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6	Attorneys for Plaintiffs Jamie Jweinat and R	tichard Lechleitner
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8	SUPERIOR COUR	T OF CALIFORNIA
9	COUNTY OF SA	AN FRANCISCO
	JAMIE JWEINAT and RICHARD	
10	LECHLEITNER, individually and on behalf of all others similarly situated,) CASE NO.: Case No. CGC-23-605149
11	Plaintiff,)
12	vs.) NOTICE OF MOTION AND MOTION) FOR ATTORNEY'S FEES, COSTS, AND
13	LOANDEPOT.COM, LLC; and DOES 1-) INCENTIVE AWARD OF CLASS) ACTION SETTLEMENT
14	10 inclusive,) ACTION SETTLEMENT)
15	Defendant	Filed Concurrently with Memorandum ofPoints and Authorities in Support of
16		Plaintiffs' Motion for Final Approval of
		 Class Action Settlement, Declaration of Todd M. Friedman, Declaration of Jamie Jweinat
17) and Declaration of Richard Lechleitner
18		Date: April 21, 2025
19) Time: 9:30 a.m.) Dept: 301
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ALL PARTIES AND TO THEIR ATTORNEYS OF RECORD HEREIN:

TO ALL PARTIES AND THEIR RESPECTIVE COUNSEL:

PLEASE TAKE NOTICE THAT ON April 21, 2025, in Department 302 of the Superior Court County of San Francisco, located at 400 McAllister Street, San Francisco, Ca 94012, Plaintiffs, Jamie Jweinat and Richard Lechleitner, on behalf of themselves and all other similarly situated class members, will hereby and do, move for an order granting Plaintiffs' Motion for Attorneys Fees Costs and Incentive Award described herein.

The motion is based on this Notice of Motion, the Memorandum of Pointes and Authorities in support thereof, submitted herewith, The Declarations of Jamie Jweinat and Richard Lechleitner, The Declaration of Todd M. Friedman and Brad Madden, the complete file in this action and any other documentary and/or oral evidence as may be presented at the time of the hearing on this Motion.

Dated: March 10, 2025 LAW OFFICES OF TODD M. FRIEDMAN

Todd M. Frisdman

Todd M. Friedman, Esq.

Attorney for Plaintiff

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MEMORANDUM OF POINTS AND AUTHORITIES

I. INTRODUCTION

Through this Motion, Plaintiffs Jamie Jweinat ("Plaintiffs") seek attorneys' fees, costs and an incentive award as a result of the final approval of the proposed class action settlement with Loandepot.com., LLC ("Defendant") who do not oppose this Motion. In the proposed settlement, Defendant has agreed to pay \$1,025,000 ("Total Settlement Amount") to the members of the settlement class. The Settlement resolves the Electronic Funds Transfer Act ("EFTA") claims brought against Defendant in this action.

The Settlement is the result of the hard work performed by Class Counsel, over the period this case has been pending, including researching Defendant; interviewing Plaintiffs, reviewing and analyzing the records during the Class Period, conducting confirmatory discovery into the size of the class, negotiating and administering the settlement. As such, Plaintiff should be awarded his fees and costs, the Claims Administrator should be paid for providing its services, and the Class Representatives should receive an incentive award for expending considerable time and effort actively pursuing this matter to resolution.

Specifically, The Law Offices of Todd M. Friedman, PC ("Class Counsel") bring this instant Motion for Attorneys' Fees, Costs and Incentive Awards based upon the share of the Total Settlement Amount calculated to compensate Settlement Class Members with claims factually similar to Plaintiffs which accounts for \$341,632.50 in fees plus \$12,260.05 in costs of the total \$1,025,000.00 in the Total Settlement Amount.

II. FACTUAL BACKGROUND

Plaintiffs operative Complaint alleges that LoanDepot violated the Electronic Funds Transfer Act, 15 U.S.C. § 1693, et seq ("EFTA") by failing to provide Plaintiffs with copies of their written preauthorized electronic fund transfers. Plaintiffs contend they and the Class are entitled to statutory and actual damages pursuant to EFTA. Defendant has vigorously denied and continue to deny that it violated EFTA, and denies all charges of wrongdoing or liability asserted against it in the Action.

