

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUIT
IN AND FOR MIAMI-DADE COUNTY, FLORIDA
US Mortgage Lenders LLC, Case No. 2025-010861-CA-01

If (from January 21, 2021, through July 17, 2025) you received more than one text message (within a 12-month period) from US Mortgage Lenders LLC selling its products or services, after opting out from such text messages, you could get a payment from a class action settlement.

A state court authorized this Notice. This is not a solicitation from a lawyer.

- Defendant US Mortgage Lenders LLC (“US Mortgage”) has agreed to pay up to \$244,800.00 into a settlement fund from which eligible persons (“Settlement Class Members”) who file a valid Claim Form will receive up to a \$400 cash award per text message. Settlement Class Members need only to submit one Claim Form to receive payment for all text messages that Settlement Class Member received.
- US Mortgage is a privately managed mortgage company headquartered in Hollywood, Florida.
- The settlement resolves a lawsuit involving allegations that class members received text messages sent by or on behalf of US Mortgage within a 12-month period after the person communicated that they did not wish to receive text messages by replying to the messages with a “stop” or similar opt-out instruction in alleged violation of the Telephone Consumer Protection Act (“TCPA”) and the Florida Telephone Solicitation Act (“FTSA”). US Mortgage denies all allegations of wrongdoing in the lawsuit. As part of the proposed settlement, US Mortgage does not admit to any wrongdoing and continues to deny the allegations against it. The Court has not decided who is correct.
- Your legal rights are affected whether you act, or do not act. Read this Notice carefully.

QUESTIONS? CALL 1-844-496-0658 TOLL FREE OR VISIT
WWW.USMORTGAGETCPASETTLEMENT.COM

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT:	
SUBMIT A CLAIM FORM BY <u>NOVEMBER 11, 2025</u>	This is the only way to receive a payment. Give up the right to ever be part of any other lawsuit against US Mortgage about the telemarketing legal claims released in this lawsuit.
EXCLUDE YOURSELF BY <u>OCTOBER 7, 2025</u>	Get no payment. This is the only option that allows you to be part of any other lawsuit against US Mortgage about the telemarketing legal claims released in this lawsuit.
OBJECT BY <u>OCTOBER 7, 2025</u>	Write to the Court explaining why you do not like the settlement.
ATTEND A HEARING ON <u>OCTOBER 27, 2025</u>	Ask to speak in Court about the fairness of the settlement.
DO NOTHING	Get no payment. Give up the right to ever be part of any other lawsuit against US Mortgage about the telemarketing legal claims released in this lawsuit.

BASIC INFORMATION

The purpose of this Notice is to let you know that a proposed settlement has been reached in the above class action lawsuit. You have legal rights and options that you may act on before the Court decides whether to approve the proposed settlement. Because your legal rights will be affected by this settlement, it is extremely important that you read this Notice carefully. This Notice summarizes the settlement and your legal rights under it.

In a class action, one or more people, called class representatives, sue on behalf of people who have similar claims. All of these people are a class, or class members. One court resolves the issues for all class members, except those who exclude themselves from the class. Here, the class representative alleges that US Mortgage violated the TCPA and FTSA by sending more than one text message, from January 21, 2021, to Preliminary Approval, within a 12-month period concerning US Mortgage’s products and services to cellular telephone numbers after its customers had opted out from receiving such solicitations. The Court has certified two classes for settlement purposes only (the “Settlement Classes”). The Honorable Vivianne Del Rio of the Circuit Court of the Eleventh Judicial Circuit in and for Miami-Dade County, Florida (the “Court”) oversees this class action. US Mortgage denies that it did anything wrong and denies that this lawsuit should be certified as a class action in litigation. The Court has not decided who is correct.

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THE SETTLEMENT

The Court did not decide in favor of Plaintiff or US Mortgage on US Mortgage's liability under the TCPA and FTSA. Instead, both sides agreed to a settlement of the legal claims in the complaint to avoid the cost of a trial, the risk and uncertainty of proceeding forward in the lawsuit, and to provide compensation for Settlement Class Members. The class representative and Class Counsel believe that the settlement is in the best interests of the Settlement Classes.

WHO ARE MEMBERS OF THE SETTLEMENT CLASSES?

You are in the "Settlement Classes" if, while in the United States, you were sent more than one text message within any 12-month period from US Mortgage selling its products and services between January 21, 2021, through the date of Preliminary Approval after you had opted out from such solicitations. If you received notice regarding this via email or postcard it is because your number was texted by US Mortgage on at least two occasions during that time period and therefore you may be a member of one or more of the Settlement Classes. If you have questions about whether you are in the Settlement Classes, you may call 1-844-496-0658 or visit www.usmortgagetcpasettlement.com for more information.

