

THE HONORABLE JAMES L. ROBERT

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UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON

ADAMA JAMMEH, OUMIE SALLAH, and  
CYNTHIA QUINTERO,

Plaintiffs,

v.

HNN ASSOCIATES, LLC, GATEWAY, LLC,  
COLUMBIA DEBT RECOVERY, LLC, d/b/a  
GENESIS CREDIT MANAGEMENT, LLC, and  
WILLIAM WOJDAK,

Defendants.

NO. 2:19-cv-00620-JLR

**[PROPOSED] FINAL APPROVAL ORDER**

This matter came before the Court on consideration of Plaintiffs’ Motion for Final Approval of Class Action Settlement (Dkt. # 128) and Class Counsel’s Motion for an Award of Fees, Costs, and Class Representative Statutory and Service Awards (Dkt. # 121). After considering the motions and the declarations and exhibits submitted with the motions, the Court enters this Final Approval Order (“Final Approval Order”), which constitutes a final adjudication on the merits of all claims of the Classes and Subclass. It is HEREBY ORDERED that the motions are GRANTED, the Settlement Agreement and Release (“Agreement”) is finally approved, Class Counsel are awarded \$600,000 in fees and expenses, Plaintiffs Adama Jammeh and Oumie Sallah are each awarded \$5,000 for statutory damages and service awards, and Plaintiff Cynthia Quintero is awarded \$2,000 for a statutory damages and service award.

1 On February 4, 2021, the Court preliminarily approved the Agreement and directed that  
2 notice be given to the Class (Dkt. No. 120). Pursuant to the notice requirements set forth in the  
3 Agreement and Preliminary Approval Order, Class Members were notified of the terms of the  
4 proposed Agreement, of their right to opt out, and of their right to object and be heard at a  
5 Final Approval Hearing to determine whether the terms and conditions of the Agreement are  
6 fair, reasonable, and adequate for the release of the claims contemplated by the Agreement;  
7 and whether judgment should be entered dismissing this action with prejudice.

8 The Court has reviewed and considered all papers filed in support of and in opposition  
9 to the settlement, and all exhibits thereto, and held a hearing after notice was sent to the  
10 Classes in order to confirm that the settlement is fair, reasonable, and adequate, and to  
11 determine whether the Final Approval Order should be entered in this action pursuant to the  
12 terms and conditions set forth in the Agreement (“Final Approval Hearing”) on June 9, 2021 at  
13 9:00 a.m. At the Final Approval Hearing, the parties and all interested persons were heard in  
14 support of and in opposition to the settlement.

15 NOW, THEREFORE, IT IS HEREBY ORDERED:

16 1. The Court has jurisdiction over the subject matter of this action and personal  
17 jurisdiction over the parties and the Classes. The definitions and provisions of the Agreement  
18 are incorporated in this Order as though fully set forth herein.

19 2. In its class certification order, the Court certified the following Classes:

20 **HNN CLASSES:** Former tenants of an HNN managed property in  
21 Washington who moved in before February 1, 2019 and:

22 (1) who moved out on or after July 12, 2017, and from whom HNN  
23 collected a deposit or security without providing a move-in  
24 checklist that stated the condition of the walls, floors, countertops,  
carpets, and appliances in the unit (the “Move-In Form” Class); or

25 (2) who moved out on or after July 12, 2017, and to whom HNN  
26 mailed a statement of HNN’s basis for retaining a deposit more  
27 than 21-days after the tenant moved out of an HNN-managed unit  
(the “Late Statement” Class); or

1 (3) who moved in to an HNN managed property after July 31, 2016,  
2 and whose deposit was forfeited by HNN (the “Forfeiture Class”).

3 **CDR CLASS:** All former tenants of an HNN managed property in  
4 Washington whose accounts HNN placed with CDR between  
5 February 13, 2017 and January 31, 2019, and to whom CDR sent at  
6 least one written collection demand.