A. Proceedings to Date

On September 21, 2022, Plaintiffs filed a complaint in the United States District Court for the Northern District of California entitled *Jamie Jweinat and Richard Lechleitner v. loandepot.com*, *LLC*, Case No. 3:22-cv-05387-VC (the "Federal Class Action"). The Federal

Class Action complaint alleged that loanDepot violated the Electronic Funds Transfer Act, 15 U.S.C. § 1693, et seq. (the "EFTA") by failing to provide Plaintiffs with copies of their written preauthorized electronic fund transfers. Plaintiffs also alleged a derivative claim under the "unlawful" prong of California's Unfair Competition Law, Cal. Bus. & Prof. Code § 17200, et seq. (the "UCL"). See Friedman Decl, ¶ 4.

On December 8, 2022, Defendant filed a motion to dismiss the Federal Class Action under Federal Rules of Civil Procedure 12(b)(1) and 12(b)(6) based on Plaintiffs' lack of Article III standing and failure to allege statutory standing under the UCL. The Federal Class Action was dismissed without prejudice on February 14, 2023, for lack of subject matter jurisdiction due to Plaintiffs' lack of injury in fact. *See Friedman Decl*, ¶ 5.

On March 14, 2023, Plaintiffs re-filed their complaint (the "Complaint") in the Superior Court of California, County of San Francisco, asserting virtually identical allegations and causes of action. (*Jamie Jweinat and Richard Lechleitner v. loanDepot.com, LLC*, Case No. CGC-23-60514 (the "Action").) The Parties engaged in informal discovery before agreeing to mediation. *See Friedman Decl*, ¶ 6.

The Parties attended a mediation with the Hon. Suzanne H. Segal, Ret. of Signature Resolution on October 6, 2023. Through her guidance, this Settlement was reached. *See Friedman Decl*, ¶ 9. This Honorable Court granted Plaintiffs' Motion for Preliminary Approval of October 17, 2024.

After, notice was mailed to 118,299¹ Class Members' last known addresses, fully laying out the terms of the settlement agreement, the rights of the Class Members to object and the rights of the Class Members to opt out of the class², less than 3% of which were returned without finding an updated address. *See Declaration of Brad* Madden. at ¶13. In additional P&N also successfully delivered email Notice to Over 99% of the class. *Id.* After the Class Members were so informed, *zero objections and only 11 opt-outs* were lodged. *See* Madden Decl. at ¶¶15-16. The Settlement is fair, reasonable and adequate, and should be given final approval. Therefore, Plaintiff respectfully requests that this Court grant final approval of the Settlement Agreement and enter the proposed order submitted herewith

¹ This was the total number of confirmed addresses for class members between the addresses provided by Defendant and the reverse look ups performed by P&N.

A copy of the notice mailed to the class members is attached as Exhibit #1 to Madden Decl.

Class Counsel is knowledgeable about and has done extensive research with respect to the applicable law and potential defenses to the claims of the Settlement Class. Class Counsel has diligently pursued an investigation of the Settlement Class Members' claims against Defendant. Based on the forgoing data and on their own independent investigation and evaluation, Class Counsel is of the opinion that the settlement with the Defendant for the consideration and on the terms set forth in the Settlement Agreement is fair, reasonable, and adequate and is in the best interest of the Settlement Class Members in light of all known facts and circumstances, including the risk of significant delay and uncertainty associated with litigation, various defenses asserted by Defendant, and numerous potential appellate issues. Although it denies any liability, Defendant has agreed to settle the claims on the terms set forth in the Settlement Agreement.

III. THE SETTLEMENT

Defendant agrees to establish a Settlement Fund in the amount of \$1,025,000 ((Agreement § 4.01) in order to fund the following: (1) providing notice to Class Members; (2) providing settlement checks to Class Members entitled to receive a settlement check; (3) creating and maintaining the Settlement Website; (4) maintaining a toll-free telephone number (total estimated administration costs of under \$110,000); (5) Litigation expenses of up to \$15,000.00; (6) to pay the proposed \$10,000 Service Award each to the Plaintiffs (Agreement § 5.02); (7) payment of the proposed Attorneys' Fees of \$341,632.50 (33.33% of the Settlement Fund) (Agreement § 5.01). See Friedman Decl, ¶ 20. Any funds remaining after payment of all settlement costs and Payments to the Settlement Class shall be paid to Habitat for Humanity of Orange County, as cy pres recipient.

