HOUSING AND ECONOMIC RIGHTS ADVOCATES 1 ARTHUR D. LEVY Bar No. 095659 GINA DI GIUSTO Bar No. 293252 2 P.O. Box 29435 3 Oakland, CA 94604 Telephone: (415) 702-4551 Facsimile: (415) 814-4080 4 arthur@yesquire.com gdigiusto@heraca.org 5 KEMNITZER, BARRON & KRIEG, LLP 6 BRYAN KEMNITZER Bar No. 066401 7 **KRISTIN KEMNITZER** Bar No. 278946 42 Miller Ave., 3rd Floor Mill Valley, CA 94941 8 Telephone: (415) 632-1900 Facsimile: (415) 632-1900 9 brvan@kbklegal.com kristin@kbklegal.com 10 Attorneys for Plaintiffs TAQUELIA WASHINGTON TOLAND AND GEORGIA TOLAND 11 Individually and on Behalf of All Others Similarly Situated 12 13 14 UNITED STATES DISTRICT COURT 15 FOR THE NORTHERN DISTRICT OF CALIFORNIA 16 17 TAQUELIA WASHINGTON TOLAND Case No. 3:17-cv-02575-JD and GEORGIA TOLAND, individually 18 and on behalf of All Others Similarly CLASS ACTION 19 Situated. **DECLARATION OF ARTHUR D.** 20 Plaintiffs, LEVY IN SUPPORT PLAINTIFFS' **MOTION FOR AWARD OF ATTORNEYS' FEES, EXPENSES,** 21 VS. AND SERVICE AWARDS 22 NATIONSTAR MORTGAGE LLC, a Delaware limited liability company; Date: April 21, 2022 Time: 10:00 a.m. 23 VERIPRO SOLUTIONS INC., a Delaware Courtroom 11, 19th Floor corporation, and DOES 1 through 20, 24 **Hon. James Donato** Defendants. 25 Complaint Filed: March 24, 2017 26 27 28

I, Arthur D. Levy, say:

I am a member in good standing of the State Bar of California and have been
 counsel of record for Plaintiffs from the filing of the state court case in March 2017 to date.

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PROFESSIONAL AND CLASS ACTION QUALIFICATIONS AND EXPERIENCE

2. I was admitted to the California Bar in 1980 after graduating from UC Berkeley
School of Law. I was an editor of the California Law Review for two years during law school
and became a member of the Order of the Coif.

3. I have 41 years of litigation experience. From late 1980 until 1983, I worked as a 8 litigation associate in Morrison & Foerster's San Francisco office, working primarily on antitrust 9 cases. From 1983 until 1985, I worked as a litigation associate at Collette & Erickson, working 10 primarily on real estate cases. From 1985 until 1988, I had a solo litigation practice in San 11 Francisco, handling a variety of business litigation matters. From 1988 until 1997, I was a 12 partner in the law firm of Ewell & Levy in San Francisco, where I continued a business litigation 13 practice. In 1997, I co-founded Levy, Ram & Olson and was a partner through May 2009, 14 primarily handling consumer class action cases. 15

- 4. Levy, Ram & Olson was founded in March 1997 by Michael Ram (a Lieff,
 Cabraser, Heimann & Bernstein partner), Karl Olson (a Cooper, White & Cooper partner), and
 myself. All three of us had once been associates at Morrison & Foerster. Erica L. Craven later
 joined us as a partner in the firm. From its inception, the firm specialized in consumer class
 action and consumer litigation under the California Unfair Competition Law (Bus. & Prof. Code
 §§ 17200 *et seq.*). Approximately 70% of our work over the last five years of the firm was in the
 consumer class action/17200 practice area.
- 5. In June 2009, Levy, Ram & Olson disbanded so the partners could pursue
 different directions in class action practice. Since then, I have been a sole practitioner and have
 continued my class practice in co-counseling arrangements with other law firms. I am currently
 Director of Litigation for Housing and Economic Rights Advocates, a not-for-profit legal service
 and advocacy organization located in Oakland that provides assistance and representation to low-
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1	income co	onsumers in the areas of affordable credit, credit reporting, mortgage, student, and
2	medical le	ending, and debt collection defense.
3	6.	I have personally served as lead counsel in consumer class action cases, including
4	the follow	ing:
5 6	•	<i>Doskocz v. ALS Lien Services</i> , Contra Costa County Superior Court Case No. MSC17-01486 (class certified);
7	•	Banks v. JPMorgan Chase Bank, N.A., Alameda Superior Court Case No. RG12614875 (settlement class certified);
8 9	•	<i>Velline v. JPMorgan Chase Bank, N.A.</i> , Alameda Superior Court Case No. RG14714754 (settlement class certified);
10	•	De La Torre v. CashCall, Inc., San Mateo Superior Court Case No. 19-CIV-01235 (class certified);
11 12	•	O'Donovan v. CashCall, Inc., U.S. District Court for the Northern District of California, Case No. C 08-03174 TSH (class certified);
13	•	Perez v. Barclay's Capital Real Estate, Inc., San Francisco Superior Court Case No. CGC-10-496374 (settlement class certified);
14 15	•	<i>Carias v. Lenox Financial Mortgage Corp.</i> , Contra Costa Superior Court Case No. CIV MSC 06-02409 (class certified);
16	•	Munn v. Eastwood Insurance Services, Inc., Orange County Superior Court Complex Litigation Case No. 06CC00110 (class certified on July 9, 2007);
17 18	•	<i>Porter v. Auto Insurance Specialists</i> , JAMS Arbitration No. 1100048278 (class certified October 23, 2007 by Judges James Warren, Edward Infante, and Biehend Nach)
19		and Richard Neal);
20	•	<i>Lesser v. IKON</i> , San Francisco Superior Court Case No. 992793 (settlement class certified);
21	•	<i>Gluck v. Bank of America Corporation</i> , San Francisco Superior Court Case No. 308496 (settlement class certified);
22	•	Beach v. Bank of America, Alameda County Superior Court Case No. 2002-
23		054356 (class certified); and
24 25	•	<i>Lesser v. Pacific Bell Directory</i> , Alameda County Superior Court Case No. 2002-066344 (settlement class certified).
26	7.	I personally served as lead trial counsel in a 13-day UCL bench trial from March
27	though M	ay 2021 in a certified consumer loan unconscionability class action, De La Torre v.
28	CashCall,	Inc., San Mateo Superior Court Case No. 19-CIV-01235. Closing arguments in that
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case were held on November 1, 2021, and the case is currently under submission for decision
before the Honorable Marie S. Weiner. I was also lead trial counsel in a UCL bench trial in 2015
in a certified EFTA "conditioning claim" class action in the related predecessor federal case, *De La Torre v. CashCall, Inc.*, U.S. District Court for the Northern District of California, Case No.
C 08-03174 TSH. That trial resulted in a class recovery that led to a settlement of the litigation.

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8. I also served as lead trial counsel in two non-class action UCL trials: *Krumme v. Mercury Insurance Company*, San Francisco Superior Court Case No. 313367 (tried to plaintiff's judgment in July 2002 and affirmed on appeal in October 2004), and *Wilson v. Brawn of California*, San Francisco Superior Court Case No. CGC-02-404454 (tried to plaintiff's judgment in April 2003 and reversed on appeal in September 2005).

I also served as lead trial counsel in the California Department of Insurance's administrative Non-Compliance Case against Mercury Insurance Company, In the Matter of *Mercury Insurance Company*, Office of Administrative Hearings Case No. N2006040185. That two-week trial resulted in the State recovering \$27.6 million in penalties. Mercury challenged this ruling in an administrative mandamus action in the Orange County Superior Court. The Fourth District Court of Appeal, Division 3, affirmed the penalty award in full in *Mercury Insurance Co. v. Lara* (2019) 35 Cal.App.5th 82 (rev. denied 8/14/19).

CASE HISTORY

19 10. In the remand proceeding in this case, defendants claimed that they could not
 identify Class members based on data mining algorithms but would have to conduct manual file
 reviews. To test this assertion and to prepare for depositions, Plaintiffs served document and data
 requests and interrogatories on defendants. These were served in August 2018.

11. Defendants declined to provide the requested class data, instead providing
 fragmentary data for 300 potential Class members. Class counsel met and conferred with
 defense counsel in an effort to resolve the data disputes, including an in-person meeting on
 March 1, 2019, without success. On March 6, 2019, Class Counsel submitted a discovery
 dispute letter on the data issues to the Court. (Dkt. No. 48.) The Court held a telephone

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discovery conference on April 9, 2019, at which the Court ruled that Plaintiffs were not required to accept defendants' list of 300 but were entitled to pursue data discovery from defendants to develop methods of identifying the Class and to assure a complete Class list. (Dkt. Nos. 51, 53.)

4 12. After the telephone conference with the Court, Class Counsel again attempted to 5 meet and confer with defendants to resolve the data issues and obtain the data necessary to assess 6 Class identification and definition issues. When this again proved unsuccessful, on May 6, 2019, 7 Plaintiffs sought a second discovery conference with the Court. (Dkt. No. 54.) The Court held a 8 second discovery conference on June 6, 2019, at the end of which the Court ordered counsel to 9 appear in Court in person on June 10. (Dkt. No. 56.) On June 10, counsel for both sides met in 10 the jury room and reached agreements to resolve the discovery dispute. (Dkt. No. 58.) Under 11 this agreement, defendants agreed to exert best efforts to provide Class Counsel with the 12 requested data by July 1, 2019, based on clarifications and definitions provided by Class 13 Counsel. (Dkt. 59.)

14 13. Class Counsel then pursued PMK depositions from defendants. Because 15 defendants' Fed. R. Civ. P. 30(b)(6) witnesses were located in Dallas, HERA Senior Staff 16 Attorney Natalie Lyons and I traveled to Dallas, where I took the PMK deposition of Phillip 17 Livingston for defendant Veripro on July 24, 2019 and the PMK deposition of A.J. Loll for 18 defendant Nationstar on July 25, 2019.

19 14. Obtaining testimony from these witnesses was key to supporting Plaintiffs'
20 Motion for Class Certification (Dkt. No. 72) and opposing defendants' Motion for Summary
21 Judgment (Dkt. No. 100). (*See* Docket No.72-1, Ex. 8, 12; No. 100, Ex. 8, 12.)

15. Promptly upon returning from Texas, Class Counsel served follow-on document
 and data requests and interrogatories to pursue new information leads that emerged during the
 Dallas depositions. These resulted in further discovery issues and an additional extended meet
 and confer, including an in-person meeting on September 4, 2019. Class Counsel submitted a
 third discovery dispute letter to the Court on September 6, 2019. (Dkt. No. 62.) On November
 8, 2019, the Court held a third discovery hearing, at which the Court directed defendants to

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produce the data fields for loan purpose, occupancy status and cross-reference identifiers between Nationstar's loans and Veripro's accounts for loans recorded as potentially foreclosed or related to a short sale. (Dkt. No. 66.)

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16. Having obtained this data, Class Counsel were able to determine that, contrary to defendants' claim that there were only 300 potential Collection Letter Subclass members, there were potentially over twice that many, 677. On November 18, 2021, Defendants produced a Collection Letter Subclass List pursuant to Settlement Agreement § 2.2(b), containing 377 potential actual Collection Letter subclass members, 25% more than the 300 potential members defendants initially claimed before Plaintiffs' data analysis.

