

**IN THE CIRCUIT COURT FOR BALTIMORE CITY, MARYLAND**

TIMOTHY P. CLAIBORNE,  
MIEISHA J. ALSTON,

v.

THE MARYLAND MANAGEMENT  
COMPANY.

Case No. 24-C-16-4505

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**NOTICE OF PENDENCY OF CLASS ACTION,  
PROPOSED SETTLEMENT AND HEARING**

**TO:** ALL INDIVIDUALS WHO WERE SUED BY THE MARYLAND MANAGEMENT COMPANY IN MARYLAND STATE COURT AT ANY TIME FROM OCTOBER 1, 2007 TO SEPTEMBER 1, 2016 AND AGAINST WHOM THE MARYLAND MANAGEMENT COMPANY OBTAINED A JUDGMENT FOR AN ALLEGED CONSUMER DEBT

**Please Read This Notice Carefully In Its Entirety  
Your Rights May Be Affected By The Settlement  
Of This Lawsuit Now Pending In This Court**

**BASIC INFORMATION**

**1. Why was this notice issued?**

A court authorized this notice because you have a right to know about a Proposed Settlement of this class action lawsuit and about your options before the Court decides whether to give “final approval” to the Proposed Settlement. This notice explains the lawsuit, the Proposed Settlement, your legal rights, what benefits will be provided, and who will receive them.

This case is currently pending in the Circuit Court for Baltimore City, Maryland and is known as Timothy P. Claiborne and Mieisha J. Alston v. The Maryland Management Company, Case No. 24-C-16-4505.

**2. What is this lawsuit about?**

The lawsuit alleges that The Maryland Management Company (MMC) filed lawsuits, obtained judgments, and otherwise used judicial process to collect debts from Maryland consumers without the required license to do so. MMC has denied all claims and any wrongdoing whatsoever or liability to the Representative Plaintiffs (the individuals who filed the lawsuit) and the potential class members. MMC contends that the Representative Plaintiffs’ claims have no merit and that, if the lawsuit were to proceed, it would prevail at trial.

**3. Why is this a class action?**

The parties have agreed and the Court has ordered that, for settlement purposes only, this lawsuit may be maintained as a class action under Maryland Rule 2-231, subject to final approval at the conclusion of the settlement process. If the Proposed Settlement is not finally approved, or if any party withdraws from the Proposed Settlement, the lawsuit will return to the same status as before the Settlement Agreement was signed, and the Court will later determine if the case may proceed as a class action.

**4. How do I know if I am part of the Proposed Settlement?**

The Proposed Settlement includes all individuals who were sued by MMC in Maryland state court between October 1, 2007 and September 1, 2016 and against whom MMC obtained a judgment for an alleged consumer debt in connection with that lawsuit. You are receiving this Notice because it is believed that you are a member of the Class.

**5. Why is there a Proposed Settlement?**

The parties arrived at the Proposed Settlement after substantial negotiations and before any of the claims or defenses were tried on the merits, and before the Court determined whether class certification was appropriate. The Proposed Settlement is a compromise of disputed claims and does not mean that any law was violated or that MMC did anything wrong.

## THE PROPOSED SETTLEMENT BENEFITS

### 6. What benefits does the Proposed Settlement provide?

The Proposed Settlement provides both equitable and monetary benefits:

- MMC has declared that as of September 1, 2016, MMC did not initiate any lawsuits in Maryland state courts to collect debts from individuals without a collection agency license and did not continue to collect on judgments that were obtained by MMC without a collection agency license.
- MMC will cease all collection efforts on the judgments entered against the members of the Class.
- MMC agrees to vacate the judgments entered against the members of the Class and agrees to the dismissal of the underlying lawsuits, without prejudice.
- MMC will pay the sum of \$500,000 into a Settlement Fund pursuant to the Settlement Agreement. If the Proposed Settlement is approved, the Settlement Fund will be used to provide a payment of \$100 to each class member and the balance to be distributed pro rata to the class members who have made payments to MMC in the three year period preceding the filing of the complaint in this action. **All payments due under the Settlement Agreement will be adjusted on a pro-rata basis to pay for court-approved attorneys' fees, expenses of litigation and incentive awards (see Questions 11 and 12).**

Any monies that remain unclaimed or undistributed from the Settlement Fund will not revert back to MMC. Instead, they will be placed in a fund, and thereafter distributed to a non-profit 501(c)(3) organization(s) approved by the Court.

