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8 UNITED STATES DISTRICT COURT  
9 EASTERN DISTRICT OF CALIFORNIA

10 EFRAIN MUNOZ, *et al.*,  
11 Individually, and On Behalf of All  
12 Others Similarly Situated,

13 Plaintiffs,

14 v.

15 PHH CORP., PHH MORTGAGE  
16 CORP., PHH HOME LOANS, LLC.  
17 and ATRIUM INSURANCE CORP.,

18 Defendants.  
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No. 1:08-cv-00759 MMB-BAM

ORDER AWARDING  
ATTORNEYS' FEES,  
LITIGATION EXPENSES, AND  
SERVICE AWARDS

Dept: Ctrm 10 (13<sup>th</sup> fl.)  
Judge: Hon. M. Miller Baker

1 This matter came on for hearing on December 17, 2025 (“Final Fairness  
2 Hearing”), on Class Counsel’s Motion for Award of Attorneys’ Fees,  
3 Reimbursement of Litigation Expenses, And Representative Plaintiff  
4 Service Awards. The Court, having considered all matters submitted to it at  
5 the Final Fairness Hearing and otherwise; it appearing that notice of the  
6 Final Fairness Hearing substantially in the forms approved by the Court,  
7 which advised of Class Motion for Award of Attorneys’ Fees, Reimbursement  
8 of Litigation Expenses, And Representative Plaintiff Service Awards, was  
9 emailed/mailed to potential Settlement Class Members identified in the data  
10 provided by Defendants, and that a notice campaign, including the  
11 transmittal of the Long-Form Notice and Summary Notice over various  
12 media platforms, was conducted in the manner approved by the Court; and  
13 the Court having considered and determined the fairness and  
14 reasonableness of the attorneys’ fees, litigation expenses, and service awards  
15 requested,

16 NOW, THEREFORE, IT IS HEREBY ORDERED THAT:

17 1. This Order incorporates by reference the definitions in the  
18 Settlement Agreement dated July 11, 2025 (ECF 614-2) (“Settlement  
19 Agreement”), and all terms not otherwise defined herein shall have the same  
20 meanings as set forth in the Settlement Agreement.

21 2. The Court has jurisdiction to enter this Order and over the  
22 subject matter of the Action and all Parties to the Action, including all  
23 Settlement Class Members.

24 3. Notice of Class Counsel’s motion for attorneys’ fees,  
25 reimbursement of litigation expenses, and representative plaintiff service  
26 awards and the date for the hearing on such motion was given to Settlement  
27 Class Members. The forms and methods of notifying the Settlement Class of  
28 the motion for attorneys’ fees, reimbursement of litigation expenses, and

1 representative plaintiff service awards satisfied the requirements of Rule 23  
2 of the Federal Rules of Civil Procedure, due process, and all other applicable  
3 law and rules, constituted the best notice practicable under the  
4 circumstances, and constituted due and sufficient notice to all persons and  
5 entities entitled thereto.

6 4. Class Counsel are hereby awarded attorneys' fees in the amount  
7 of \$9,031,000 and reimbursement of litigation expenses in the amount of  
8 \$2,074,556.63. These attorneys' fees and expenses shall be paid by  
9 Defendants separate and apart from any Settlement distributions paid to  
10 Settlement Class Members and the Court finds these sums to be fair and  
11 reasonable.

12 5. In making this award of attorneys' fees and litigation expenses,  
13 the Court has considered and found that:

14 a. The Settlement before the Court for final approval provides  
15 for the resolution of all claims in the Action in exchange for a cash  
16 payment of \$875 per loan to Settlement Class Members who submit a  
17 valid and timely claim form, and, therefore, Settlement Class Members  
18 will benefit from the Settlement that occurred because of the efforts of  
19 Class Counsel;

20 b. Long-Form Notices were sent to 48,413 uniquely named  
21 Settlement Class Member borrower addresses and posted on the  
22 Settlement website, and E-mail Notices were emailed to each of the  
23 21,832 e-mail addresses associated with Settlement Class Member  
24 records. The notices advised that Class Counsel would apply for  
25 attorneys' fees in the same amounts now requested and reimbursement  
26 of litigation expenses in an amount slightly less than the amount  
27 identified, and no objections to the requested attorneys' fees or  
28 litigation expenses were submitted;

1 c. Class Counsel conducted the litigation and achieved the  
2 Settlement with skill, perseverance, and diligent advocacy;

3 d. The Action raised a number of complex issues;

4 e. Had Class Counsel not achieved the Settlement, there  
5 would remain a significant risk that Plaintiffs and the other members  
6 of the Class may have recovered less or nothing from Defendants;

7 f. Over the course of 17 years, Class Counsel devoted nearly  
8 63,000 hours, with a lodestar value of over \$30.5 million, to achieve the  
9 Settlement;

10 g. The requested fee award of \$9,031,000 amounts to less than  
11 one-third of the actual lodestar, representing a multiplier of .29514,  
12 and

13 h. The amount of attorneys' fees awarded and expenses to be  
14 paid from the Settlement Fund are fair and reasonable and consistent  
15 with awards in similar cases.

16 6. Plaintiffs are hereby each awarded a service award in the amount  
17 of \$5,000, to be paid by Defendants within ten (10) business days after entry  
18 of this Order, for the time and effort they devoted to prosecuting the Class's  
19 claims and achieving the substantial Settlement for the Class.

20 7. Any appeal or any challenge affecting this Court's approval  
21 regarding any attorneys' fees and expense application shall in no way disturb  
22 or affect the finality of the Final Approval Order.

23 8. Exclusive jurisdiction is hereby retained over the Parties and the  
24 Settlement Class Members for all matters relating to this Action, including  
25 the administration, interpretation, effectuation or enforcement of the  
26 Settlement Agreement and this Order.  
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9. In the event that the Settlement is terminated or the Effective Date of the Settlement otherwise fails to occur, this Order shall be rendered null and void to the extent provided by the Settlement Agreement.

10. There is no just reason for delay in the entry of this Order, and immediate entry by the Clerk of the Court is expressly directed.

IT IS SO ORDERED.

Dated: December 19, 2025

/s/ M. Miller Baker  
HON. M. MILLER BAKER<sup>1</sup>

<sup>1</sup> Judge of the United States Court of International Trade, sitting by designation.