7 Dkt. No. 105 at 57. In its Preliminary Approval Order, the Court also found that the FDCPA  
8 Subclass satisfies the requirements of Rule 23(a) and (b)(3) and certified the following Subclass:

9 **CDR FDCPA SUBCLASS:** All members of the CDR Class to whom CDR  
10 sent at least one written collection demand on or after July 12,  
11 2018.

12 Dkt. No. 120

13 3. The Court reaffirms its appointment of Adama Jammeh, Oumie Sallah, and  
14 Cynthia Quintero as Class Representatives (Dkt. Nos. 105 at 58, 120 at 3), and the Terrell  
15 Marshall Law Group, The Law Office of Paul Arons, and Leonard Law, as Class Counsel (*id.*).

16 4. The Court finds that the notice given to Class Members fully and accurately  
17 informed Class Members of all material elements of the settlement and constituted valid,  
18 sufficient, and due notice to all Class Members. The notice fully complied with due process,  
19 Rule 23 of the Federal Rules of Civil Procedure, and all other applicable law.

20 5. The settlement requires Defendants to establish a Settlement Fund in the  
21 amount of \$1,600,000 that the parties propose to use to: make payments to all Settlement  
22 Class Members with a deliverable address who did not timely exclude themselves from the  
23 settlement; pay the Class Administrator the costs of notice and settlement administration  
24 expenses; pay statutory damages and service awards to the Class Representatives in amounts  
25 approved by the Court; and pay Class Counsel’s attorneys’ fees and expenses, in amounts  
26 approved by the Court. The Settlement Fund is non-reversionary and any amounts remaining in  
27 the Settlement Fund after the deadline to cash checks has expired shall be distributed in a  
second distribution, if feasible, or else disbursed to Washington Community Action Network

1 (Washington CAN) and Mary's Place, two non-profit organizations dedicated to expanding  
2 access to and helping people with finding safe and affordable rental housing.

3 6. Defendants are ordered to comply with the non-monetary relief required by the  
4 Settlement as follows:

5 a. Within thirty (30) days of full execution of this Settlement Agreement,  
6 CDR shall cease all efforts to collect any amounts in excess of the  
7 Principal allegedly owed by Class Members on their HNN accounts.

8 b. To the extent that CDR is furnishing information regarding the Settlement  
9 Class Members' HNN Accounts, within thirty (30) days of the Effective  
10 Date, CDR shall request deletion of all tradelines relating to Settlement  
11 Class Members' HNN accounts that CDR or any related person or entity  
12 has reported to any "consumer reporting agency" as that term is defined  
13 in 15 U.S.C. 1681 ("Credit Bureaus") and will not re-report any of these  
14 alleged debts. The request will be submitted via a "Universal Data Form"  
15 or other similar written form. CDR's sole obligation shall be to submit the  
16 request to suppress the reporting of tradeline(s) associated with the  
17 Settlement Class Members' HNN Accounts, if any. Consumer reporting  
18 agencies are separate entities from CDR. Accordingly, CDR is not  
19 responsible for the performance of any of the consumer reporting agency  
20 with respect to changing, deleting, suppressing, or making entries  
21 regarding any credit information or other information regarding  
22 Settlement Class Members' or any HNN Accounts. CDR shall not have a  
23 continuing obligation to follow up with consumer reporting agencies to  
24 insure deletion of any tradeline(s) related to the Settlement Class  
25 Members' HNN Accounts. It is understood that HNN shall not have any  
26 responsibility with respect to the deletion of any tradelines.  
27

1 c. Within thirty (30) days of the Effective Date, CDR shall file satisfactions of  
2 any judgment CDR has obtained against Settlement Class Members on  
3 their HNN accounts in excess of the Principal. Courts and Judges are  
4 separate entities from CDR. Accordingly, CDR is not responsible for the  
5 performance of any Court or Judge with respect to changing, modifying  
6 or revising any judgment. CDR shall not have an obligation beyond filing  
7 and requesting modification of the judgment in compliance with RCW  
8 4.56.100(1).

