## IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MARYLAND

For the reasons set forth in the accompanying Memorandum Opinion, it is this 13th day of December, 2023, ORDERED that:

(1) This Court's October 2, 2020 Order certifying the First Mariner Class, ECF 48, is AMENDED and the class definition is MODIFIED to the following:

All individuals in the United States who were borrowers on a federally related mortgage loan (as defined under the Real Estate Settlement Procedures Act, 12 U.S.C. § 2602) originated or brokered by First Mariner Bank for which Genuine Title provided a settlement service, as identified in Section 1100 on the HUD-1, between January 1, 2009 and December 31, 2014, and whose HUD-1 reflects the payment of title, abstract, search and/or examination services exceeding the 80th percentile cost in their state according to the then-applicable Wells Fargo Chart. Exempted from this class is any person who, during the period of January 1, 2009 through December 31, 2014, was an employee, officer, member and/or agent of First Mariner Bank, Genuine Title LLC and/or Competitive Advantage Media Group LLC.

(2) An opt-out notice shall be disseminated to members of the First Mariner Class to advise them that they may forfeit their opportunity to raise certain damages claims, including but not limited to those related to title insurance overcharges, by remaining in the class. The

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parties shall meet and confer about the form and substance of such notice and provide a status update to the Court by Friday, January 5, 2024.

/s/
Stephanie A. Gallagher
United States District Judge