The amount of the Settlement Fund shall not be reduced as a result of any member(s) of III. **ARGUMENT**

A. THIS COURT SHOULD AWARD CLASS COUNSEL FEES AND COSTS

Both the United States Supreme Court and the California Supreme Court have long recognized the need for class actions in consumer cases where recoveries are too small to warrant individual prosecution. Over a quarter of a century ago, the California Supreme Court explained:

Modern society seems increasingly to expose men to ... group injuries for which individually they are in a poor position to seek legal redress, either because they do not know enough or because such redress is disproportionately expensive. If each is left to assert his rights alone if and when he can, there will at best be a

random and fragmentary enforcement, if there is any at all. This result is not only unfortunate in the particular case, but it will operate seriously to impair the deterrent effect of the sanctions which underlie much contemporary law.

Vasquez v. Superior Court, 4 Cal. 3d 800, 807 (1971); see also Linder v. Thrifty Oil Co., 23 Cal. 4th 429, 434 (2000) ("Courts long have acknowledged the importance of class actions as a means to prevent a failure of justice in our judicial system.").

The concerns articulated by the Court in *Vasquez* apply precisely to this action. Individual Class Members could, or would, not have undertaken the burden of investigation and litigation necessary to prosecute individual claims against it. A class action was necessary to vindicate their rights. As the United States Supreme Court explained in *Amchem Prods. Co. v. Windsor*, 521 U.S. 591 (1997):

The policy at the very core of the class action mechanism is to overcome the problem that small recoveries do not provide the incentive for any individual to bring a solo action prosecuting his or her rights. A class action solves this problem by aggregating the relatively paltry potential recoveries into something worth someone's (usually an attorney's) labor.

Id. at 617.

The reality is that appropriate awards of attorneys' fees are absolutely necessary in order to ensure that consumer and employee rights are protected and vindicated. One of the fundamental axioms of class action law is that a plaintiff who obtains a settlement on behalf of absentee class members is allowed to recover reasonable attorneys' fees and costs incurred in the litigation. *See*, *e.g.*, *Mills v. Electric Auto-Lite Co.*, 396 U.S. 375, 391-92 (1970) (recognizing the right of class action plaintiffs who have obtained a settlement to recover attorneys' fees and costs because, "[t]o allow the others to obtain full benefit from the plaintiff's efforts without contributing equally to the litigation expenses would be to enrich the others unjustly at the plaintiff's expense.").

Contingency fee litigation is always risky. Despite this risk, Class Counsel have secured an excellent result in this litigation, and Class Counsel respectfully submit that the award of \$341,632.50 in fees and \$10,253.25 in litigation costs as well as a service payment of \$10,000 to the each of the Class Representatives (\$20,000 total) is therefore appropriate. As explained below, the requested fee reflects a modest 1.4 lodestar multiplier, after years of work on this litigation, of Class Counsel's actual fees of \$242,832.50. Plaintiffs are entitled to recover reasonable attorneys' fees, expenses and costs under Code of Civil Procedure § 1021.5. Moreover, when a party is entitled to statutory fees, "the fee should ordinarily include

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compensation for all hours reasonably spent, including those relating solely to the fee". See Serrano v. Unruh, 32 Cal. 3d 621, 624 (1982) ("Serrano IV"). California courts, in exercising their broad discretion to determine the appropriate fee, may base their calculations on the "lodestar" and "multiplier" method. See Press v. Lucky Stores, Inc., 34 Cal. 3d 311, 322 (1983); Serrano v. Priest, 20 Cal. 3d 25, 48-49 (1977) ("Serrano III"). That said, it is submitted that the fee award sought herein is reasonable under both the lodestar/multiplier and common fund approaches in determining reasonable attorney's fees. Class Counsel's costs are also fully documented, necessarily incurred and otherwise reasonable.

The reaction of the Class to the Settlement terms relating to fees and costs must also be recognized. To date, 11 Class Members have opted out and zero Class Members have objected to the Fee request. Courts have interpreted that response as evidence that the Settlement warrants final approval. See, e.g., 7-Eleven Owners for Fair Franchising v. Southland Corp., 85 Cal. App. 4th 1135, 1152-53 (2000) (finding response of class members to be "overwhelmingly positive" where "a mere 80 of the 5,454 absent class members elected to opt out of the settlement.").

