines for the filing of Objections: 45 days after the date the Notice is mailed to the Settlement Class;
- Deadline for the filing of the Petition for Class Counsel's Fees and Costs: no later than 21 days prior to the Final Fairness Hearing;
- Deadline for the filing of the Petition for Class Representative's Service Awards: no later than 21 days prior to the Final Fairness Hearing;
- Deadline for filing of the Motion Seeking Final Approval of Settlement: no later than 21 days prior to the Final Fairness Hearing;

- Deadline for serving the CAFA Notice: within 10 days after the filing of the Motion for Preliminary Approval; and
- Final Fairness Hearing: not less than 100 days after the filing of the Motion for Preliminary Approval.

/s/

Stephanie A. Gallagher
United States District Judge