

LAW FIRMS TO RESEARCH & CONTACT ABOUT PENDING CLASS ACTION LAWSUITS

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http://www.hbsslaw.com/about_us.jsp

Class Action - **Countrywide Loans** - Washington

http://www.hbsslaw.com/files/Amended_SComplaint_0213091234565196220.pdf

<http://www.hbsslaw.com/files/Filed%20SComplaint%200112091231889656175.pdf>

Class Action - **Wells Fargo** – Arizona Class Action

http://www.hbsslaw.com/files/WF_SComplaint1233617896165.pdf

<http://www.hbsslaw.com/files/Wells%20Fargo%20SComplaint1239756118659.pdf>

Consolidated Class Action **Bear Stearns** – New York

<http://www.labaton.com/en/cases/Bear-Stearns.cfm>

<http://www.labaton.com/en/cases/upload/Bear-Stearns-Consolidated-Class-Action-Complaint-for-Violations-of-the-Federal-Securities-Laws.pdf>

Litton Loan Mortgage Servicer

<http://www.beasleyallen.com/focus/Litton-Loan-Servicing/>

Mortgage Provider Subject of Lawsuit

March 18, 2006

Nearly 40 Alabama residents have filed suit against a Florida-based mortgage service provider, claiming the company improperly charged home owners in a variety of ways.

Montgomery lawyer Rhon Jones said **Ocwen Loan Servicing LLC** in West Palm Beach, Fla., charged customers late fees when the payments were on time, and payments sometimes weren't applied correctly.

"There's inconsistency I guess that's the nicest way to put it over how they deal with people on payment programs," Jones said. "We're just getting a lot of complaints about all of these issues." Paul Koches, general counsel for Ocwen, said in an e-mailed statement the accusations are without merit.
About Beasley Allen

Headquartered in Montgomery, Alabama, Beasley Allen is comprised of over 45 attorneys and 200 support staff. Beasley Allen is a national leader in civil litigation, having settled verdicts and settlements of over \$20 billion.

Free Legal Consultation

At Beasley Allen, there is never a fee for legal services, unless we collect for you. Contact us today by filling out a brief questionnaire, or by calling our toll free number (1-800-898-2034) for a free, no-cost no-obligation evaluation of your case.

Texas

<http://www.jerebeasleyreport.com/tag/american-home-mortgage/>

Litton Loan Servicing

Kabateck Brown Kellner LLP

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Los Angeles, CA 90017

<http://www.kbklawyers.com>

http://www.kbklawyers.com/news/bsun_mortgagesnaacp.pdf

Consumer Class Actions

Kabateck Kellner LLP is one of the nation's leading class action law firms because we always strive to stay on the cutting edge. In fact, the firm is lead counsel in most of the high profile consumer class actions pending in the United States. We are uniquely positioned with the resources and experience to handle large cases on a contingency fee basis.

KBK was selected to represent the NAACP in its lending discrimination case against 15 of the nation's largest lending institutions. KBK also represents numerous class actions against banks for violations of TILA in connection with Option ARMS.

Kabateck Kellner serves as lead counsel in class actions against AT&T and other institutions that were involved in illegal wiretapping by Hollywood private investigator Anthony Pellicano and his associates. The firm also serves as lead counsel in litigation that it recently brought against Chevron, ExxonMobil, Shell, BP and other major "Big Oil" companies for damages caused by the Ethanol added to their gasoline that damages boat engines and fuel tanks.

Kabateck Kellner is presently lead or co-lead counsel on consumer fraud class actions involving technology products brought against Apple, Google, Brother, Microsoft, Mitsubishi, Sony, Network Solutions, Samsung, JVC, Toshiba, Citysearch, Hewlett-Packard and others.

In historic litigation that resulted in tens of millions of dollars for families of victims of the Armenian Genocide, Kabateck Kellner was co-lead counsel in actions brought against insurers New York Life and AXA. This litigation was particularly difficult given the fact that the Armenian Genocide occurred over 90 years ago. The firm is currently prosecuting claims on behalf of heirs of the Armenian Genocide arising from bank deposits and other assets held by Deutsche Bank, as well as insurance claims against Victoria Versicherung AG insurance company.

While our litigation has undeniably resulted in material changes in the way that corporate America operates, we have also obtained extraordinary results for our clients.

Consumer Fraud

May 22, 2007 10:53 AM

Litton Loan Servicing

We are currently pursuing claims against Litton Loan Servicing. Litton is a loan servicer, which means they contract with sub-prime loan originators to collect fees and payments on (primarily) mortgage loans. We believe there are a number of problems with the way Litton is collecting on certain loans. We believe they are not properly crediting certain payments when made, that they are force-placing insurance on certain loans, and that they are charging fees and costs that are excessive and not proper according to state and federal law.