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17. Meanwhile, defendants served interrogatories, document requests, and requests for admission on Plaintiffs. Responses were timely served on January 22, 2019. Defendants thereafter took both Plaintiffs' depositions, on July 18 & 19, 2019.

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18. Class Counsel turned to preparing for expert reports and depositions per the 14 Court's Case Management Scheduling Order of November 25, 2019. (Dkt. No. 67.) Expert 15 reports were exchanged on September 13, 2019. Plaintiff submitted one report, from credit 16 reporting expert Evan Hendricks; defendants submitted two expert reports, one from credit 17 reporting expert John Ulzheimer and the other from damages expert Thomas Lambert. Rebuttal 18 expert reports were exchanged on October 3, 2019. Depositions of experts Hendricks and 19 Ulzheimer were taken remotely on October 11 and 24, and December 10, 2019.

20 19. On November 29, 2019, Plaintiffs learned for the first time of a second class 21 action against Nationstar challenging its mortgage deficiency collection and credit reporting 22 practices under California law, McCoy v Nationstar Mortgage, LLC, U.S. Dist. Ct. S.D. Cal. 23 Case No. 15cv2366 DMS. The McCoy Plaintiff and Nationstar had entered a proposed Class 24 Action Settlement that could have preempted this case, at least on the collection claim ground. 25 (*McCoy* Dkt No. 239-1.)

Section 1.10 of the McCoy Settlement Agreement defined the "FDCPA Letter" as 20. "all correspondence sent to the Settlement Class Members, after October 19, 2014, including any 1

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Welcome Letter, Demand Letter, Account Statement, or any other correspondence, in an attempt to collect the purported debt." (Emphasis added.) Section 1.24 defined "Released Claims" as "any and all claims under the FDCPA, RFDCPA, and FDCPA State Equivalents *based upon the FDCPA Letters, regardless of whether the claims were asserted in the Litigation.*" (Emphasis added.) These provisions were arguably broad enough to sweep the collection claims in this case, which are based on form letters that Veripro, a Nationstar subsidiary, sent to the Collection Letter Subclass, within the scope of the Class release in *McCoy*.

8 21. Class Counsel reviewed and analyzed the *McCoy* settlement and on December 2, 9 2019, filed Objections to protect this case. (McCoy Dkt. No. 246.) The Court agreed that the 10 proposed settlement should be modified to exclude this action entirely from the McCoy 11 settlement and sustained some of our objections to the class notice plan in McCoy. (McCoy Dkt. 12 No. 258, pp. 11-12.) After the *McCoy* parties moved for final approval, Class Counsel appeared 13 at a hearing before Judge Dana Sabraw in San Diego to oppose on February 14, 2020. (McCov 14 Dkt. No. 256.) The Court approved the *McCoy* settlement, but excluded this case from the 15 coverage of the settlement. (McCoy Dkt. No. 267.) Thus, it was necessary for Class Counsel to 16 object to the *McCoy* settlement to ensure that *McCoy* did not preempt the instant Class Action. 17 Class Counsel achieved that objective.

Meanwhile, Class Counsel had turned in earnest to preparing their Motion for
Class Certification, which they filed on January 14, 2020 in accordance with the Court's
schedule, with a hearing date of Mach 19, 2020. (Dkt. No. 72.) Defendants filed opposition on
February 11, 2020 (Dkt. No. 76), and Plaintiffs filed their reply on February 26 (Dkt. No. 77).

22 23. The pandemic resulted in delays in the hearing of the Motion for Class
23 Certification and defense Motion for Summary Judgment in this case, as well as the trial
24 schedule. (Dkt. Nos. 79, 80, 82.) As a result, the hearing of the Motion for Class Certification
25 was ultimately set for August 13, 2020, and a briefing and hearing schedule was set for
26 defendants' Motion for Summary Judgment. (Dkt. 83.) Defendants' Motion for Summary
27 Judgment was refiled accordingly on May 15, 2020 (Dkt. No. 94), opposed on June 8, 2020 (Dkt.

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No. 100), and fully briefed on June 29, 2020 (Dkt. No. 104). Defendants also filed a *Daubert* motion in parallel with their Motion for Summary Judgment to exclude expert Evan Hendricks's testimony, which was briefed and to be heard concurrently with their Motion for Summary Judgment on August 13, 2020. (Dkt. Nos. 95, 99, 105.)

24. In October 2019, the parties attended a mediation before retired Alameda Superior
Court Judge Hernandez at ADR Services. Mediation statements were prepared and exchanged.
The mediation was held on October 25, 2019 and lasted most of the day. No settlement was
reached.

9 25. While the Motion for Class Certification was pending in early 2020, in
 accordance with a settlement reference from the Court (Dkt. No. 75), the parties scheduled a
 mandatory settlement conference before Magistrate Judge Ryu. A mandatory settlement
 conference was initially set for May 4, 2020 and then moved to July 27 to allow the Motion for
 Class Certification and Motion for Summary Judgment to be fully briefed (but not heard or
 decided) before the settlement conference. (Dkt. Nos. 75, 93.)

15 Settlement progress was made at the conference, held remotely with Judge Ryu 26. 16 on July 27, 2021. (Dkt. No. 106.) The parties proposed a stipulation to continue the Motion for 17 Class Certification and Motion for Summary Judgment hearing dates. (Dkt. No. 107.) In 18 response, the Court issued an Order staying the case and vacating all deadlines and hearings. 19 (Dkt. No. 108.) The parties then continued settlement discussions and negotiations, which led to 20 a further remote settlement conference with Judge Ryu on August 25-26, 2020, at which a 21 settlement in principle was reached. (Dkt. No. 111.) In the settlement conferences before Judge 22 Ryu, there were no fee negotiations until the parties had reached an agreement in principle on the 23 terms of the Class settlement.

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 27. The parties then engaged in lengthy and intensive negotiation and drafting of the
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1 (Dkt. No. 117.) On April 15, 2021, the Court held a hearing on the Motion for Preliminary 2 Approval, at which Court required certain changes to the settlement and further explanations 3 from the parties. (Dkt. No. 120.) On May 17, 2020, the parties submitted a Joint Statement in 4 response to the Court's April 15 Order. (Dkt. No. 121.) The Court approved the parties' 5 proposed changes on October 20, 2021 (Dkt. No. 123) and issued its Preliminary Approval Order 6 on October 29 (Dkt. No. 125), setting December 1, 2021 as the deadline for filing this motion. 7 The parties then stipulated, and the Court ordered, that the deadline for this motion be extended 8 to December 10, 2021. (Dkt. No. 127.) 9

ARTHUR LEVY'S HOURS, RATES, AND EXPENSES

28. Throughout this case, I have had a practice of recording my time and expenses in
 each case contemporaneously and entering them on a computer via the "TimeSlips" time and
 billing program. I have personally reviewed my time and expense entries in this case and
 exercised billing judgment by reducing and/or eliminating or writing down entries that were
 duplicative, unproductive, or mistakenly coded to this case file. I have closely reviewed all of
 my time entries to support the following reported totals.

29. This case was originally filed in state court on March 24, 2017 and removed to
 this Court (Dkt. No. 1). Through October 31, 2021, I spent 555.8 chargeable hours working on
 the state court case prior to removal and on this case. This does not include any time to date
 spent working on this motion or otherwise attending to compliance with the Court's Preliminary
 Approval Order. My time records as compiled and reported by the TimeSlips program through
 October 31, 2021 are attached as Exhibit "A" to this declaration.

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Litigation Segment	Hours	% of Total	General Description of Service
Motion for Remand	33.2	6.0%	Motion and reply; expert witness we supplemental briefing
Discovery and Discovery Enforcement	137.7	24.8%	Prepared, responded to, and analyzed discovery and data; three discovery conferences with the Court; prepare and take PMK depositions in Dallas follow-on discovery and enforcement
Mediation and Settlement	70.8	12.7%	Prepared for and attended the media and MSC; negotiated and drafted of Settlement Agreement and exhibits
Class Certification	105.0	18.9%	Prepared motion and supporting evidence; reply
Experts	32.6	5.9%	Briefed and prepared credit reportin expert; prepared opening and rebutt expert reports; reviewed defense ex- reports; deposed defense credit report expert; defended second session of plaintiffs' expert deposition
<i>McCoy</i> Settlement	56.2	10.1%	Analyzed settlement; prepared Objections; prepared opposition to l Settlement Approval; attended Fina Approval hearing in San Diego
Oppose Defense MSJ and Daubert Motion	73.2	13.2%	Prepared oppositions and supporting evidence
Preliminary Settlement Approval	22.5	4.1%	Prepared preliminary approval moti and supporting evidence; attention to Court's questions; attention to Joint Statement and revised Preliminary Approval Order
Miscellaneous	24.6	4.4%	Attention to case management, compliance, stipulations, and miscellaneous legal research
Total Hours	555.8	100.0%	Through Preliminary Approval Orde does not include any time devoted to this motion or compliance with the Preliminary Approval Order

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Declaration of Arthur D. Levy In Support of Plaintiffs' Motion for Attorneys' Fees and Service Awards

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discovery and data responses, taking the lead in the meet and confers, writing the three discovery dispute letters to the Court, and appearing at the three discovery dispute conferences with the Court. I prepared for and personally took the defendants' PMK depositions in Dallas, and was primarily responsible for assisting Evan Hendricks, Plaintiffs' credit reporting expert, in preparing his reports. I analyzed the defense expert reports and took the deposition of defense credit reporting expert, John Ulzheimer.

32. I took the leading role in drafting Plaintiffs' Motion for Class Certification, including drafting the opening (Dkt. No. 72) and reply (Dkt. No. 77) briefs and marshaling the supporting evidence.

33. I similarly took the leading role in opposing the defense summary judgment motion (Dkt. No. 100) and motion to exclude Mr. Hendricks's testimony (Dkt. No. 99).

12 34. I worked collaboratively with my co-counsel, Kristin Kemnitzer, in analyzing the
 13 *McCoy* settlement and preparing the objections to that settlement to protect this case from being
 14 preempted by the settlement in that case.

15 35. I attended the mediation with Judge Hernandez in October 2019 and the
 settlement conferences with Judge Ryu in 2020. I played a leading role in negotiating the
 settlement, and was the primary negotiator of the Settlement Agreement and the Settlement
 Notice on the Plaintiffs' side.

I have represented Plaintiffs in this case entirely on a contingent basis, with
 respect to both time and expenses. I have not received or been promised any compensation for
 my time or expenses or reimbursement of any kind from any source, other than from this fee and
 expense application. I have personally paid all out-of-pocket litigation expenses for which I am
 requesting reimbursement from the Settlement.

