

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

**JILL BEZEK, et al.,**

**Plaintiffs,**

**v.**

**FIRST MARINER BANK,**

**Defendant.**

\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*

**Civil Case No.: SAG-17-2902**

\* \* \* \* \*

**ORDER**

For the reasons stated in the accompanying Memorandum Opinion, it is, this 2nd day of October, 2020, ORDERED that Plaintiffs’ Motion to Certify Class, ECF 34, is GRANTED. This Court hereby concludes that the Plaintiffs and the proposed Class have satisfied the requirements of Federal Rule of Civil Procedure 23(a) and 23(b)(3) as follows:

1. The proposed class is so numerous that joinder of all members is impracticable. Fed. R. Civ. P. 23(a)(1).
2. There are questions of fact and law common to the Class. Fed. R. Civ. P. 23(a)(2).
3. The claims of the named Plaintiffs are typical of the Class’s claims. Fed. R. Civ. P. 23(a)(3).
4. The named Plaintiffs have the same interests as the Class and are adequate representatives. Fed. R. Civ. P. 23(a)(4).
5. Michael Smith and Melissa English, of Smith Gildea & Schmidt LLC, and Timothy Maloney and Veronica Nannis, of Joseph, Greenwald & Laake, P.A., are qualified and adequate Class Counsel. Fed. R. Civ. P. 23(a)(4).
6. Questions of law or fact common to the Class members predominate over questions affecting only individual members. Fed. R. Civ. P. 23(b)(3).
7. A class action is a superior method of adjudication. Fed. R. Civ. P. 23(b)(3).

A class is hereby certified under Rule 23 of the Federal Rules of Civil Procedure as follows:

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. 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.

- Plaintiffs Jill Bezek and Michelle Harris are appointed class representatives.
- Michael Smith and Melissa English, of Smith Gildea & Schmidt LLC, and Timothy Maloney and Veronica Nannis, of Joseph, Greenwald & Laake, P.A., are appointed Class Counsel.
- The parties shall confer and submit to the Court a proposed form of Notice to the Class no later than 30 days from the entry of this Order.

Date: October 2, 2020

\_\_\_\_\_  
/s/  
Stephanie A. Gallagher  
United States District Judge