Investigation and pending class action lawsuit against Litton Loan Servicing. Litton is a loan servicer. A loan servicer contracts with the originator of the loan to service that loan. Generally speaking, a consumer interacts primarily with the loan servicer.

This investigation has led to a pending class action lawsuit against Litton Loan Servicing, based on consumer reports about Litton business practices. Evidence suggests that there are a number of problems with the way Litton is collecting on certain loans. Litton is not properly crediting certain payments when made, it is force-placing insurance on certain loans, and it is charging fees and costs that are excessive and not proper according to state and federal law.

Ocwen Bank Fraud Charges


<http://www.beasleyallen.com/news/Fraud-Charges-against-Ocwen-Federal-Bank/>

MERSCORP

[http://www.hfesq.com/securities-class-action-cases-detail.php?case=Trevino+v.+Merscorp%2C+Inc.+and+Mortgage+Electronic+Registration+System%2C+Inc.%2C+et+al.%2C+Case+No.+07-568+\(JFF\)+\(Dist.+Del.\)&cid=6](http://www.hfesq.com/securities-class-action-cases-detail.php?case=Trevino+v.+Merscorp%2C+Inc.+and+Mortgage+Electronic+Registration+System%2C+Inc.%2C+et+al.%2C+Case+No.+07-568+(JFF)+(Dist.+Del.)&cid=6)

Trevino v. Merscorp, Inc. and Mortgage Electronic Registration System, Inc., et al., Case No. 07-568 (JFF) (Dist. Del.)

Tuesday November 6, 2007

Harwood Feffer ATTORNEY CONTACT: Jeffrey M. Norton  currently represents borrowers in a class action against Merscorp, Inc. and Mortgage Electronic Registration System, Inc. (collectively "MERS"), and its controlling shareholders, Citigroup Inc., Countrywide Financial Corporation, Fannie Mae, Freddie Mac, GMAC Residential Funding Corporation, HSBC Finance Corporation, JPMorgan Chase & Co, Washington Mutual Bank, and Wells Fargo Bank, to recover costs, fees and expenses improperly collected by MERS and its agents in the enforcement and foreclosure process. The complaint, which contains claims for breach of contract, unjust enrichment, and breach of the duty of good faith and fair dealing, is based upon defendants' conduct in overcharging and/or directing the overcharging of Plaintiff and a class of similarly situated individuals (the "Class") for costs and expenses, including attorneys' fees, in connection with enforcement of certain mortgage instruments between September 20, 2001 through and including the present (the "Class Period").

On most mortgages, MERS is listed as the mortgagee of record in the county land records. The banks are members of MERS and assign the mortgages to MERS so that county land records do not have to be

updated each time a mortgage is sold and resold. MERS allows a secondary mortgage market to thrive in the absence of local filing requirements and notifications to borrowers. MERS maintains a database of the beneficial owners and works with the banks as agents/loan servicers but does not provide updated information to the borrowers.

Plaintiffs' complaint alleges that, prior to and throughout the Class Period, defendants collected and continue to collect improper costs, fees and expenses, including attorneys' fees, from members of the Class in excess of the amounts actually incurred or that were obligated to be paid in connection with enforcement and foreclosure proceedings. Under the mortgage agreement, lenders are strictly limited to their actual costs, fees and expenses that were actually incurred or obligated to be paid in connection with any enforcement proceedings. However, defendants have been routinely overcharging for attorneys' fees that have not been incurred in addition to such things as clerk filing fees, service of process fees, statutory clerk fees, late charges, delinquency fees, appraisal fees, recording fees, unspecified foreclosure fees and costs, administrative fees, escrow fees, and interest charges. Often, these charged fees and expenses were not actually incurred by defendants and/or were incurred at lesser amounts than were billed to and paid by Class members.

If you are a member of the Class or believe you paid improper, unreasonable, and/or excessive costs, fees, and expenses during an enforcement and/or foreclosure proceeding commenced against you, you may contact us for more information on this case and to learn more about your rights.

ATTORNEY CONTACT: Jeffrey M. Norton 

Investigation and pending class action against **Merscorp, Inc. and Mortgage Electronic Registration System, Inc. (collectively 'MERS')**, and its controlling shareholders, **Citigroup Inc., Countrywide Financial Corporation, Fannie Mae, Freddie Mac, GMAC Residential Funding Corporation, HSBC Finance Corporation, JPMorgan Chase & Co, Washington Mutual Bank, and Wells Fargo Bank**, to recover costs, fees and expenses improperly collected by **MERS** and its agents in the enforcement and foreclosure process.