I am familiar with the rates charged by similarly experienced attorneys for similar
 work in the San Francisco Bay Area, and believe that \$850 per hour is below current market
 rates for class action attorneys with my length of experience and level of expertise practicing in

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1	cases of similar size and complexity. The reasonableness of applying \$850 per hour as my rate	
2	in this case is directly confirmed by my fee awards in previous cases:	
3	• Four years ago, in November 2017, Magistrate Judge Maria Elena James approved the rate of \$750 per hour for my time as Class Counsel in <i>De La</i>	
4	<i>Torre v. CashCall, Inc.</i> , U.S. District Court for the Northern District of California, Case No. C 08-03174 TSH (Dkt. No. 379; settlement of	
5	"conditioning claims only).	
6	 In December 2016, Alameda County Superior Court Case Judge Winifred Smith had approved the rate of \$750 per hour for my time as Class Counsel in 	
7 8	Banks v. JPMorgan Chase Bank, N.A., Alameda Superior Court Case No. RG12614875.	
9	• In August 2012, San Francisco Superior Court Complex Case Judge John E.	
10	Munter approved a rate of \$700 per hour for my time in the class action of <i>Perez v. Barclay's Capital Real Estate Inc.</i> , San Francisco Superior Court Case No. CGC-10-496374.	
11	• In August 2010, Contra Costa County Complex Case Judge Barry Goode	
12 13	approved the \$650 rate in a class action settlement in Contra Costa County, <i>Carias v. Lenox Financial Mortgage Co.</i> , Contra Costa Superior Court Case No. CIV MSC 06-02409.	
14	• In January 2009, Retired San Francisco Superior Court Judge James Warren	
15	approved \$650 per hour for my time and the other partners in my firm (Levy Ram & Olson) in the JAMS class action arbitration in <i>Porter v. Auto Insurance Specialists</i> , JAMS Arbitration No. 1100048278.	
16	38. Considering the time that has passed since these awards, my over 25 years of	
17	experience in class action litigation, and my trial experience, an increase of 13.3% over my \$750	
18	per hour rate of four years ago to \$850 per hour reflects a current fair hourly rate for my time.	
19	39. In sum, my lodestar for services rendered through October 31, 2021 is	
20	\$472,430.00, based on 555.8 hours at \$850 per hour.	
21	40. My expenses devoted to this case through October 31, 2021, as recorded in the	
22	Timeslips program, total \$19,831.25. The following table provides a breakdown of these	
23	expenses:	
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2	Expense	Amount	% of Total		
3	Expert fees	\$8,286.50	41.8%		
4	Deposition transcripts & remote	\$5,393.84	27.2%		
	Mediator Fees	\$3,250.00	16.4%		
5	Photocopying	\$1,144.26	5.8%		
6	Travel	\$871.36	4.4%		
	Research (PACER) and	\$622.60	3.1%		
7	Overnight Mail	\$202.69	1.0%		
8	CourtCall Fees	\$60.00	0.3%		
ə	Total	\$19,831.25	100.0%		
5 D	HERA'S HOUR	RS, RATES AND EXPE	<u>NSES</u>		
1	41. I have been Director of Lit	igation for Housing and	Economic Rights Advocate		
2	(HERA) throughout this litigation. HERA	attorneys are among the	e country's foremost experts		
3	a number of consumer law topics, including mortgage servicing and fair debt collection and				
4	credit reporting. HERA regularly provides training on these issues to other attorneys, including				
5	through the National Consumer Law Center and Practising Law Institute.				
6	42. HERA has represented cor	nsumers in numerous clas	ss and individual cases in st		
7	and federal court. Among these are four of		_		
8	post-foreclosure collection on mortgage d	lebts covered by Californ	ia's anti-deficiency statutes		
9	All of these actions obtained favorable res	sults for consumers. The	ey include:		
0	• <i>Herrera v. LCS Financial Se</i> certified).	ervices Corp., et al., N.D	. Cal. No. C09-02843 (class		
1	• Di Giacomo v. Wells Fargo	Bank, N.A., San Francisc	o Superior Court Case No.		
2	CGC-10-396942 (settlement		1		
3	• Soto v. Home Finance LLC, class certified).	Napa Superior Court Ca	se No. 26-50251 (settlement		
4 5	• <i>Morales et al. v. Heritage Pa</i> Np. 110-cv-173203 (class ce		nta Clara Superior Court Ca		
6	• Banks v. JPMorgan Chase B	Bank, Alameda County St	uperior Court Case No.		
7	RG12614875 (settlement cla	155 CCIUIICU).			
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43. I worked closely with HERA Senior Staff Attorney Natalie Lyons on this
 litigation. Ms. Lyons was admitted to the bar in December 2013 and has eight years of civil
 rights and consumer protection litigation experience. After graduating from Golden Gate
 University Law School, she was employed by Equal Rights Advocates in San Francisco, where
 she represented individuals on matters related to their conviction history, including expungement
 hearings in criminal court, licensing applications, and an EEOC discrimination claim. She also
 provided guidance and support to pro bono attorneys representing clients in reentry matters.

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45. After joining HERA as a Senior Staff Attorney, she continued to work on complex
 class action cases, including litigation against the federal Department of Education regarding
 student loan discharges and this case.

HERA utilizes a commercial database called AbacusLaw, through which staff
 keep contemporaneous records of time expended in performing various legal tasks on any given
 case, as well as recoverable costs that HERA incurs in litigation. Staff inputs detailed notes for
 each time record.

47. AbacusLaw allows time records to be downloaded directly into a Microsoft Excel
spreadsheet. A true and correct copy of the downloaded AbacusLaw time entries for Ms.
Lyons's time is attached to my declaration as Exhibit "B." Ms. Lyons devoted a total of 128.5
hours to this case from June 2019 through July 2020.

48. Ms. Lyons's work included responding to discovery propounded by defendants,
 including preparing Plaintiffs for their depositions, defending Taquelia Washington Toland at her
 deposition; assisting in the PMK depositions, including traveling to Dallas and assisting with the
 depositions; data analysis; assisting with drafting the class certification motion and reply and

1	Plaintiffs' response to defendants' motion for summary judgment; legal research; and attending	
2	and assisting in the settlement conferences with Magistrate Judge Ryu.	
3	49. In light of Ms. Lyons's eight years of class action and litigation experience, a	
4	reasonable rate for her services is \$500 per hour. Based on her 128.5 hours of service, HERA's	
5	lodestar fee for services in this litigation is \$64,250.00.	
6	50. HERA also incurred expenses in this litigation, including travel expenses for the	
7	Dallas depositions of \$2,033.66 and transcript costs of \$1,426.70 for the depositions of Georgia	
8 9	Toland and Taquelia Washington Toland, yielding total costs of \$3,460.36.	
9 10	I declare under penalty of perjury under the laws of the United States that the foregoing is	
11	true and correct, and that this Declaration is executed on December 7, 2021, at Oakland,	
12	California.	
13	/s/ Arthur D. Levy ARTHUR D. LEVY	
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EXHIBIT A

12/6/2021 2:31 PM	Pre-bill	Page 1			
Nickname Full Name Address	Nationstar.Class 1222.01 Taquelia Washington Toland and Georgia Oakland CA 94610	a Toland			
Office Phone Cell Phone In Ref To	Office Fax Home Phone Nationstar/Veripro Class Action File No. 1222.01				
Fees Arrg. Expense Arrg Tax Profile Last bill	By billing value on each slip				
Last charge Last payment	10/29/2021 t Amount \$	0.00			
Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
1/11/2017 10804	ADL Analysis Review case against Nationstar/Veripro	0.00	0.50	0.00	Billable
2/8/2017 10877	ADL Analysis Prepare for meeting with Taquelia Washington	0.00 n and Georgia Tola	0.70 and	0.00	Billable
2/9/2017 10878	ADL Analysis Meeting with Taquelia Washington and Georg against Nationstar	0.00 ia Toland re prosp	1.00 ective case	0.00	Billable
3/2/2017 10917	ADL Analysis Attention to Nationstar complaint; meeting wit to emails	0.00 th Noah Zinner and	0.30 d attention	0.00	Billable
3/2/2017 10920	ADL Analysis Attention to Nationstar complaint; meeting wit to emails	0.00 th Noah Zinner and	2.00 d attention	0.00	Billable
3/3/2017 10922	ADL Analysis Further edits to draft complaint	0.00	1.50	0.00	Billable
3/9/2017 10937	ADL Analysis Further edits of complaint and related case do	0.00 ocument	2.30	0.00	Billable
5/9/2017 11013	ADL Analysis Review remand motion; conference call with c	0.00 cocounsel	0.50	0.00	Billable

12/6/2021			
2:31 PM	Pre-bill Worksheet	Page	2

Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
5/10/2017 11018	ADL Analysis Research remand motion in Banks case and ret	0.00	0.20	0.00	Billable
5/10/2017 11019	ADL Analysis Obtain and prepare decline magistrate form	0.00	0.20	0.00	Billable
5/25/2017 11029	ADL Analysis Revisions to remand motion	0.00	5.00	0.00	Billable
5/26/2017 11030	ADL Analysis Revisions to remand motion	0.00	5.00	0.00	Billable
5/30/2017 11031	ADL Analysis Further attention to remand motion, declaration	0.00 and proposed o	2.00 order	0.00	Billable
5/30/2017 11034	ADL Analysis Legal research re remand motion, revise	0.00	0.50	0.00	Billable
6/2/2017 11048	ADL Analysis Finish removal papers and prepare for filing	0.00	0.80	0.00	Billable
6/2/2017 11049	ADL Analysis Attend to case management calendar, update	0.00	0.20	0.00	Billable
6/19/2017 11071	ADL Analysis Attention to briefing schedule, request for extens	0.00 sion	0.20	0.00	Billable
6/22/2017 11075	ADL Analysis Prepare reply brief; associated legal research ar	0.00 nd analysis	8.00	0.00	Billable
6/27/2017 11077	ADL Analysis Finish remand reply	0.00	1.00	0.00	Billable
7/10/2017 11099	ADL Analysis Review file re case management exemplars; Tele Kempitzer re case management compliance	0.00 ephone call to l	0.60 Kristin	0.00	Billable

Kemnitzer re case management compliance

::31 PM		Pre-bill Worksheet			Page	
lationstar.Cl	ass:Taquelia Washington Toland an	d Georgia Toland (continued)			
)ate D	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Т	Tota
7/20/2017	ADL	0.00	0.40	0.00	Billa	able
11112	Analysis Review plaintiff disclosure production	on and comment				
7/21/2017		0.00	1.00	0.00	Bill	abl
11114	Analysis Review disclosure documents and to Kristin Kemnitzer	CMC compliance drafts; Tel	ephone call			
7/24/2017		0.00	1.00	0.00	Bill	able
11115	Analysis Review and comment on Jt CMC S	tatement and Protective Ord	ler			
7/26/2017		0.00	0.30	0.00	Bill	abl
11119	Analysis Review and comment on initial disc	losure draft				
8/2/2017		0.00	1.00	0.00	Bill	abl
11131	Analysis Prepare for hearing					
8/3/2017		0.00	1.50	0.00	Bill	abl
11132	Analysis Prepare for hearing					
8/15/2017	ADL	0.00	0.40	0.00	Bill	abl
11145	Analysis Review Midland Funding decision					
9/5/2017		0.00	0.50	0.00	Bill	able
11156	Analysis Attention to Nationstar remand filing	g; research statistical exper	ts			
9/5/2017		0.00	0.60	0.00	Bill	able
11159	Analysis Telephone calls to Kristin Kemnitze remand brief, expert	er re reply to N ationstar supp	olemental			
9/7/2017	ADL	0.00	0.40	0.00	Bill	able
11168	Analysis Review Professor Stark email and r	e-read Walsh dec				
9/8/2017	ADL	0.00	0.30	0.00	Billa	abl
11169	Analysis Telephone call to Kristin Kemnitzer					

12/6/2021 2:31 PM		Pre-bill Worksheet			Page	4
Nationstar.Cl	ass:Taquelia Washington T	oland and Georgia Toland (continue	d)			
Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	1	Total
9/8/2017	ADL	0.00	0.50	0.00	Bill	able
11170	Analysis					
	Telephone call to Philip Sta	ark and Kristin Kemnitzer				