9 d. Within thirty (30) days of the Effective Date, CDR shall cease to add  
10 prejudgment interest on HNN accounts.

11 7. The Court finally approves the Agreement, including the plans for  
12 implementation and distribution of the Settlement Fund, and the prospective relief, and finds  
13 that it is in all respects fair, reasonable, adequate, and in the best interest of the Class  
14 Members and the result of extensive arm's length negotiations. The parties dispute the validity  
15 of the claims in the action, and their dispute underscores not only the uncertainty of the  
16 outcome but also why the Court finds the Agreement to be fair, reasonable, and adequate. Had  
17 the parties continued to litigate, it is likely that Defendants would have filed dispositive  
18 motions related to Class Members' claims. And Class Members would have faced the risk and  
19 expense of trial, as well as possible appeals of the Court's class certification order and any  
20 other dispositive rulings. Class Counsel find the Settlement to be in the best interests of the  
21 Classes. For all these reasons, the Court finds that the uncertainties and expense of continued  
22 litigation in both the trial and appellate courts weigh in favor of settlement approval. In making  
23 this determination, the court has considered the criteria set forth in the recently amended  
24 Federal Rule of Civil Procedure 23, and the factors outlined in *Churchill Village, L.L.C. v. General*  
25 *Electric*, 361 F.3d 566, 575–76 (9th Cir. 2004).

26 8. The parties, their counsel, and the Class Administrator shall fulfill their  
27 obligations and duties under the Agreement. The Agreement and every term and provision

1 thereof shall be deemed incorporated herein as if explicitly set forth and shall have the full  
2 force of an order of this Court.

3 9. The Court dismisses with prejudice this action, the Released Claims, and the  
4 Released Parties, and adjudges that the Released Claims are released against the Released  
5 Parties.

6 10. The Court adjudges that Plaintiffs and the Settlement Class Members are  
7 deemed to have fully, finally, completely, and forever released, relinquished, and discharged  
8 the Released Claims against the Released Parties.

9 11. The Class Administrator executed the Notice Plan according to the terms of the  
10 Agreement. The notices apprised the Class Members of the pendency of the litigation; of all  
11 material elements of the proposed settlement, including but not limited to the relief afforded  
12 the Classes under the Agreement; of the res judicata effect on members of the Classes and of  
13 their opportunity to object to, comment on, or opt out of, the settlement; of the identity of  
14 Class Counsel and Class Counsel's contact information; and of the right to appear at the Final  
15 Approval Hearing. The notice given to Class Members satisfied the requirements of Federal  
16 Rule of Civil Procedure 23 and the requirements of constitutional due process. Accordingly, the  
17 Court determines that all Settlement Class Members are bound by this Final Approval Order.

18 12. The following individuals who timely submitted valid requests for exclusion are  
19 excluded from the Settlement Classes and are not bound by this Final Approval Order: Sebia  
20 Green and Laqurisha Russ. The Court, however, finds that the purported request for exclusion  
21 submitted by Kianna Hall is invalid. First, Ms. Hall's original request, which was submitted by  
22 her attorney, did not include Ms. Hall's address or signature and therefore did not comply with  
23 the requirements for exclusion set forth in the Agreement. Second, Ms. Hall's amended  
24 request, which was submitted to the Court by Class Counsel, was untimely. Therefore, Ms. Hall  
25 is included in the Settlement Class and is bound by this Final Approval Order.

26 13. No Class Members objected to the Settlement.  
27

1           14. All persons who have not made their objections to the settlement in the manner  
2 provided in the Agreement are deemed to have waived any objections by appeal, collateral  
3 attack, or otherwise.

4           15. Within thirty (30) days of the date of this Order, the Class Administrator shall  
5 issue Settlement Awards to each Settlement Class Member with a deliverable address under  
6 the terms of the Agreement.