1. The requested attorney's fees are reasonable, fair and appropriate under the lodestar/multiplier approach

Under the lodestar/multiplier approach, the court computes the "lodestar" amount by multiplying the number of hours reasonably expended by each attorney or legal staff member by their reasonable hourly rates. See Serrano III, 20 Cal. 3d at 48. However, "the lodestar formula does not limit consideration to hours expended and hourly rate, though that is the foundation of the calculation." Lealao v. Beneficial California, Inc., 82 Cal. App. 4th 19, 40 (2000). The court then enhances this lodestar figure by a "multiplier" to account for a range of factors, such as the novelty and difficulty of the case, its contingent nature, and the degree of success achieved. See Serrano III, 20 Cal. 3d at 49; see also Lealao, 82 Cal. App. 4th at 26; Thayer v. Wells Fargo Bank, 92 Cal. App. 4th 819, 834 (2001) ("[t]here is no hard-and-fast rule limiting the factors that may justify an exercise of judicial discretion to increase or decrease a lodestar calculation"). Class Counsels' fee demand is justified based upon the lodestar method of calculating fees.

a. The number of hours claimed is reasonable

Counsel for prevailing parties are entitled to be compensated "for all time reasonably expended in pursuit of the ultimate result achieved in the same manner that an attorney

traditionally is compensated by a fee-paying client for all time reasonably expended on a matter." *Hensley v. Eckerhart*, 461 U.S. 424, 431 (1983) (internal quotes and citation omitted); *see also Serrano IV*, 32 Cal. 3d at 633 (parties "should recover for all hours reasonably spent"). The amount of time Class Counsel spent on this case (289.1 hours), which culminated in the very favorable Settlement, is entirely reasonable given the complexity of the issues involved, Defendants' vigorous defense, the length of time the litigation has been pending, and the exceptional results obtained. Further, all of Class Counsel's time is supported by the declarations submitted concurrently with this Motion which themselves are based on records that are maintained contemporaneously in the normal course of Class Counsel's practice. *See, In re Sutter Health Uninsured Pricing Cases*, 171 Cal. App. 4th 495, 511-12 (2009) ("We see no reason why [the court] could not accept the declarations of counsel attesting to the hours worked, particularly as he was in the best position to verify those claims by reference to the various proceedings in the case."); *Wershba v. Apple Computer, Inc.*, 91 Cal. App. 4th 224, 254-55 (2001).

b. The hourly rates requested are reasonable

Class Counsel are entitled to be compensated at hourly rates that reflect the reasonable market value of their legal services, based on their experience and expertise. See Serrano IV, 32 Cal. 3d at 640 n.31; San Bernardino Valley Audubon Soc'y, Inc. v. County of San Bernardino, 155 Cal. App. 3d 738, 755 (1984). "The reasonable hourly rate is that prevailing in the community for similar work." PCLM Group, Inc. v. Drexler, 22 Cal. 4th 1084, 1095 (2000). Payment at full market rates is essential to entice well-qualified counsel to undertake difficult cases such as this one. See Audubon Soc'y, 155 Cal. App. 3d at 755. Class Counsel's hourly rates are fully supported by their experience and reputation in handling complex class action litigation. See Friedman Decl. ¶¶ 42-52. Further, Class Counsel charge rates commensurate with the prevailing market rates for attorneys of comparable experience and skill handling complex litigation and Class Counsel made all reasonable attempts to assign tasks to timekeepers at the appropriate billing rates.

2. The requested attorneys' fees and costs are reasonable, fair and appropriate under the Common Fund Doctrine.

While the lodestar method set forth above weighs in favor of granting this Motion, a percentage of the common fund calculation supports the requested fee as well. The concept of