	Telephone call to Philip Stark and Kristin Kemnitzer				
9/11/2017 11171	ADL Analysis Review and comment on Stark dec	0.00	1.00	0.00	Billable
9/12/2017 11174	ADL Analysis Telephone call to Kristin Kemnitzer re Stark dec and rej	0.00 ply brief; emails	0.30	0.00	Billable
9/13/2017 11175	ADL Analysis Attention to supplemental reply	0.00	1.00	0.00	Billable
9/14/2017 11176	ADL Analysis Further review and comment on supplemental reply	0.00	2.00	0.00	Billable
9/15/2017 11177	ADL Analysis Final review of supplemental reply filing	0.00	0.30	0.00	Billable
11/28/2017 11267	ADL Analysis Status email to clients	0.00	0.20	0.00	Billable
3/13/2018 11373	ADL Analysis Prepare case management statement	0.00	0.30	0.00	Billable
3/14/2018 11376	ADL Analysis Attention to Jt Statement; email to Lazlo Ladi	0.00	0.20	0.00	Billable
5/21/2018 11486	ADL Analysis Draft status statement re state court compliance hearin	0.00 g	0.20	0.00	Billable
7/16/2018 11559	ADL Analysis Review remand order; conference call with cocounsel	0.00	0.30	0.00	Billable
7/26/2018 11567	ADL Analysis Review and analyze discovery drafts	0.00	1.00	0.00	Billable

12/6/2021 2:31 PM	Pre-bill V	Vorksheet			Page 5
Nationstar.Cl	ass:Taquelia Washington Toland and Georgia T	oland (continued)		
Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
7/26/2018 11568	ADL Analysis Telephone call to Kristin Kemnitzer re discover	0.00	0.80 mail	0.00	Billable
7/26/2018 11569	ADL Analysis Meeting with Noah Zinner re Nationstar and fol	0.00 lowup email	0.30	0.00	Billable
7/26/2018 11570	ADL Analysis Status update to clients	0.00	0.20	0.00	Billable
8/7/2018 11586	ADL Analysis Reiew and revise document requests	0.00	2.00	0.00	Billable
8/8/2018 11587	ADL Analysis Further revisions of document requests	0.00	0.50	0.00	Billable
8/13/2018 11594	ADL Analysis Review and comment on discovery drafts	0.00	1.80	0.00	Billable
8/14/2018 11595	ADL Analysis Further attention to discovery request drafts	0.00	0.30	0.00	Billable
8/15/2018 11597	ADL Analysis Telephone call to Kristin Kemnitzer re interroga interrogatories	0.00 atories; revisions	0.40 to	0.00	Billable
	9/18/2018 ADL 0.00 3.00 0.00 11622 Analysis Review defendant's initial disclosures and initial disclosure document production; analyze and take notes; review and respond to Kristin's notes re defense documents; review plaintiffs documents; email to Kristin Kemnitzer re defense initial disclosures				
10/8/2018 11634	ADL Analysis Review and comment on CMC statement	0.00	0.50	0.00	Billable
10/17/2018 11648	ADL Analysis Prepare for and appear at CMC	0.00	2.20	0.00	Billable

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
11/12/2018 11690	ADL Analysis Telephone call to Kristin Kemnitzer re discovery	0.00 status	0.20	0.00	Billable
11/15/2018 11694	ADL Analysis Conference call with Judge Ryu	0.00	0.30	0.00	Billable
11/19/2018 11695	ADL Analysis Review discovery responses and defendants' doo declarations submitted in opposition to remand r		1.80 tions; review	0.00	Billable
11/19/2018 11697	ADL Analysis Telephone call to Kristin Kemnitzer re defense di	0.00 scovery compl	0.60 liance	0.00	Billable
11/19/2018 11699	ADL Analysis Review and comment on Kristin's meet and confi	0.00 er notes	0.40	0.00	Billable
11/28/2018 11702	ADL Analysis Discovery conference call	0.00	0.80	0.00	Billable
12/3/2018 11713	ADL Analysis Review second installment of defendants' docum	0.00 ent production	0.30	0.00	Billable
12/5/2018 11719	ADL Analysis Telephone call to Kristin Kemnitzer re discovery	0.00 issues	0.30	0.00	Billable
12/5/2018 11720	ADL Analysis Review document productions; design index table Orellana	0.00 e; meeting with	0.20 n Brenda	0.00	Billable
12/17/2018 11725	ADL Analysis Review index of Nationstar policies; telephone ca further review	0.00 Ill to Kristin Ke	0.50 emnitzer re	0.00	Billable
12/18/2018 11726	ADL Analysis Review policies and procedures re responsivenes	0.00 s and complet	2.50 teness	0.00	Billable

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Nationstar.C	ass:Taquelia Washington Toland and Geo	rgia Toland (continued))			
Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	т	otal
12/21/2018 11727	ADL Analysis Review discovey to plaintiffs, yelephone c	0.00 all to Kristin Kemnitze	1.00 r re same	0.00	Billa	able
1/11/2019 11739	ADL Analysis Review discovery and prepare for Jan 14 o	0.00 discovery compliance o	1.50	0.00	Billa	able
1/11/2019 11740	ADL Analysis Review CMC order and calendar	0.00	0.20	0.00	Billa	able
1/14/2019 11742	ADL Analysis Attend discovery conference call; followup	0.00 o with Kristin re same	0.70	0.00	Billa	able
1/15/2019 11743	ADL Analysis Prepare summary of conference call	0.00	0.40	0.00	Billa	able
1/15/2019 11744	ADL Analysis Review and comment on draft discovery n	0.00 esponses	1.50	0.00	Billa	able
1/15/2019 11745	ADL Analysis Legal research re standing	0.00	0.50	0.00	Billa	able
1/16/2019 11746	ADL Analysis Additional legal research re standing	0.00	2.00	0.00	Billa	able
1/16/2019 11747	ADL Analysis Revisions to interrogatory answers	0.00	1.50	0.00	Billa	able
1/18/2019 11752	ADL Analysis Review and comment on draft discovery re Kristin Kemnitzer	0.00 esponses; Telephone o	0.50 call to	0.00	Billa	able
2/5/2019 11766	ADL Analysis Further review of defendants' document pr Kristin Kemnitzer; draft email to defense of		0.80 all to	0.00	Billa	ible

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
2/12/2019 11777	ADL Analysis Review data provided by defense; email to Severs	0.00	0.80 Y	0.00	Billable
2/19/2019 11781	ADL Analysis Review and analysis of supplemental discovery re discovery conference call	0.00 esponses; prep	3.00 pare for	0.00	Billable
2/20/2019 11785	ADL Analysis Further attention to defense discovery compliance	0.00 e and memo re	0.30 e same	0.00	Billable
2/20/2019 11788	ADL Analysis Telephone call to Kristin Kemnitzer re discovery of call with defense counsel	0.00 compliance co	0.30 nference	0.00	Billable
2/25/2019 11791	ADL Analysis Review and comment of discovery meet and confi	0.00 er letter	1.50	0.00	Billable
2/28/2019 11793	ADL Analysis Telephone call to Kristin Kemnitzer re meet and o	0.00 confer	0.30	0.00	Billable
3/1/2019 11800	ADL Analysis Prepare for and attend discovery meet and confer	0.00 at Severson;	1.50 travel	0.00	Billable
3/4/2019 11802	ADL Analysis Prepare discovery letter to court	0.00	3.00	0.00	Billable
3/6/2019 11808	ADL Analysis Finalize discovery dispute letter for filing with the	0.00 Court	1.00	0.00	Billable
4/8/2019 11830	ADL Analysis Prepare for discovery hearing	0.00	1.50	0.00	Billable
4/9/2019 11831	ADL Analysis Prepare for discovery hearing	0.00	1.00	0.00	Billable

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Nationstar.Cl	ass:Taquelia Washington Toland and Georgia	Toland (continued	l)			
Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt		Total
4/9/2019 11832	ADL Analysis Appear at discovery conference call & follow	0.00 up scheduling	0.40	0.00	Bil	lable
4/10/2019 11833	ADL Analysis Review notes; prepare for discovery meeting;	0.00 ; prepare discovery	1.00 proposal	0.00	Bil	lable
4/11/2019 11834	ADL Analysis Attend discovery meet and confer at Severso	0.00 on office; follow-up	1.70 email	0.00	Bil	lable
4/23/2019 11844	ADL Analysis Attention to data discovery, data expert	0.00	0.20	0.00	Bil	lable
5/3/2019 11869	ADL Analysis Draft letter to court re discovery dispute	0.00	1.00	0.00	Bil	lable
5/6/2019 11870	ADL Analysis Finish etter to court re discovery dispute	0.00	0.30	0.00	Bil	lable
6/6/2019 11927	ADL Analysis Prepare for and attend discovery hearing with to Laszlo Ladi re discovery; telephone call to email to Laszlo Ladi			0.00	Bil	lable
6/7/2019 11929	ADL Analysis Prepare for discovery conference; email to La	0.00 aszlo Ladi	2.50	0.00	Bil	lable
6/10/2019 11930	ADL Analysis Prepare for and attend discovery conference	0.00 in court	3.00	0.00	Bil	lable
6/10/2019 11931	ADL Analysis Review and comment on agreement to be file	0.00 ed with court	0.30	0.00	Bil	lable
6/12/2019 11936	ADL Analysis Review PMK deposition topics and revise	0.00	1.00	0.00	Bil	lable

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
6/17/2019 11944	ADL Analysis Review and comment on PMK deposition subject	0.00	0.50	0.00	Billable
6/27/2019 11962	ADL Analysis Review and comment on deposition notice	0.00	0.20	0.00	Billable
7/1/2019 11973	ADL Analysis Review PMK categories and defense concerns;	0.00 email to Natalie	0.50 e Lyons	0.00	Billable
7/9/2019 11984	ADL Analysis Preliminary review and analysis of supplemental	0.00 discovery from	1.00 defendants	0.00	Billable
7/10/2019 11988	ADL Analysis Further review and analysis of defendants' data	0.00 production; mer	1.00 nos	0.00	Billable
7/10/2019 11989	ADL Analysis File review re plaintiffs' depositions; email to clie	0.00 ents	1.00	0.00	Billable
7/10/2019 11990	ADL Analysis PMK deposition preparation; legal research and	0.00 records review	2.50	0.00	Billable
7/11/2019 11991	ADL Analysis Deposition preparation	0.00	7.00	0.00	Billable
7/12/2019 11992	ADL Analysis Review and respond to emails from Natalie Lyor confer re supp responses	0.00 ns, including me	1.00 eet and	0.00	Billable
7/12/2019 11993	ADL Analysis Prepare for depositions	0.00	4.00	0.00	Billable
7/15/2019 11994	ADL Analysis Prepare for depositions	0.00	5.50	0.00	Billable

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ate	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
7/15/2019 11995	ADL Analysis Review and respond to Laszlo Ladi's email re and conversations with Natalie Lyons	0.00	1.00 ance; email	0.00	Billable
7/16/2019 11996	ADL Analysis Prepare for depositions	0.00	7.00	0.00	Billable
7/17/2019 11998	ADL Analysis Meeting with clients re depositions, followup v	0.00 vith co-counsel	4.00	0.00	Billable
7/17/2019 11999	ADL Analysis Prepare for depositions	0.00	1.00	0.00	Billable
7/17/2019 12000	ADL Analysis Legal research re class certification	0.00	1.00	0.00	Billable
7/19/2019 12002	ADL Analysis Review and prepare response to draft respons discovery disputes; review comments from co			0.00	Billable
7/22/2019 12005	ADL Analysis Prepare for depositions	0.00	5.50	0.00	Billable
7/23/2019 12006	ADL Analysis Travel to Dallas, prepare for depos	0.00	7.00	0.00	Billable
7/24/2019 12007	ADL Analysis Prepare for and attend Veripro (Livingston dep	0.00 osition)	7.00	0.00	Billable
7/25/2019 12008	ADL Analysis Prepare for and attend Nationstar (Loll) deposi Oakland	0.00 ition; travel from [7.00 Dallas to	0.00	Billable
7/29/2019 12013	ADL Analysis Attention to new sets of document requests a	0.00 nd interrogatories	2.00	0.00	Billable

