

IN THE CIRCUIT COURT FOR ANNE ARUNDEL COUNTY, MARYLAND

Lindsay M. Leszcynski now Garland
*On her own behalf and on behalf
of all others similarly situated,*

Plaintiff,

v.

MONEY ONE FEDERAL CREDIT UNION

Defendant

Case No. C-02-CV-23002619

* * * * *

**ORDER GRANTING PRELIMINARY APPROVAL OF NOTICE, SETTLEMENT
WITH DEFENDANTS AND SETTING A FINAL APPROVAL HEARING AND
OTHER DATES**

Upon consideration of the Plaintiff's Consent Motion For Preliminary Approval of a Settlement Class, Appointing Plaintiff as Class Representative, Appointing Plaintiff's Counsel as Class Counsel, Approving Notice to the Class and Setting of Final Approval Hearing and Other Dates filed herein and the pleadings, motions and memorandums filed in this action, the Court finds that the Motion should be and hereby is **GRANTED**.

The Court has reviewed the requirements under Rule 2-231 and finds that the proposed settlement class meets the requirement for certification under that section. The class is numerous, consisting of 53 members. There are common issues as to whether the Defendant's actions and inactions were in violation of state laws concerning repossession of vehicle. The Plaintiff's claims are typical and there is no dispute that they were not treated any differently by the Defendant.

Further, the Court finds that the Plaintiff and her Counsel will adequately represent the Settlement Class. Plaintiff has no interests adverse to the other class members. Therefore, the Court appoints Plaintiff as Class Representative.

Similarly, the Court finds Plaintiff's counsel, Peter Holland, Scott Borison and Madison Borison, to be adequate as Class Counsel based on their work identifying or investigating potential claims in the action, counsel's experience in handling class actions, other complex litigation, and claims of the type asserted in the action, counsel's knowledge of the applicable law, and the resources counsel will commit to representing the class, all of which favor appointment of Plaintiff's counsel as class counsel.

Further, the Court finds that certification of a class action for settlement purposes under Rule 2-231(c)(3) is an appropriate and superior method to resolve the claims in this action. Individual claims by class members are unlikely. The class action also sets forth common issues of fact that predominate over any other potential issues in this action.

Accordingly, the Court certifies the following class of persons under Rule 2-231(c)(3) for settlement purposes only:

All persons whose vehicles were repossessed and sold by MONEY ONE pursuant to a loan agreement governed by Md. Code Ann. § 12-101 et seq. or 12-1001 et seq., in the three year period preceding the filing of the complaint.

The class excludes any person who filed bankruptcy or who was not a resident of the State of Maryland as of the date his or her vehicle was repossessed.

The claims to be addressed by the class are:

All claims arising out of the practices alleged in the Complaint

The Court further finds that the proposed Settlement of this action as reflected in

the Class Action Settlement Agreement is a fair and reasonable compromise of the disputed claims herein given liability is not certain and the relief obtained is substantial.

The Court approves the manner of notice and proposed notices to class of this Settlement; specifically the Notice of Class Action Settlement (the "Class Notice") provided to the Court by the parties. The Class Notice shall be printed and mailed to the last known addresses of the class members for which addresses are known no later than 30 days after entry of this order and it shall contain the following dates and information:

Deadline for election to be excluded:

February 3, 2025

Deadline for objections to be filed:

April 11, 2025

Plaintiff to file Motion for Final Approval:

April 14, 2025

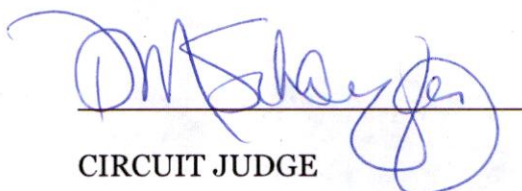
Date and Time of Final Fairness Hearing -

May 5, 2025 @ 9:00a

A Final Fairness Hearing concerning this Settlement shall take place on May 5, 2024⁵ beginning at 9 AM in Courtroom TB1 of this Court. Plaintiff's Motion for Final Approval of this Settlement, Petition for Class Counsel Compensation, together with affidavits regarding notice and elections shall be filed with the Court prior to the final fairness hearing.

The Court further approves the Settlement Agreement provided to this Court by the parties. This Order is subject to further consideration based on any objection posed by the Class following the distribution of Notice of the Settlement.

November 4, 2024
DATE


CIRCUIT JUDGE