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awarding attorneys' fees from a common fund such as at issue here was stated in the following manner by the California Supreme Court: "[W]hen a number of persons are entitled in common to a specific fund, and an action brought by a plaintiff or plaintiffs for the benefit of all results in the creation or preservation of that fund, such plaintiff or plaintiffs may be awarded attorney's fees out of the fund." Serrano III, 20 Cal. 3d at 34; see also Lealao, 82 Cal. App. 4th at 26 (observing that "Fee spreading occurs when a settlement or adjudication results in the establishment of a separate or so-called common fund for the benefit of the class. Because the fee awarded class counsel comes from this fund, it is said that the expense is borne by the beneficiaries."). In addition to spreading the litigation fees among all beneficiaries, awards of common fund fees are essential to furthering the important societal goal of attracting competent counsel to handle these often complex contingency cases "who will be more willing to undertake and diligently prosecute proper litigation for the protection or recovery of the fund if [the attorneys are assured that [they] will be promptly and directly compensated should [their] efforts be successful." Melendres v. City of Los Angeles, 45 Cal. App. 3d 267, 273 (1975) (quoting In re Stauffer's Estate, 53 Cal. 2d 124, 132 (1959)). In California, trial courts have inherent equitable power to award attorney's fees on a common fund basis when counsel's efforts "have resulted in the preservation or recovery of a certain or easily calculable sum of money." Serrano III, 20 Cal. 3d at 35. The traditional method for calculating a common fund fee is to award a percentage of the total fund. See, e.g., Lealao, 82 Cal. App. 4th at 26. Fee awards from a common fund can "average around one-third of the recovery." Consumer Privacy Cases, 175 Cal. App. 4th 545, 558 n.13 (2009); see also Chavez v. Netflix, Inc., 162 Cal. App. 4th 43, 66 n.11 (2008).

The determination of the proper quantum of attorneys' fees in this case is not a complicated matter, given the Total Settlement Amount of \$1,025,000. Thus, the fees sought by Class Counsel represent a third of that amount, which is well within the realm of fees for such work on a contingency basis. *Lealao*, 82 Cal. App. 4th at 47 ("As many courts have noted ... the amount of attorney fees typically negotiated in comparable litigation should be considered in the assessment of a reasonable fee in representative actions in which a fee agreement is impossible.").

In sum, the fees requested herein are more than reasonable due to the result achieved, the reaction of the Class to the Settlement, as well as the entirely contingent nature of the work

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undertaken by Class Counsel, for which they have yet to be paid one cent for their work.

The requested costs are fully documented, necessarily incurred and reasonable.

To date, Class Counsel have documented and verified a total of \$12,260.05. in expenses and costs incurred through the time of this Motion. *See* Friedman Decl. ¶53. The costs and expenses for which counsel seeks reimbursement include filing fees, messenger services, service of process, electronic filing fees and mediation expenses. *Id.* Plaintiffs' counsel has not billed for miscellaneous expenses such as legal research expenses, printing expenses and postage. All of these costs were necessarily incurred in the course of this litigation and should be reimbursed. *Id.*. Thus, Plaintiff's request for \$12,260.05 in costs is reasonable.

4. Applying a Multiplier to Counsel's Lodestar Is Reasonable

Based on the requested rates, Plaintiffs estimated their lodestar at \$242,832.50. Thus, the multiplier that would apply to obtain the requested fee would be a modest 1.4. Courts in the Ninth Circuit have "routinely awarded" multipliers in "the 1x to 4x range", Perks v. v. Activehours, Inc. (N.D. Cal., Mar. 25, 2021) 2021 WL 1146038, at *8, and courts will often award higher multipliers where the circumstances warrant it because of the excellent results obtained, complexity of the case, and risks involved. See, e.g., Craft v. County of San Bernardino (C.D. Cal. 2008) 624 F.Supp.2d 1113, 1123 (awarding 25% of common fund, equivalent to a 5.2) multiplier) (collecting cases); see also Stevens v. SEI Investments Company (E.D. Pa., Feb. 28, 2020) 2020 WL 996418, at *13 (holding that "multiples ranging from 1 to 8 are often used in common fund cases" and awarding fees equivalent to a multiplier of 6.16); Wershba v. Apple Computer, Inc. (2001) 91 Cal.App.4th 224, 255 [110 Cal.Rptr.2d 145]. Indeed, multipliers in the range of 5x to 10x are not uncommon, and some courts have even been known to award higher multipliers. See, e.g., In re Merry-Go-Round Enterprises, Inc. (Bankr.D.Md.2000) 244 B.R. 327 (40% award for \$71 million fund awarded, resulting in a cross-check multiplier of 19.6); Stop & Shop Supermarket Co. v. SmithKline Beecham Corp. (E.D.Pa.) 2005 WL 1213926 (\$100 million class fund in antitrust case, with fee award that including multipliers as high as 15 to 20 times the lodestar calculation. See, e.g., New England Carpenters Health Benefits Fund v. First Databank, Inc., (D. Mass. Aug. 3, 2009) 2009 WL 2408560, *2 (allowing a 20% attorney's fees