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
7/29/2019 12014	ADL Analysis Review file re discovery issues and email to defe	0.00	0.50	0.00	Billable
7/30/2019 12015	ADL Analysis Draft net worth interrogatory	0.00	0.30	0.00	Billable
7/30/2019 12016	ADL Analysis Legal research re ascertainability	0.00	1.00	0.00	Billable
7/31/2019 12023	ADL Analysis Review data re class certification issues	0.00	1.00	0.00	Billable
7/31/2019 12024	ADL Analysis Legal research re standing	0.00	0.70	0.00	Billable
8/2/2019 12035	ADL Analysis Review email from Erik Kemp re discovery disput phone call	0.00 tes; analysis; p	0.30 repare for	0.00	Billable
8/2/2019 12037	ADL Analysis Telephone call to Erik Kemp & Laszlo Ladi re do file	0.00 ocument issues	0.30 , memo to	0.00	Billable
8/2/2019 12039	ADL Analysis Confirming email to Erik Kemp re discovery state	0.00 us	0.20	0.00	Billable
8/6/2019 12043	ADL Analysis Attention to class certification issues	0.00	0.30	0.00	Billable
8/21/2019 12070	ADL Analysis Prepare for and attend discovery conference call followup email to cocounsel	0.00 with defense c	0.40 ounsel;	0.00	Billable
8/21/2019 12071	ADL Analysis Email with Natalie Lyons re data	0.00	0.20	0.00	Billable

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Tot	Amount DNB Amt	Hours DNB Time	Rate Markup %	Timekeeper Task	ate)
Billab	0.00	0.30	0.00	ADL	8/22/2019
				Analysis	12075
				Meeting with Natalie Lyons re data	
Billab	0.00	0.30	0.00	ADL	8/27/2019
				Analysis	12082
		case	p re medilation,	Telephone call to Mark Lonergan and Erik Ke schedule	
Billab	0.00	0.30	0.00	ADL	8/28/2019
				Analysis	12087
			tus, TBDs	Telephone call to Kristin Kemnitzer re case s	
Billab	0.00	0.50	0.00	ADL	8/30/2019
				Analysis	12090
		nediators	ation; research n	Review and revise proposed continuance stip	
Billab	0.00	1.00	0.00	ADL	9/2/2019
				Analysis	
				Attention to defendants' discovery responses	
Billab	0.00	3.00	0.00	ADL	9/3/2019
				Analysis	12092
				Attention to defendants' discovery responses	
Billab	0.00	0.40	0.00	ADL	9/4/2019
				Analysis	
				Telephone call to Evan Hendricks & followup	
Billab	0.00	0.30	0.00	ADL	9/4/2019
				Analysis	
		endricks &	e call to Evan He	Collect documents for Mr. Hendricks; telepho email	
Billab	0.00	1.70	0.00	ADL	9/4/2019
				Analysis	12105
				Attend discovery conference at Severson	
Billab	0.00	0.50	0.00	ADL	9/4/2019
				Analysis	
		iated	emnitzer, assoc	Followup emails to Natalie Lyons and Kristin research	
Billab	0.00	0.60	0.00	ADL	9/5/2019
	0.01			Analysis	
				Review and reply to email from Erik Kemp re	

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
9/5/2019 12113	ADL Analysis Review and respond to Erik Kemp re calendar st	0.00	0.30	0.00	Billable
9/5/2019 12114	ADL Analysis Revise discovery dispute letter to court	0.00	2.50	0.00	Billable
9/6/2019 12115	ADL Analysis Further revisions to discovery dispute letter to co	0.00 urt	2.00	0.00	Billable
9/6/2019 12116	ADL Analysis Email with Mark Lonergen re net worth; review N	0.00 ationstar 10-k	0.50	0.00	Billable
9/6/2019 12117	ADL Analysis Further attention to discovery dispute letter	0.00	0.70	0.00	Billable
9/10/2019 12120	ADL Analysis Review draft report from Evan Hendricks	0.00	0.50	0.00	Billable
9/10/2019 12121	ADL Analysis Telephone call to Kristin Kemnitzer re expert rep	0.00 ort and followuj	0.70 P	0.00	Billable
9/11/2019 12124	ADL Analysis Consult with Evan Hendricks; attention to his exp	0.00 pert report	8.00	0.00	Billable
9/12/2019 12126	ADL Analysis Legal research; Telephone call to Evan Hendricks	0.00 s	0.50	0.00	Billable
9/12/2019 12128	ADL Analysis Attention to expert report	0.00	2.50	0.00	Billable
9/12/2019 12129	ADL Analysis Conference with cocounsel re case calendar, tas	0.00 ks, mediation	0.80	0.00	Billable
9/30/2019 12134	ADL Analysis Attention to emails re rebuttal expert reports and issues	0.00 depositions, s	1.50 ettlement	0.00	Billable

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
10/1/2019 12135	ADL Analysis Review expert reports re rebuttals	0.00	0.30	0.00	Billable
10/1/2019 12136	ADL Analysis Statutory analysis on remedial issues	0.00	0.50	0.00	Billable
10/1/2019 12141	ADL Analysis Meeting with cocounsel re expert and settlemen	0.00 t issues	1.20	0.00	Billable
10/1/2019 12142	ADL Analysis Email to Mark Lonergan re settlement	0.00	0.40	0.00	Billable
10/1/2019 12146	ADL Analysis Attention to Hendricks rebuttal report	0.00	2.00	0.00	Billable
10/2/2019 12151	ADL Analysis Attention to settlement demand	0.00	2.50	0.00	Billable
10/3/2019 12153	ADL Analysis Telephone call to Evan Hendricks re rebuttal rep	0.00 ort	0.30	0.00	Billable
10/3/2019 12154	ADL Analysis Attention to settlement matrix	0.00	1.50	0.00	Billable
10/3/2019 12155	ADL Analysis Telephone call to Kristin Kemnitzer re settlemer	0.00 It matrix	0.50	0.00	Billable
10/3/2019 12156	ADL Analysis Review data analysis of class member accounts	0.00 ; email to cocc	1.00 bunsel	0.00	Billable
10/4/2019 12157	ADL Analysis Conference call with co-counsel re settlement, c	0.00 lata	0.70	0.00	Billable
	ADL Analysis Attention to settlement and data communication	0.00 is to opposing (0.40 counsel	0.00	Billable

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
10/4/2019 12159	ADL Analysis Attention to expert rebuttal report and disclosure	0.00	0.30	0.00	Billable
10/8/2019 12170	ADL Analysis Telephone call to Bryan Kemnitzer re case status	0.00 s	0.20	0.00	Billable
10/8/2019 12173	ADL Analysis Conference call with cocounsel re settlement and	0.00 I case issues	0.40	0.00	Billable
10/9/2019 12174	ADL Analysis Review Ulzheimer rebuttal report; prepare for call	0.00 with Evan Her	0.50 ndricks	0.00	Billable
10/10/2019 12176	ADL Analysis Prepare for Ulzheimer deposition	0.00	6.50	0.00	Billable
10/11/2019 12177	ADL Analysis Attend Ulzheimer deposition	0.00	4.00	0.00	Billable
10/11/2019 12180	ADL Analysis Telephone call to Bryan Kemnitzer re mediation s	0.00 statement	0.30	0.00	Billable
10/11/2019 12181	ADL Analysis Legal research re CCRAA	0.00	0.30	0.00	Billable
10/15/2019 12184	ADL Analysis Legal research re mediation	0.00	0.30	0.00	Billable
10/17/2019 12187	ADL Analysis Telephone call to Kristin Kemnitzer re Hendricks	0.00 deposition	0.20	0.00	Billable
10/17/2019 12188	ADL Analysis Review and revise mediation statement; associat	0.00 ed legal resea	5.00 rch	0.00	Billable
10/18/2019 12189	ADL Analysis Further attention to mediation statement; addition	0.00 nal legal resea	1.50 rch	0.00	Billable

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
10/18/2019 12190	ADL Analysis Comment on objections to subpoena to Evan He	0.00 ndricks	0.70	0.00	Billable
10/21/2019 12192	ADL Analysis Telephone call to Bryan Kemnitzer re mediation	0.00	0.30	0.00	Billable
10/21/2019 12193	ADL Analysis Prepare for Evan Hendricks deposition	0.00	1.50	0.00	Billable
10/22/2019 12196	ADL Analysis Telephone call to Evan Hendricks and Kristin Ken preparation	0.00 mnitzer re dep	1.50 osition	0.00	Billable
10/23/2019 12200	ADL Analysis Review document lists from Evan Hendricks; rela	0.00 ted emails	0.20	0.00	Billable
10/23/2019 12201	ADL Analysis Telephone call to Evan Hendricks re deposition a	0.00 Ind related ema	0.20 ail	0.00	Billable
10/24/2019 12204	ADL Analysis Prepare for mediation	0.00	3.00	0.00	Billable
10/24/2019 12205	ADL Analysis Legal research re defense credit reporting cases	0.00	1.00	0.00	Billable
10/25/2019 12206	ADL Analysis Attend mediation	0.00	8.00	0.00	Billable
10/30/2019 12212	ADL Analysis Review and comment on class certification outlin re class certification motion	0.00 e; email to Na	0.70 talie Lyons	0.00	Billable
10/30/2019 12213	ADL Analysis Class certification preparation; review standing or	0.00 rders	0.30	0.00	Billable

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Nationstar.Class:Taquelia Washington Toland and	Georgia Toland (continued)		

Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
10/30/2019		0.00	2.50	0.00	Billable
11/5/2019 12222	ADL Analysis Telephone call to Bryan Kemnitzer; email to Ju settlement proposal	0.00 udge Hernandez	0.30 re defense	0.00	Billable
11/5/2019 12225	ADL Analysis Legal research re class cert	0.00	3.00	0.00	Billable
11/6/2019 12226	ADL Analysis Review class certification motion draft; meetin followup	0.00 g with Natalie Lyd	0.80 ons &	0.00	Billable
11/6/2019 12227	ADL Analysis Prepare for discovery hearing	0.00	0.50	0.00	Billable
11/6/2019 12228	ADL Analysis Attention to class certification motion	0.00	1.50	0.00	Billable
11/7/2019 12229	ADL Analysis Attend hearing on scheduling and discovery le	0.00 tter	2.50	0.00	Billable
11/8/2019 12230	ADL Analysis Email to Erik Kemp re supplemental data proc	0.00 luction	0.30	0.00	Billable
11/21/2019 12236	ADL Analysis Review and comment on letter to Judge Herna	0.00 ndez	1.00	0.00	Billable
12/2/2019 12238	ADL Analysis Review McCoy settlement and application pap	0.00 ers	1.50	0.00	Billable
12/3/2019 12245	ADL Analysis Meeting with Natalie Lyons re objections, furth filings, legal research re class settlement appr		3.00 cCoy	0.00	Billable