7           16. The Court finds the more than 2,100 hours expended by Class Counsel in this  
8 litigation and Class Counsel's hourly rates ranging from \$125 to \$550 to be reasonable and  
9 approves payment of attorneys' fees and costs in the amount of \$600,000. This amount  
10 reflects Class Counsel's reasonable lodestar. This amount shall be paid from the Settlement  
11 Fund pursuant to the terms of the Agreement. The Court finds this amount to be appropriate  
12 and reasonable in light of the work performed by Class Counsel and the excellent monetary  
13 and prospective relief obtained for the Settlement Class Members. In addition, the Court finds  
14 that the Agreement was negotiated at arm's length and without collusion.

15           17. The Court further grants Class Counsel's application for statutory damages and  
16 service awards for Class Representatives Adama Jammeh and Oumie Sallah in the amount of  
17 \$5,000 each and for Class Representative Cynthia Quintero in the amount of \$2,000. The Court  
18 finds these amounts to be reasonable in light of the service performed by the Class  
19 Representatives. This amount shall be paid from the Settlement Fund in accordance with the  
20 terms of the Agreement.

21           18. Neither this Final Approval Order nor the Agreement is an admission or  
22 concession by Defendants or any of the other Released Parties of the validity of any claims or  
23 of any liability or wrongdoing or of any violation of law. Neither this Final Approval Order nor  
24 the Agreement, nor any related document, proceeding, or action, nor any reports or accounts  
25 thereof, shall be offered or received in evidence in any civil, criminal, or administrative  
26 proceeding, other than proceedings that may be necessary to enforce the Settlement and the  
27 Releases granted in the Settlement and this Final Approval Order.

1           19.     Upon the Effective Date, the Class Representatives and each Settlement Class  
2 Member will be deemed to have completely released and forever discharged the Released  
3 Parties from the Released Claims. Released Claims means any and all claims of liability whether  
4 known or unknown, suspected or unsuspected, asserted or unasserted, foreseen or  
5 unforeseen, actual or contingent, liquidated or unliquidated, punitive or compensatory, that  
6 were brought or that could have been brought in the Action as of the date this Agreement is  
7 executed, relating to Move-Out Charges or procedures, Defendant HNN's collection or  
8 retention of a security deposit, claims under RCW 59.18.260 and RCW 59.18.280, forfeiture of a  
9 security deposit, imposition of Move-Out Charges, CDR's debt collection efforts related to Class  
10 Members and their HNN Accounts, and/or payments to Defendants of any amount above the  
11 Move-Out Charges reflected on the final move-out statement issued to a Settlement Class  
12 Member by HNN, including, but not limited to, claims based on a violation of the CAA, FDCPA,  
13 RLTA, CPA, and any other statutory or common law claim. This release does not extend to any  
14 defenses or counterclaims Settlement Class Members may have to the amount of any Move-  
15 Out Charges Defendants may seek to collect in a lawsuit, or any claims, defenses, or  
16 counterclaims Settlement Class Members may have relating to wrongful eviction.

17           20.     Representative Plaintiffs and all Settlement Class Members are deemed to have  
18 agreed and covenanted, not to sue any Released Party with respect to any of the Released  
19 Claims, or otherwise to assist others in doing so, and are forever barred from doing so, in any  
20 court of law or equity, or any other forum.

21           21.     The Court retains jurisdiction to consider all further matters arising out of or  
22 connected with the settlement, including the implementation and enforcement of the  
23 Agreement.

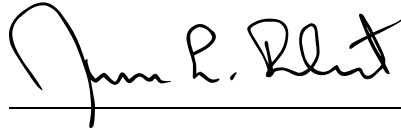
24           22.     The Court finds that no justifiable reason exists for delaying entry of this Final  
25 Approval Order and, good cause appearing, it is expressly directed that this Final Approval  
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1 Order and a separate Judgment be entered as final and appealable and the case dismissed with  
2 prejudice.

3 IT IS SO ORDERED.

4 DATED this 9th day of June, 2021.

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8 JAMES L. ROBART  
9 United States District Judge

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