More details are in a document called the Settlement Agreement, which is available for your inspection at the Office of the Clerk, Circuit Court for Baltimore City, Courthouse East, 111 N. Calvert Street, Baltimore, Maryland 21202, during normal business hours.

### 7. When will the Proposed Settlement go into effect?

The Court will hold a final approval hearing on Tuesday, May 30, 2017 at 10:00 a.m. to decide whether to approve the Proposed Settlement (see Question 15). Even if the Court approves the Proposed Settlement, there could be appeals. The time for an appeal varies.

If no appeals are taken, the Effective Date is the date on which the Court approves the Proposed Settlement as final, subject to certain conditions. If an appeal is taken, the Effective Date is the date when all appeals are completed and the Proposed Settlement becomes final.

The Proposed Settlement will go into effect on the Effective Date.

### 8. What am I giving up as part of the Proposed Settlement?

If you do nothing, you will be part of the Class. That means you cannot sue MMC over the claims settled in this case. It also means that all of the Court's orders, including the release of claims and dismissal of the lawsuit with prejudice (see Question 9), will apply to you and legally bind you.

Your interests as a member of the Class will be represented by the Representative Plaintiffs and Class Counsel. You will not be billed for their services. Class Counsel will receive a fee only if the Court approves the Proposed Settlement, and the fee award will be set by the Court and paid from the Settlement Fund created by MMC (see Questions 6 and 12).

### 9. How does the Proposed Settlement affect my rights?

If the Proposed Settlement is finally approved, the Court will enter a judgment dismissing all claims against MMC with prejudice. Under the terms of the Proposed Settlement, you will release MMC with respect to the claims that were raised or could have been raised in the case. This means you cannot seek equitable relief or any type of monetary relief against MMC based on any claim related to or arising out of the debt collection activities alleged in this case. You will be giving up all such claims, whether or not you know about them. The Court's order will apply to you even if you objected or have any other claim, lawsuit, or proceeding pending against MMC. If you have any questions about the release, you should consult with a lawyer.

## EXCLUDING YOURSELF FROM THE PROPOSED SETTLEMENT

If you want to keep your right to sue MMC with respect to the debt collection activities alleged in this case, you must take steps to remove yourself from the Proposed Settlement. This is called asking to be excluded from – or “opting out” of – the Class.

### 10. How do I remove myself from the Proposed Settlement?

If you choose to exclude yourself from the Class, you will not be bound by any order, judgment or settlement of the lawsuit. If you exclude yourself from the Class, you will not receive any benefits from this class action. You will retain and be free to pursue any claim against MMC.

To exclude yourself from the Proposed Settlement, you must mail a letter saying that you want to be excluded from the Class in *Claiborne v. The Maryland Management Company*. You must include your full name, current mailing address, and the letter must be signed by you personally under the penalty of perjury.

Your letter requesting exclusion must **postmarked by April 20, 2017**.

Claiborne Class Action  
The Casey Group  
PO Box 10037  
Towson, MD 21285-0037

**You cannot exclude yourself on the phone or by email.**

### THE LAWYERS REPRESENTING YOU

#### 11. Do I have a lawyer in this case?

Yes. The Court has appointed Peter A. Holland and Emanwel J. Turnbull of The Holland Law Firm, P.C. and Scott C. Borison of the Legg Law Firm, LLP to represent you and the other Class Members in this case. These attorneys are called Class Counsel. You will not be charged for Class Counsel's representation. Class Counsel's compensation will be paid from the Settlement Fund. If you want to be represented by another lawyer, you may hire one at your own expense.

#### 12. How will the lawyers be paid? What will the Representative Plaintiffs receive?

Class Counsel will ask the Court to approve attorneys' fees and expenses to be paid from the Settlement Fund. As fees, Class Counsel will ask the Court to award a percentage of the Settlement Fund, not to exceed 40% plus reasonable out-of-pocket expenses. Class Counsel will also ask the Court to approve an incentive award of \$2,500 to be paid to each Representative Plaintiff for the time and resources each have spent helping the lawyers on behalf of the Class. The Court may award less than these amounts. No Class Member will owe or pay anything for attorneys' fees and expenses or the incentive awards.

The Court must approve both the attorneys' fees and costs for Class Counsel and the incentive awards for the Representative Plaintiffs. The Court will conduct a hearing on attorneys' fees and expenses at a later date as part of the process of final approval of the settlement (see Question 15).