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Nationstar.Class:Taquelia Washington Toland and Georgia Toland (continued)							
Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total		
12/3/2019 12246	ADL Analysis Conference call with co-counsel re McCoy o	0.00	0.70	0.00	Billable		
12/5/2019 12248	ADL Analysis Telephone call to with Bryan and Kristin Ken	0.00 nnitzer re MCoy ca	0.40 se	0.00	Billable		
12/5/2019 12249	ADL Analysis Attention to discovery issues, emails with El Hendricks	0.00 rik Kemp; telcon wi	0.50 ith Evan	0.00	Billable		
12/5/2019 12250	ADL Analysis Legal research re settlement objections	0.00	0.50	0.00	Billable		
12/5/2019 12252	ADL Analysis Legal research re release issues	0.00	1.00	0.00	Billable		
12/5/2019 12253	ADL Analysis Review memo re McCoy objections	0.00	0.30	0.00	Billable		
12/5/2019 12256	ADL Analysis Legal research re settlement approval issues	0.00	1.00	0.00	Billable		
12/6/2019 12254	ADL Analysis Telephone call to clients re status	0.00	0.30	0.00	Billable		
12/6/2019 12255	ADL Analysis Conference call with co-counsel re objection	0.00 s	0.70	0.00	Billable		
12/6/2019 12257	ADL Analysis Prepare notice of pendency of McCoy case	0.00	1.20	0.00	Billable		
12/7/2019 12259	ADL Analysis Attention to settlement objections	0.00	1.00	0.00	Billable		
12/8/2019 12261	ADL Analysis Review and comment on objections list	0.00	0.70	0.00	Billable		

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
12/9/2019 12264	ADL Analysis Legal research re objections	0.00	1.50	0.00	Billable
12/9/2019 12265	ADL Analysis Telephone calls to cocounsel re McCoy status	0.00	0.30	0.00	Billable
12/9/2019 12267	ADL Analysis Draft settlement objections	0.00	2.50	0.00	Billable
12/10/2019 12266	ADL Analysis Draft settlement objections	0.00	4.00	0.00	Billable
12/10/2019 12268	ADL Analysis Attend Hendricks deposition by telephone; brief	0.00 followup with N	0.60 Ir. Hendricks	0.00	Billable
12/10/2019 12269	ADL Analysis Further review of draft and editing re McCoy obje	0.00 ections	2.00	0.00	Billable
12/11/2019 12270	ADL Analysis Further review of draft and editing re McCoy obje	0.00 ections	3.00	0.00	Billable
12/11/2019 12271	ADL Analysis Review and editing of Notice of Pendency of Mc	0.00 Coy case	0.20	0.00	Billable
12/11/2019 12272	ADL Analysis Prepare declarations in support of objections	0.00	1.50	0.00	Billable
12/11/2019 12273	ADL Analysis Telephone call to Kristin Kemnitzer re objections	0.00 s	0.50	0.00	Billable
12/12/2019 12274	ADL Analysis Telephone call to Bryan and Kristin Kemnitzer re	0.00 e objections	0.30	0.00	Billable
12/12/2019 12275	ADL Analysis Telephone call to Jason Saccuzzo re objections	0.00	0.20	0.00	Billable

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
12/12/2019 12277	ADL Analysis Attention to objections and supporting declaration	0.00	4.00	0.00	Billable
12/13/2019 12281	ADL Analysis Finish objections and supporting motion, proof fo	0.00 r filing	2.00	0.00	Billable
12/18/2019 12283	ADL Analysis Prepare notice of appearance re McCoy	0.00	0.30	0.00	Billable
12/18/2019 12284	ADL Analysis Telephone call to Kristin Kemnitzer re McCoy ap	0.00 pearance and	0.20 MSC	0.00	Billable
12/19/2019 12289	ADL Analysis Meeting with Natalie Lyons re class certification	0.00 motion	0.30	0.00	Billable
12/28/2019 12303	ADL Analysis Draft class certification motion	0.00	2.00	0.00	Billable
1/3/2020 12304	ADL Analysis Draft class certification motion	0.00	5.00	0.00	Billable
1/3/2020 12305	ADL Analysis Draft class certification motion	0.00	0.00	0.00	Billable
1/4/2020 12306	ADL Analysis Draft class certification motion	0.00	5.00	0.00	Billable
1/5/2020 12307	ADL Analysis Draît class certification motion	0.00	3.50	0.00	Billable
1/7/2020 12321	ADL Analysis Review depositions, exhibits to support class cer	0.00 tification motic	1.00	0.00	Billable
1/7/2020 12322	ADL Analysis Legal research ISO class cert	0.00	0.70	0.00	Billable

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
1/8/2020	ADL Analysis Class certification drafting	0.00	7.00	0.00	Billable
1/9/2020 12326	ADL Analysis Class certification drafting	0.00	2.50	0.00	Billable
1/9/2020 12329	ADL Analysis Attention to record cites ISO class certific	0.00 cation motion	1.50	0.00	Billable
1/11/2020 12331	ADL Analysis Draft class certification motion and prepar	0.00 re supporting docume	5.00 nts	0.00	Billable
1/12/2020 12332	ADL Analysis Draft class certification motion and prepar	0.00 re supporting docume	7.00 nts	0.00	Billable
1/13/2020 12333	ADL Analysis Attend to class certification filing	0.00	8.00	0.00	Billable
1/14/2020 12334	ADL Analysis Draft class certification motion and prepar	0.00 re supporting docume	4.00 nts	0.00	Billable
1/16/2020 12340	ADL Analysis Telephone call to Bryan and Kristen Kem	0.00 nitzer re objections	0.50	0.00	Billable
1/20/2020 12343	ADL Analysis Review McCoy motion for final approval ar	0.00 nd fees	0.80	0.00	Billable
1/22/2020 12346	ADL Analysis Review and comment on meet and confer	0.00 letter re McCoy	0.30	0.00	Billable
1/22/2020 12347	ADL Analysis Review and comment on response draft to	0.00 o motion for final appro	4.50 oval	0.00	Billable
1/23/2020 12351	ADL Analysis Further attention to opposition to final app calls with cocounsel	0.00 roval motion, emails a	0.50 and phone	0.00	Billable

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
1/27/2020 12360	ADL Analysis Conference call with Magistrate Judge Ryu re M	0.00 SC	0.40	0.00	Do Not Bill
1/27/2020 12366	ADL Analysis Review and calendar Mandatory Settlement Con	0.00 iference Order	0.20	0.00	Billable
2/10/2020 12397	ADL Analysis Review and analyze responses to Toland objecti	0.00 ions	1.50	0.00	Billable
2/11/2020 12398	ADL Analysis Further attention to party briefs in support of Mc Kristin Kemnitzer re hearing	0.00 Coy settlement	1.30 ; memo to	0.00	Billable
2/12/2020 12399	ADL Analysis Telephone call to Kristin Kemnitzer re McCoy se	0.00 ettlement argun	0.80 nent	0.00	Billable
2/13/2020 12401	ADL Analysis Prepare for McCoy hearing	0.00	0.50	0.00	Billable
2/14/2020 12402	ADL Analysis Travel to San Diego; attend McCoy final approva Kristin Kemnitzer	0.00 I hearing; consi	8.00 ults with	0.00	Billable
2/18/2020 12404	ADL Analysis Review opposition to class certification motion; I	0.00 legal research	4.50	0.00	Billable
2/19/2020 12405	ADL Analysis Draft reply ISO class certification and associated analysis	0.00 d legal research	6.00 n and	0.00	Billable
2/20/2020 12407	ADL Analysis Draft reply ISO class certification and associated analysis	0.00 d legal research	7.00 n and	0.00	Billable
2/20/2020 12408	ADL Analysis Draft reply ISO class certification and associated analysis	0.00 d legal research	4.50 n and	0.00	Billable

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
2/23/2020	And the second s	0.00	8.00	0.00	Billable
2/24/2020 12411	ADL Analysis Draft reply ISO class cert	0.00	7.00	0.00	Billable
2/24/2020 12415	ADL Analysis Finish reply ISO class cert	0.00	5.00	0.00	Billable
3/17/2020 12461	ADL Analysis Attention to change of hearing date	0.00	0.20	0.00	Billable
3/25/2020 12472	ADL Analysis Email with Erik Kemp re hearing date; prepare s	0.00 stip and order	0.30	0.00	Billable
3/30/2020 12478	ADL Analysis Review Order approving McCoy settlement & rel	0.00 lated email	0.40	0.00	Billable
3/30/2020 12479	ADL Analysis Review Walker decision	0.00	0.30	0.00	Billable
4/2/2020 12482	ADL Analysis Attention to email re case status	0.00	0.20	0.00	Billable
4/10/2020 12487	ADL Analysis Attention to scheduling stip; emails with cocour	0.00 nsel	0.40	0.00	Billable
4/15/2020 12488	ADL Analysis Review McCoy approval order and draft respons	0.00 e	2.00	0.00	Billable
4/15/2020 12489	ADL Analysis Review proposed letter to MJ Ryu and comment	0.00	0.30	0.00	Billable
4/21/2020 12494	ADL Analysis Review defense motions, emails with cocounsel schedule	0.00 ; attention to br	0.70 iefing	0.00	Billable

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Nationstar.Class:Taquelia Washington Toland and	Georgia Toland (continued)		

Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Tota
ADL	0.00	2.00	0.00	Billable
	c onfer with co	counsel		
ADL	0.00	0.40	0.00	Billable
Analysis Attention to briefing stip and order				
ADL	0.00	2.50	0.00	Billable
Analysis Legal research and drafting re opposition to MSJ				
ADL	0.00	0.30	0.00	Billabl
Analysis Legal research and drafting re opposition to MSJ				
ADL	0.00	2.00	0.00	Billabl
•	nony			
ADL	0.00	2.00	0.00	Billabl
Analysis Deposition review and capture re Loll testimony				
ADL	0.00	3.50	0.00	Billabl
Analysis Draft opposition to MSJ				
ADL	0.00	0.30	0.00	Billabl
Analysis Attention to scheduling, emails				
ADL	0.00	3.00	0.00	Billabl
Analysis Draft opposition to MSJ				
ADL	0.00	0.40	0.00	Billabl
Analysis Conference call with Judge Ryu re MSC				
ADL	0.00	4.00	0.00	Billabl
Draft opposition to MSJ				
ADL	0.00	4.00	0.00	Billabl
Analysis Draft opposition to MSJ				
	Task ADL Analysis Review and analyze summary judgment motion; of ADL Analysis Attention to briefing stip and order ADL Analysis Legal research and drafting re opposition to MSJ ADL Analysis Legal research and drafting re opposition to MSJ ADL Analysis Deposition review and capture re Livingston testin ADL Analysis Deposition review and capture re Loll testimony ADL Analysis Draft opposition to MSJ ADL Analysis Oraft opposition to MSJ ADL Analysis Oraft opposition to MSJ ADL	TaskMarkup % 0.00ADL0.00Analysis0.00Review and analyze summary judgment motion; confer with coADL0.00Analysis Attention to briefing stip and order0.00ADL0.00Analysis Legal research and drafting re opposition to MSJ0.00ADL0.00Analysis Legal research and drafting re opposition to MSJ0.00ADL0.00Analysis Deposition review and capture re Livingston testimony0.00ADL0.00Analysis Deposition review and capture re Loll testimony0.00ADL0.00Analysis Draft opposition to MSJ0.00ADL0.00Analysis Draft opposition to MSJ0.00Analysis Draft opposition to MSJ0.00ADL0.00Analysis Draft opposition to MSJ0.00ADL0.00 <td< td=""><td>TaskMarkup %DNB TimeADL0.002.00Analysis0.002.00Analysis0.000.40Analysis0.000.40Analysis0.002.50Analysis0.002.50Analysis0.002.50Analysis0.000.30Legal research and drafting re opposition to MSJ0.000.30Analysis0.002.00Analysis0.002.00Analysis0.002.00Analysis0.002.00Analysis0.002.00Deposition review and capture re Livingston testimony0.002.00Analysis0.003.50Analysis0.003.50Analysis0.003.50Analysis0.003.00Analysis0.003.00Analysis0.003.00Analysis0.003.00Analysis0.003.00Analysis0.003.00Analysis0.003.00Analysis0.000.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00</td><td>TaskMarkup %DNB TimeDNB AmtADL0.002.000.00Analysis Review and analyze summary judgment motion; confer with cocounsel0.000.400.00Analysis Review and analyze summary judgment motion; confer with cocounsel0.000.400.00ADL0.000.000.400.00Analysis Legal research and drafting re opposition to MSJ0.000.300.00ADL0.000.000.000.00Analysis Legal research and drafting re opposition to MSJ0.002.000.00ADL0.002.000.000.00Analysis Deposition review and capture re Livingston testimony0.002.000.00ADL0.003.500.000.00Analysis Deposition to MSJ0.003.500.00ADL0.003.000.000.00Analysis Deposition to MSJ0.003.000.00ADL0.003.000.000.00Analysis Draft opposition to MSJ0.003.000.00ADL0.000.000.000.00Analysis Conference call with Judge Ryu re MSC0.004.000.00ADL Analysis Draft opposition to MSJ0.004.000.00ADL Analysis Draft opposition to MSJ0.004.000.00Analysis Draft opposition to MSJ0.004.000.00Analysis Draft opposition to MSJ0.004.000.00</td></td<>	TaskMarkup %DNB TimeADL0.002.00Analysis0.002.00Analysis0.000.40Analysis0.000.40Analysis0.002.50Analysis0.002.50Analysis0.002.50Analysis0.000.30Legal research and drafting re opposition to MSJ0.000.30Analysis0.002.00Analysis0.002.00Analysis0.002.00Analysis0.002.00Analysis0.002.00Deposition review and capture re Livingston testimony0.002.00Analysis0.003.50Analysis0.003.50Analysis0.003.50Analysis0.003.00Analysis0.003.00Analysis0.003.00Analysis0.003.00Analysis0.003.00Analysis0.003.00Analysis0.003.00Analysis0.000.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00Analysis0.004.00	TaskMarkup %DNB TimeDNB AmtADL0.002.000.00Analysis Review and analyze summary judgment motion; confer with cocounsel0.000.400.00Analysis Review and analyze summary judgment motion; confer with cocounsel0.000.400.00ADL0.000.000.400.00Analysis Legal research and drafting re opposition to MSJ0.000.300.00ADL0.000.000.000.00Analysis Legal research and drafting re opposition to MSJ0.002.000.00ADL0.002.000.000.00Analysis Deposition review and capture re Livingston testimony0.002.000.00ADL0.003.500.000.00Analysis Deposition to MSJ0.003.500.00ADL0.003.000.000.00Analysis Deposition to MSJ0.003.000.00ADL0.003.000.000.00Analysis Draft opposition to MSJ0.003.000.00ADL0.000.000.000.00Analysis Conference call with Judge Ryu re MSC0.004.000.00ADL Analysis Draft opposition to MSJ0.004.000.00ADL Analysis Draft opposition to MSJ0.004.000.00Analysis Draft opposition to MSJ0.004.000.00Analysis Draft opposition to MSJ0.004.000.00

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
5/30/2020 12532	ADL Analysis Draft opposition to MSJ	0.00	7.00	0.00	Billable
5/31/2020 12533	ADL Analysis Draft opposition to exclusion motion, research	0.00	3.00	0.00	Billable
6/1/2020 12534	ADL Analysis Draft opposition to exclusion motion, research	0.00	3.00	0.00	Billable
6/1/2020 12535	ADL Analysis Draft opposition to MSJ	0.00	7.00	0.00	Billable
6/2/2020 12536	ADL Analysis Draft opposition to exclusion motion, research	0.00	3.00	0.00	Billable
6/2/2020 12537	ADL Analysis Conference call with cocounsel, emails re MSJ	0.00	1.00	0.00	Billable
6/3/2020 12538	ADL Analysis Draft opposition to exclusion motion, research	0.00	7.00	0.00	Billable
6/4/2020 12539	ADL Analysis Draft opposition to exclusion motion, research	0.00	5.00	0.00	Billable
6/5/2020 12541	ADL Analysis Further drafting and assembly of opp to MSJ	0.00	7.00	0.00	Billable
6/6/2020 12542	ADL Analysis Drafting of oppositions to MSJ and motion to exclu	0.00 ide	5.00	0.00	Billable
6/8/2020 12543	ADL Analysis Finalize motion oppositions	0.00	3.50	0.00	Billable
6/18/2020 12555	ADL Analysis Review revised settlement matrix; emails with Nat	0.00 alie Lyons	0.60	0.00	Billable

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Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
6/18/2020 12556	ADL Analysis Review MSC order	0.00	0.20	0.00	Billable
7/9/2020 12576	ADL Analysis Conference call with co-counsel re settlement co	0.00 onference	0.90	0.00	Billable
7/13/2020 12577	ADL Analysis Attention to MSC brief filings	0.00	3.50	0.00	Billable
7/13/2020 12578	ADL Analysis Attention to MSC brief filings	0.00	3.50 3.50	0.00	Do Not Bill
7/14/2020 12579	ADL Analysis Further attention to mediation statements	0.00	3.50	0.00	Billable
7/14/2020 12580	ADL Analysis Further attention to mediation statements	0.00	3.50	0.00	Billable
7/15/2020 12581	ADL Analysis Review reply briefs in support of motions for sum exclusion	0.00 Imary judgment	0.50 t and	0.00	Billable
7/27/2020 12582	ADL Analysis Prepare for and appear at MSC	0.00	4.50	0.00	Billable
7/28/2020 12583	ADL Analysis Revise motion continuance stip	0.00	0.50	0.00	Billable
8/3/2020 12660	ADL Analysis Attention to fee demand, settlement	0.00	0.50	0.00	Billable
8/5/2020 12667	ADL Analysis Attention to credit reporting requirements; email	0.00 to Erik Kemp	1.00	0.00	Billable
8/17/2020 12695	ADL Analysis Legal research re vicarious liability	0.00	0.60	0.00	Billable

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Nationstar.Class:Taquelia Washington Toland and	Georgia Toland (continued)		

Date ID	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
8/18/2020 12689	ADL Analysis Review and edit mediation matrix re identificatio reporting	0.00	1.50 edit	0.00	Billable
8/21/2020 12706	ADL Analysis Attention to status report	0.00	0.30	0.00	Billable
8/24/2020 12709	ADL Analysis Telephone call to Kristin Kemnitzer and settlem	0.00 ent conference	0.30 prep	0.00	Billable
8/25/2020 12712	ADL Analysis Attend settlement conference & followup with K	0.00 ristin and client	4.00 s	0.00	Billable
9/22/2020 12731	ADL Analysis Attention to administrator proposals	0.00	0.30	0.00	Billable
9/29/2020 12745	ADL Analysis Attention to administrator estimates	0.00	0.50	0.00	Billable
9/29/2020 12746	ADL Analysis Attention to settlement agreement	0.00	3.00	0.00	Billable
9/30/2020 12751	ADL Analysis Attention to settlement agreement	0.00	3.50	0.00	Billable
10/1/2020 12753	ADL Analysis Review and edit class notice	0.00	3.00	0.00	Billable
10/2/2020 12754	ADL Analysis Further attention to class notice and claim form	0.00	1.50	0.00	Billable
10/31/2020 12796	ADL Analysis Review and revise class notice	0.00	0.50	0.00	Billable
11/2/2020 12817	ADL Analysis Review and revise prelim and final approval orde	0.00 rs	0.50	0.00	Billable

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lationstar.Cl	ass:Taquelia Washington Toland and Georgia	Toland (continued	l)		
ate	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
11/25/2020 12832	ADL Analysis Telcon with Kristin Kemnitzer re settlement a	0.00 greement, prelimi	0.20 nary approval	0.00	Billable
12/13/2020 12849	ADL Analysis Review and comment on settlement draft	0.00	0.40	0.00	Billable
1/3/2021 12884	ADL Analysis Review and edit preliminary approval motion	0.00	6.50	0.00	Billable
1/4/2021 12885	ADL Analysis Draft dec ISO preliminary approval	0.00	1.50	0.00	Billable
1/8/2021 12892	ADL Analysis Attention to preliminary approval motion	0.00	0.30	0.00	Billable
1/11/2021 12894	ADL Analysis Draft stip to shorten time, including local rule	0.00 research	0.30	0.00	Billable
1/12/2021 12897	ADL Analysis Research Banks response rate and revise de	0.00 claration	0.50	0.00	Billable
4/2/2021 13029	ADL Analysis Conference call re preliminary approval prep	0.00	0.80	0.00	Billable
4/28/2021 13047	ADL Analysis Attention to claim form, notice, and credit rep	0.00 porting response	2.50	0.00	Billable
5/11/2021 13055	ADL Analysis Review and comment on joint statement	0.00	0.30	0.00	Billable
5/11/2021 13056	ADL Analysis Conference call with Severson and followup	0.00	0.50	0.00	Billable

0.00

1.00

0.00

Billable

5/12/2021 ADL 13060 Analysis

Attention to revisions to settlement to address the Court's concerns

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Nationstar.Cl	ass:Taquelia Washington Toland a	nd Georgia Toland (continued	i)		
Date D	Timekeeper Task	Rate Markup %	Hours DNB Time	Amount DNB Amt	Total
5/14/2021 13066	ADL Analysis Attention to joint statement, email	0.00	0.50	0.00	Billable
8/12/2021 13142	ADL Analysis Telcon with Kristin Kemnitzer re s Kristin re settlement	0.00 ettlement; legal research; err	1.50 nail to	0.00	Billable
8/13/2021 13143	ADL Analysis Further attention to settlement; leg	0.00 gal research and cocounsel e	1.00 emails	0.00	Billable
10/21/2021 13213	ADL Analysis Review and edit revised preliminar	0.00 y approval order	0.50	0.00	Billable
10/25/2021 13217	ADL Analysis Review and comment on revisions	0.00 to PAO	0.30	0.00	Billable
10/29/2021 13221	ADL Analysis Emails to defense counsel and JN	0.00 D re status	0.30	0.00	Billable
OTAL	Billable Fees	-	555.80	=	\$0.00
)ate D	Timekeeper Expense	Price Markup %	Quantity	Amount	Total
3/29/2018 12198		4950.00	1.000	4,950.00	Billable
	Expense In-HouseCopying In-house copying charges for Augu	0.20 ust 2018 (08/01/18-09/03/18)	38.000	7.60	Billable
10/1/2018 11670	Expense In-HouseCopying In-house copying charges for Octo	0.20 0ber 2018 (10/01/18- 10/31/18	18.000 3)	3.60	Billable
11/1/2018	Expense In-HouseCopying	0.20	61.000	12.20	Billable