The investigation concerns allegations that the defendants' conduct in overcharging and/or directing the for costs and expenses, including attorneys' fees, in connection with enforcement of certain mortgage instruments between September 20, 2001 through and including the present (the "Class Period"). On most mortgages, MERS is listed as the mortgagee of record in the county land records. The banks are members of MERS and assign the mortgages to MERS so that county land records do not have to be updated each time a mortgage is sold and resold. MERS allows a secondary mortgage market to thrive in the absence of local filing requirements and notifications to borrowers. MERS maintains a database of the beneficial owners and works with the banks as agents/loan servicers but does not provide updated information to the borrowers. It is alleged that the defendants collected and continue to collect improper costs, fees and expenses, including attorneys' fees in excess of the amounts actually incurred or that were obligated to be paid in connection with enforcement and foreclosure proceedings. Under the mortgage agreement, lenders are strictly limited to their actual costs, fees and expenses that were actually incurred or obligated to be paid in connection with any enforcement proceedings. However, defendants have been routinely overcharging for attorneys' fees that have not been incurred in addition to such things as clerk filing fees, service of process fees, statutory clerk fees, late charges, delinquency fees, appraisal fees, recording fees, unspecified foreclosure fees and costs, administrative fees, escrow fees, and interest charges. Often, these charged fees and expenses were not actually incurred by defendants and/or were incurred at lesser amounts than were billed to and paid.

MERSCORP - Defendant Details
Name (Stock Symbol) Brief Description

Merscorp, Inc. owns and operates a service where it is named as nominee in the county land records for the lender and servicer of a mortgage. This way the ownership of the note and mortgage can exchange hands without the need for filing with the county land offices.

Fannie Mae (FNM) Fannie Mae provides funds to mortgage lenders through the purchase of mortgage assets, and issues and guarantees mortgage-related securities that facilitate the flow of funds into the mortgage market in the United States.

Federal Home Loan Mortgage Corporation

(Freddie Mac) (FRE)

Freddie Mac engages in mortgage purchasing, credit guarantee, and portfolio investment activities in the United States.

Citigroup Inc. provides a range of financial products and services to consumer and corporate customers. The company operates through four segments: Global Cards, Consumer Banking, Institutional Clients Group, and Global Wealth Management. The Global Cards segment offers MasterCard, VISA, Diners Club, private label, and American Express card products. The Consumer Banking segment involves in retail banking, consumer finance, real estate lending, and small and middle market commercial banking; and provides personal and auto loans, student loans, investment services, and Primerica financial services. As of December 31, 2008, it operated 7,730 branches. The Institutional Clients Group segment engages in various securities and banking activities comprising investment banking, debt and equity, lending, private equity, hedge funds, real estate, structured products, and managed funds. It also offers transaction services, including cash management services, trade services, custody and fund services, clearing services, agency and trust services, and equity and fixed income research services. The Global Wealth Management segment provides advisory, financial planning, brokerage, and wealth management services. Citi has operations in North America, Latin America, Asia, Europe, the Middle East, and Africa.

Countrywide Financial Corporation

originates, services and resells home loans. It is owned by **Bank of America**.

GMAC Residential Funding Corporation

GMAC ResCap, a wholly owned subsidiary of GMAC Financial Services, provides financial services.

HSBC Finance Corporation

HSBC Finance Corporation, formerly Household International, Inc. It is a financial services firm with a focus on consumer lending in the US.

JPMorgan Chase & Co. (JPM)

JPMorgan Chase & Co., a financial holding company, provides a range of financial services worldwide. It operates in six segments: Investment Bank, Commercial Banking, Treasury & Securities Services, Asset Management, Retail Financial Services, and Card Services.

Washington Mutual Bank

Washington Mutual Bank is a bank, now owned by JPMorgan Chase Bank, N.A.

Wells Fargo & Company (WFC)

Wells Fargo & Company, through its subsidiaries, provides retail, commercial, and corporate banking services principally in the United States

America's Servicing Company (ASC)

[http://www.hfesq.com/class-action-cases-investigation-detail.php?case=America%27s+Servicing+Company+\(ASC\)&cid=8](http://www.hfesq.com/class-action-cases-investigation-detail.php?case=America%27s+Servicing+Company+(ASC)&cid=8)

Thursday April 23, 2009

Harwood Feffer LLP Announces:

Investigation of America's Servicing Company ("ASC") Concerning Possible Escrow Account Manipulation Including Unlawful Use of Force Placed Insurance

Harwood Feffer LLP is investigating the activities of America's Servicing Company ("ASC"), a wholly owned subsidiary of Wells Fargo Bank, N.A., with respect to its maintenance and possible manipulation of mortgage borrowers' escrow accounts and the improper use of force placed (also known as lender placed) insurance.