### OBJECTING TO THE PROPOSED SETTLEMENT

#### 13. How do I tell the Court I don't agree with the Proposed Settlement?

You may object to any part of the Proposed Settlement. To do so, you must file a written objection in the case *Timothy P. Claiborne and Mieisha J. Alston v. The Maryland Management Company*, Case No. 24-C-16-4505. Any objection must set forth your full name, current mailing address and must include: (a) a written statement explaining the reasons for your objection; (b) copies of any papers, briefs, or other documents you want to bring to the Court's attention; (c) any evidence you wish to introduce in support of your objection; and (d) a statement of whether you or your lawyer will ask to appear at the final approval hearing to talk about your objections.

Your objection must be mailed or otherwise delivered to each of the following addresses so that it is **received by April 20, 2017**:

Court	Class Counsel	MMC's Counsel
Clerk of the Court Circuit Court for Baltimore City Courthouse East 111 N. Calvert Street Baltimore, Maryland 21202	Peter A. Holland, Esquire The Holland Law Firm, P.C. P.O. Box 6268 Annapolis, Maryland 21401	Brian L. Moffet, Esquire Miles & Stockbridge, P.C. 100 Light Street Baltimore, Maryland 21201

If you or your lawyer asks to appear at the final approval hearing, in addition to providing the above information, you must include in your objection letter: (a) the points you wish to speak about at the hearing; (b) copies of documents you intend to rely upon at the hearing; (c) the amount of time you request for speaking at the hearing; and (d) whether you intend to have a lawyer speak on your behalf.

If you intend to have a lawyer present, your lawyer must file a written notice of appearance of counsel with the Clerk of the Court, Class Counsel, and MMC's Counsel no later than **April 25, 2017**.

#### **14. What is the difference between objecting and asking to be excluded?**

Objecting is simply telling the Court that you do not like something about the Proposed Settlement. You can object only if you stay in the Class. Excluding yourself is telling the Court that you do not want to be part of the Class. If you exclude yourself from the Class, you have no basis to object because the case no longer affects you.

### **THE COURT'S FINAL APPROVAL HEARING**

#### **15. When and where will the Court decide whether to approve the Proposed Settlement?**

The Court will hold a final approval hearing to decide whether the Proposed Settlement is fair, reasonable, and adequate and should be granted final approval. The Court will also consider whether to award attorneys' fees and other expenses to Class Counsel, whether to provide an incentive awards to the Representative Plaintiffs, and whether to enter a final judgment and dismiss the lawsuit. If there are objections, the Court will consider them. You may speak at the final approval hearing only if (a) you have timely filed your written objection with the Court and timely mailed your written objection to Class Counsel and MMC's Counsel, and (b) followed the procedures set forth above for notifying the Court and the parties that you intend to speak at the final approval hearing (see Question 13). If you have requested exclusion from the Proposed Settlement, however, you may not speak at the final approval hearing.

The final approval hearing will be on Tuesday, May 30, 2017 at 10:00 am before Judge Althea M. Handy, Circuit Court for Baltimore City, Courthouse East, 111 N. Calvert Street, Baltimore, Maryland 21202, in Judge Handy's Courtroom. The Proposed Settlement may be approved with modifications, and without further notice, if consented to by the Representative Plaintiffs and MMC and their respective attorneys in accordance with the terms of the Settlement Agreement.

#### **16. Do I have to come to the hearing?**

No. You may attend the final approval hearing, but you do not have to. Class Counsel will answer any questions the Court may have. As long as you mailed your written objection on time and according to the Court's rules, the Court will consider it. You do not have to come to the final approval hearing to talk about it. You may also pay your own lawyer to attend the final approval hearing, but it is not necessary.

### **IF YOU DO NOTHING**

#### **17. What happens if I do nothing?**

You have the right to do nothing. If you do nothing, you will remain part of the Class and you will not be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against MMC about the claims in this case, ever again.

### **GETTING MORE INFORMATION**

#### **18. How do I get more information?**

If you have any questions concerning the matters dealt with in this notice, please direct your inquiries to the following Class Counsel:

Peter A. Holland, Esquire  
The Holland Law Firm, P.C.  
P.O. Box 6268  
Annapolis, Maryland 21401  
410-280-6133

The pleadings and other records in this case are available and may be examined and copied during regular office hours at the Office of the Clerk, Circuit Court for Baltimore City, Courthouse East, 111 N. Calvert Street, Baltimore, Maryland 21202. **PLEASE DO NOT TELEPHONE THE CLERK'S OFFICE OR THE JUDGE'S CHAMBERS CONCERNING THIS NOTICE OR THIS CASE.**

DATE: February 3, 2017

By: Order of the Circuit Court for Baltimore City  
The Honorable Althea M. Handy