recovery on a \$350 million settlement, equivalent to "a multiplier of about 8.3 times lodestar"); Conley v. Sears, Roebuck & Co., (D. Mass. 1998) 222 B.R. 181 (approving lodestar multiplier of 8.9, even where plaintiffs' counsel were "piggybacking" on prior success by another plaintiffs' firm in a different case); In re Rite Aid Corp. Securities Litig., (E.D. Pa. 2005) 362 F. Supp. 2d 587, 589-90 (awarding 25% of \$126 million settlement fund, which was equal to a lodestar multiplier of 6.96); In re Cardinal Health Inc. Sec. Litig., (S.D. Ohio 2007) 528 F.Supp.2d 752, 768 (allowing an 18% attorney's fees recovery on a \$600 million settlement, even though that award resulted in a "lodestar multiplier of six"). amounted to a multiplier of 15.6); Laffitte, supra (approving one-third contingency fee request from \$19 million settlement fund with 4x multiplier); In re Mego Fin. Corp. Sec. Litig. (9th Cir. 2000) 213 F.3d 454, 457–58, 463 (upholding fee award of 33.3% of settlement).

The result achieved by Class Counsel cannot be called into legitimate question. Class Counsel obtained more than the maximum amount of statutory damages for the Class under the EFTA's statutory damages cap (\$500,000) for class actions, after reducing the fund by the requested fees, costs, administration and incentive awards. The Class is getting everything they could achieve at trial. Class Counsel clearly did a good job and deserve a modest multiplier based on the common fund doctrine for these results.

B. THE COURT SHOULD AWARD PLAINTIFFS THEIR REQUESTED INCENTIVE AWARDS

Twelve years ago, in *Cellphone Termination Cases*, 186 Cal. App. 4th 1380, 1396 (2010), the appellate court upheld the trial's court approval of \$10,000 in incentive awards to each class representative. The court reasoned, "'[T]he rationale for making enhancement or incentive awards to named plaintiffs is that they should be compensated for the expense or risk they have incurred in conferring a benefit on other members of the class." *Id.* at 1394 (quoting *Clarke v. American Residential Servs. LLC*, 175 Cal. App. 4th 785, 806 (2009)).

Here, the Settlement Agreement calls for Plaintiffs to receive a \$10,000 incentive award, each, totaling \$20,000. These incentive award are well deserved and justified by the fact that Plaintiffs took action on behalf of almost 118,300 class members and expended considerable effort to achieve the results. Jweinat and Lechleitner Decls. ¶ 7-10; Plaintiffs participated in a mediation and several discussions after, and a as informal discovery. *Id.* Moreover, Plaintiffs faced substantial financial risk by bringing this claim because they had to give up their right to pursue Defendant on any other basis. *Id.* By bringing this action, Plaintiffs furthered the public

1	policy goals of consumer privacy. Therefore, this time and effort made resolution of this cas			
2	possible for the members of the Class. Furthermore, Plaintiffs have served as model class			
3	representatives since the inception of this case. By bringing this action, Plaintiffs also furthere the well-established public policy goals of protecting consumers from alleged and severe EFT.			
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4	violation practices.			
5	II.	CONCLUSION		
6	For the reasons stated above, Plaintiffs respectfully submit that this Motion should b			
7	granted in its entirety. Specifically, Plaintiffs seek:			
8		• \$341,632.50 for Class Counsel's fees		
		• \$12,260.05 for Class Counsel's costs);		
9		• \$182,983 for the cost of Claims Administration; and		
10		• A \$10,000 incentive award to each of named the Plaintiffs.		
11		Respectfully submitted,		
12	D-4-1.			
13	Dated:	March 10, 2025 LAW OFFICES OF TODD M. FRIEDMAN, P.C.		
14		By: Todd M. Friedman Todd M. Friedman		
		Attorneys for Plaintiffs and the Class		
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