11705 In-HouseCopying In-house copying charges for November 2018 (11/01/18- 11/30/18)

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Date ID	Timekeeper Expense	Price Markup %	Quantity	Amount	Total
12/1/2018 11728		0.20	61.000	12.20	Billable
	Expense In-HouseCopying In-house copying charges for January 2019 (01/0	0.20 02/19-01/31/19)	186.000	37.20	Billable
	Expense In-HouseCopying In-house copying charges for February 2019 (02/	0.20 /01/19-02/28/19)	124.000)	24.80	Billable
4/9/2019 11863	ADL Court Fees Courtcall appearance fee for Discovery Conference	30.00 ce	1.000	30.00	Billable
6/4/2019 11966	ADL In-HouseCopying In-house copying charges for June 2019 (06/04/1	0.20 9- 06/30/19)	127.000	25.40	Billable
	Expense Other Expense Courtcall for discovery hearign before Judge Don	30.00 ato	1.000	30.00	Billable
7/1/2019 12027	ADL In-HouseCopying In-house copying charges for July 2019 (07/01/19	0.20 9- 07/31/19)	2065.000	413.00	Billable
7/19/2019 12004	ADL FedEx/Postage UPS charges for sending deposition exhibits to I	171.33 Dallas	1.000	171.33	Billable
7/23/2019 12010		30.00	1.000	30.00	Billable
7/25/2019 12011		30.00	1.000	30.00	Billable
7/25/2019 12095		385.46	1.000	385.46	Billable
8/26/2019 12077	ADL DepoTranscript Loll Deposition Transcript	1577.10	1.000	1,577.10	Billable

:31 PM	FI	e-bill Worksheet			Page 3
lationstar.Cl	ass:Taquelia Washington Toland and Ge	orgia Toland (continued)			
)ate)	Timekeeper Expense	Price Markup %	Quantity	Amount	Tota
8/26/2019 12078	ADL DepoTranscript Livingston Deposition Transcript	1862.70	1.000	1,862.70	Billabl
9/4/2019 12137	ADL In-HouseCopying In-house copying charges for Septembe	0.20 r 2019 (09/04/19- 09/30/	109.000 19)	21.80	Billabl
10/1/2019 12216	ADL In-HouseCopying In-house copying charges for October 20	0.20 019 (10/1/19- 10/31/19)	873.000	174.60	Billabl
10/2/2019 12338	ADL Online Research PACER research	25.80	1.000	25.80	Billabl
10/7/2019 12167	ADL Experts E van Hendricks Rebuttal Report	2000.00	1.000	2,000.00	Billabl
10/9/2019 12339	ADL Online Research PACER research	1.30	1.000	1.30	Billabl
10/10/2019 12179	ADL Mediator/Arbitr Mediation fee to ADR services	3250.00	1.000	3,250.00	Billabl
10/11/2019 12178	ADL Experts Expert fee for John Ulzheimer deposition	1336.50	1.000	1,336.50	Billabl
10/12/2019 12209	Expense Research Legislative History CCRAA	300.00	1.000	300.00	Billabl
10/13/2019 12211	Expense FedEx/Postage FedEx to ADR Services re mediation	15.77	1.000	15.77	Billabl
10/18/2019 12210	Expense DepoTranscript Ulzheimer deposition transcript	1272.54	1.000	1,272.54	Billabl
10/22/2019 12224	Expense DepoTranscript Video link for Ultzheimer deposition	495.00	1.000	495.00	Billabl

12/6/2021 2:31 PM	Pre-	bill Worksheet			Page 33
Nationstar.Cla	ass:Taquelia Washington Toland and Geor	gia Toland (continued))		
Date ID	Timekeeper Expense	Price Markup %	Quantity	Amount	Tota
11/1/2019 12240	ADL In-HouseCopying In-house copying charges for November 2	0.20	161.000	32.20	Billable
12/1/2019 12312	ADL In-HouseCopying In-house copying charges for December 2 Includes 1222.01 (494) and 1222.02 (628)		1122.000 /2020).	224.40	Billable
12/2/2019 12337	ADL Online Research McCoy court records from PACER	94.30	1.000	94.30	Billable
12/19/2019 12336	ADL Travel Airfare to San Diego re McCoy	167.96	1.000	167.96	Billable
12/26/2019 12390	ADL Travel San Diego airfare	258.00	1.000	258.00	Billable
1/7/2020 12377	ADL In-HouseCopying In-house copying charges for January 202	0.20 20 (01/07/2020- 02/02/:	776.000 2020)	155.20	Billable
1/27/2020 12361	ADL DepoTranscript Evan Hendricks deposition (Vol 2)	186.50	1.000	186.50	Billable
	Expense FedEx/Postage Courtesy copies of motion oppositions to	15.59 court	1.000	15.59	Billable
7/17/2020 12574	Expense Online Research PACER charges first quarter 2020	44.10	1.000	44.10	Billable
7/17/2020 12575	Expense Online Research PACER charges second quarter 2020	157.10	1.000	157.10	Billable
TOTAL	Billable Costs		-		\$19,831.25
				Amount	Tota
Total of Fees	(Time Charges)				\$0.00

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Nationstar.Class:Taquelia Washington Toland and	d Georgia Toland (continued)			
		Amount		Total
Total of Costs (Expense Charges)			\$19,83	1.25
Total new charges			\$19,83	1.25
New Balance Current		\$19,831.25		
Total New Balance			\$19,83	1.25

EXHIBIT B

Toland v. Nationstar HERA Time Entries from AbacusLaw System

Date	Description of Services	Duration
	Attended court-mandated meet and confer re: discovery. Drafted typewritten discovery agreement reached during meet/confer. Sent to	
6/10/2019	Arthur/Kristen (linked).	3.0
6/11/2019	Edited 30(b)(6) deposition notice.	0.7
	Edits to joint cmc in state case. Sent to Arthur/Kristin. Also received dates in response to our R. 306b depo notices / requests to depose Ps.	
6/18/2019	Emails linked.	0.3
	Call with TW and Kristin K re: depositions and depo prep. She has concerns about Georgia's work schedule and taking 3 days off in the same	
	week. KK suggested Georgia's depo and TW's depo being scheduled for different days, so that neither has to take off more than one day for	
	the actual depo. And as to prep TW will talk with Georgia about whether they can make it work to prep on the suggested dates and/or	
6/21/2019	other dates that work. They'll get back to us early next week.	0.2
6/21/2019	Call w KK to TW re: depos. Left VM.	0.1
6/25/2019	Edited 30(b)(6) notice and sent to Arthur, Kristin, Sean.	0.9
6/27/2019	Revised depo notice; sent to AL for approval; finalized and sent to BO for sending by mail with POS.	0.5
	Reviewed Ds' objections. Very brief research on overbroad" 30b6 categories. Internal email re: next steps. Consultation w/Arthur.	
6/28/2019	Responded to Ds' counsel and sent depo notice. Linked"	0.7
7/2/2019	Coordinating response to Ds' concerns re: PMK depos	0.5
7/11/2019	Reviewed supplemental responses and compared to discovery agreement. Drafted email to Erik.	1.5
7/15/2019	Reviewed docs / drafted plan for preparing Ps for depositions	3.5
7/17/2019	Review of PMK depo exhibits	1.0
7/17/2019	Meeting with TW and GT to prep for depositions on 7/18-19.	3.0
7/23/2019	Travel to Dallas / prep	8.0
7/24/2019	Deposition: 30b6 for Veripro (Phillip Livingston)	4.0
7/25/2019	Deposition: 30b6 for Nationstar (AJ Toll)	4.0
7/26/2019	Drafted 2nd set of ROGS/RFPs.	1.3
8/7/2019	Emailed AT re: docs needed from Georgia/Taquelia. Sent email to TW/GT.	0.4
8/15/2019	Reviewing data produced by Defendants.	0.5
8/19/2019	Analyzed data from Veripro. Sent preliminary analysis to Arthur.	1.2
8/19/2019	Left VM for Georgia about addt'l discovery.	0.0
	Spoke with AL about supplemental rogs. Finished drafting them, redacting credit statement/auto loan statement. Sent email to GT/TW. Will	
8/28/2019	send to Ds tomorrow.	1.0
8/29/2019	Finalized supp response to Rogs and sent to Erik/Lazslo	0.5
9/2/2019	Reviewed Ds' 8/30 discovery responses and sent notes to AL and KK.	1.7
9/3/2019	Met with AL and drafted email language to send to Ds. Reviewed his draft and commented.	0.8
9/5/2019	Revised discovery dispute letter.	1.2
9/5/2019	Drafted discovery dispute letter and sent to AL/KK. Linked.	3.0
9/12/2019	Call with AL and KK re: expert discovery, class cert and mediation.	1.0
9/17/2019	Drafted email to AL/KK w/findings re: actual damages and suggestions as to expert rebuttals.	0.5

Toland v. Nationstar HERA Time Entries from AbacusLaw System

9/17/2019	Reviewing NCLC FCRA treatise.	1.0
9/18/2019	Research on actual damages"	1.0
9/18/2019	Conversation w/Kristin re: actual damages, settlement matrix, Ds' data, class cert.	0.9
9/18/2019	Conversation with Kristin K. re: actual damages. Going to research 9th Cir cases and FCRA compared to CCRA.	0.2
9/27/2019	Research on actual damages	1.7
10/3/2019	Analyzing Ds' data, providing estimate on class size.	4.0
10/9/2019	Developed spreadsheet containing Ps' estimated debt collection class and sent to opposing counsel.	1.0
10/17/2019	Edits to mediation statement	2.0
10/17/2019	Research on federal cases re: whether actual damage is req'd for statutory damages under CCRAA	0.7
10/23/2019	Reviewed Kuns v. Ocwen as distinguishing precedent to the Donato (Gray v. Ocwen) case in Ds' mediation brief. Sent AL email.	0.4
1/4/2020	Drafting CC brief	2.0
1/6/2020	Drafting CC brief	2.5
1/7/2020	Drafting CC brief	8.5
1/8/2020	Editing CC draft	6.0
1/12/2020	Drafting my declaration (w/data analysis)	5.0
1/12/2020	Edits to CC draft	3.0
1/13/2020	Edits to CC	2.0
1/14/2020	Finalizing my dec	1.0
2/23/2020	Drafting reply to CC	4.0
2/25/2020	Editing reply to CC	3.0
4/21/2020	Drafted/finalized draft of stip re: MSJ/Daubert schedule. Sent to Defs	1.2
4/22/2020	Call with AL about MSJ strategy	0.4
4/22/2020	Reviewed Defs' MSJ. Sent notes/plan to AL	0.9
5/28/2020	Drafting MSJ	1.5
5/29/2020	Drafting MSJ	4.3
5/30/2020	Drafting MSJ	8.0
6/3/2020	Edits to MSJ draft	5.0
6/5/2020	Started drafting Intro to MSJ	1.1
6/5/2020	Drafted decs for Plaintiffs, sent to AL	0.9
6/5/2020	Call with TW & GT re: declarations for MSJ.	0.3
6/6/2020	Finished Intro to MSJ Opp	2.7
7/10/2020	Edits to confidential settlement statement	0.8
7/13/2020	Edits to settlement demand	0.8
7/27/2020	Attending mandatory settlement conference	4.5
7/28/2020	Draft stip to postpone MSJ/CC hearing	0.9
	TOTAL	128.2