Harwood Feffer's investigation focuses on allegations that ASC unlawfully manipulates escrow accounts by, among other things, forcing mortgage borrowers to pay for lender placed insurance policies (like hazard and flood insurance) that are excessive, unnecessary, and/or redundant. Harwood Feffer is also investigating claims that ASC improperly inflates escrow balances based on miscalculated property taxes. If your mortgage loan is being serviced by ASC and you believe you are a victim of escrow account manipulation due to force placed insurance and/or property tax miscalculations, you may contact Jeffrey M. Norton toll free at (877) 935-7400, or via-email at jnorton@hfesq.com.

For over two decades, Harwood Feffer has been a nationally recognized firm that specializes in complex, multi-party litigation with an emphasis on securities, ERISA, consumer fraud, and civil rights litigation. Harwood Feffer is involved in numerous class actions on behalf of investors, employees, and consumers and has recovered hundreds of millions of dollars in recoveries for its clients.

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AIG

<http://www.hfesq.com/admin/include/uploads/fls/39543430848dbfe1da454c.pdf>

HOMEcomings – MINNESOTA

Homecomings Financial Class Action Motley v. Homecomings Financial, LLC
<http://www.homecomingsfinancialclassaction.com/index.php/pleadings>

About the Case

Learn specifics about the case including updates on where the case is in the litigation process. If you have questions about where you might fit in the case or if you want to help, please visit our CONTACT US page.

The law firms of Mehri & Skalet and Sprenger + Lang have filed a multi-claim, nationwide class action lawsuit in the United States District Court for the District of Minnesota against Homecomings Financial, LLC. The complaint alleges that Homecomings, which is based in Minneapolis, MN, has engaged in a nationwide scheme of illegal, unfair, unlawful, and deceptive business practices that violate both federal and state laws in the servicing of home-secured loan transactions.

According to the complaint, Homecomings is one of the nation's largest mortgage servicers. Homecomings services the mortgages of more than 800,000 households nationwide. The complaint alleges that Homecomings routinely tries to collect, and in fact does collect, improper fees and charges from homeowners, including charges for unnecessary and unauthorized property inspections, and unauthorized and excessive fees for using its electronic payment processing services.

The complaint further alleges that Homecomings engages in the practice of "force-placing" hazard insurance, that is, purchasing insurance for the borrower's property and charging the borrower for it. In many cases, Homecomings force-places insurance even though the property is already insured. In addition, Homecomings fails to obtain insurance at competitive prices.

Homecomings assesses these improper fees, costs, and charges to maximize its profits, often putting homeowners into default status, according to the complaint. Then, it demands payment from the homeowners on the improper charges, collecting them from homeowners' monthly loan payments, loan payoffs, and even through foreclosure sales. The plaintiffs allege that Homecomings treats borrowers as if they are in default even when they have complied with the terms of their mortgage agreements.

"With the state of today's economy and housing market, it's all people can do to pay their mortgages in the first place," said Steve Skalet of Mehri & Skalet, one of the attorneys for the homeowners. "The last thing people need is hurdles that keep them from making their mortgage payments, or, even worse, not getting credit for the payments they do make."

"The allegations made by our clients indicate a pattern of misconduct by Homecomings that is illegal, unfair, and very disturbing. No one ought to lose their house because of a mortgage company's misdeeds," added Steve Sprenger, an attorney for the homeowners with Sprenger + Lang, another law firm representing the homeowners.

The plaintiffs bringing the lawsuit are residents of California, Illinois, Michigan, Kentucky, and Florida. The lawsuit was filed on behalf of all persons nationwide whose home mortgages were serviced by Homecomings, and whose loans were improperly assessed late fees, or were wrongly assessed charges for force-placed insurance, unnecessary and unauthorized property inspections, and the use of Homecomings' electronic payment processing service.

EMC Mortgage Corporation

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<http://www.jameshoyer.com/index.html>

Investigation Details

This is a broad investigation into EMC Mortgage Corp. and its practices in servicing mortgages.

Numerous EMC customers have reported that they did not get credit for payments made, got billed for insurance they didn't need, and were unjustifiably threatened with foreclosure. Some EMC customers are complaining about extra charges on their bills even though they paid on time. The extra charges can lead to threats of foreclosure and negative entries on credit reports.

Defendant Details

Brief Description

EMC Mortgage Corporation, formerly owned by the now defunct **Bear Stearns**, is now a wholly owned subsidiary of **JPMorgan Chase & Co.**, is a mortgage banking company that specializes in the servicing of residential mortgage loans.

Back to www.msfraud.org