THE SETTLEMENT BENEFITS – WHAT YOU GET

US Mortgage agrees to pay up to \$244,800.00 to pay Settlement Class Members who submit a valid Claim Form, after any attorneys' fees, costs, and expenses awarded to Class Counsel, and a service award to the class representative, have been deducted. Settlement Class Members who submit a timely claim will receive up to \$400.00 per text message. Settlement Class Members need only to submit one Claim Form to receive payment for all text messages that Settlement Class Member received. If the amount of the Settlement Fund is insufficient to pay \$400.00 per message to each Settlement Class Member who files a valid Claim Form, payments will be reduced and paid on a *pro rata* (a legal term, meaning "equal share") basis. In other words, your payment could decrease depending on the number of valid Claim Forms Settlement Class Members submit and the amount of the Settlement Fund available to pay claims. If, after all payments are processed, any money remains in the Settlement Fund, then the Settlement Administrator will return the remaining money in the Settlement Fund to US Mortgage.

HOW YOU GET A PAYMENT – SUBMITTING A CLAIM FORM

To qualify for payment, you must submit a valid Claim Form by **November 11, 2025**. There are multiple ways to submit a Claim Form. You may submit a Claim Form online by going to the Settlement Website at www.usmortgagetcpasettlement.com and following the directions found there. A paper Claim Form is also available upon request by calling the Settlement Administration at 1-844-496-0658. Read the instructions on the Claim Form carefully, fill out the form, sign it, and submit it online or mail it **postmarked** no later than **November 11, 2025**.

The Court will hold a hearing on **October 27, 2025** to decide whether to approve the settlement. If the settlement is approved, appeals may still follow. It is always uncertain whether these appeals can be resolved, and resolving them can take more than a year. No payments will be made until the Court approves the settlement at the hearing and all appeals are final. Please be patient.

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Unless you exclude yourself, you are staying in the Settlement Class(es) and you will remain a Settlement Class Member. That means you cannot sue, continue to sue, or be part of any other lawsuit against US Mortgage regarding any text messages received from US Mortgage during the Class Period, including, but not limited to, claims asserted in the lawsuit or arising out of the facts and circumstances asserted in the lawsuit. If the settlement is approved and becomes final and not subject to appeal, then you and all Settlement Class Members release all “Released Claims” against all “Released Parties.” It also means that all of the Court’s orders will apply to you and legally bind you. The Settlement Agreement (available at www.usmortgagetcpasettlement.com) describes the legal claims you are releasing (the “Released Claims”) and against whom you are releasing legal claims (“Released Parties”) in detail, so read it carefully. To summarize, the release includes, but is not limited to, TCPA and FTSA claims arising out of or related to any text messages received from US Mortgage during the Class Period.

EXCLUDING YOURSELF FROM THE SETTLEMENT

If you do not want a payment from this settlement, but you want to keep the right to sue or continue to sue US Mortgage, then you must take steps to remove yourself from the Settlement Classes. This is called excluding yourself—or is sometimes referred to as “opting out” of the Settlement Classes. To exclude yourself from the settlement, you must send a letter saying that you want to be excluded from the *Biscaha v. US Mortgage Lenders LLC*, Case No. 2025-010861-CA-01 settlement. You must sign the letter and include a statement that you wish to be excluded from this action. Please be sure to include your name, address and telephone number and signature. You must mail your exclusion request **postmarked** no later than **October 7, 2025** to the following address:

US Mortgage TCPA and FTSA Settlement
Exclusion Requests
P.O. Box 25226
Santa Ana, CA 92799

You cannot exclude yourself on the phone or by fax or email. If you ask to be excluded, you will not get any payment, and you cannot object to the settlement. You will not be legally bound by anything that happens in this lawsuit. Mass requests for exclusion are not allowed.

THE LAWYERS REPRESENTING YOU

The Court has appointed Andrew Shamis and Christopher Berman of Shamis & Gentile, P.A. and Scott Edelsberg of Edelsberg Law, P.A. to represent you and other Settlement Class Members. These lawyers are called Class Counsel. You will not be personally charged by these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense. Class Counsel will ask the Court to approve payment of 30% of the settlement fund not to exceed \$73,440.00 This payment will compensate Class Counsel for investigating the facts, litigating the lawsuit, and negotiating the settlement. Class Counsel also will request a service award of up to \$5,000.00 for the named Plaintiff to compensate for the time and effort in pursuing this lawsuit on behalf of the Settlement Class. The Court may award less than these amounts.

QUESTIONS? CALL 1-844-496-0658 TOLL FREE OR VISIT
WWW.USMORTGAGETCPASETTLEMENT.COM

OBJECTING TO THE SETTLEMENT

If you are a Settlement Class Member and you do not exclude yourself from the Settlement Classes, you can object to the settlement if you do not like any part of it. You may give reasons why you think the Court should not approve it. The Court will consider your views. To object, you must send a letter saying that you object to *Biscaha v. US Mortgage Lenders LLC*, Case No. 2025-010861-CA-01. You must make your objection in writing and file it with the Court. The written objection must contain information sufficient to allow the parties to confirm that you are a member of the Settlement Class, including:

- 1) Your full name, address, telephone number, and personal signature;
- 2) A statement of your specific objections, and a detailed statement of the factual and legal basis for such objections;
- 3) The identity of all witnesses, including the witness's name and address, and a summary of such witness's proposed testimony and documents that you would like the Court to consider;
- 4) The name and contact information of any attorney you intend to have assert your objections before the Court;
- 5) A statement identifying the number of class action settlements you objected to in the last three years, and listing those cases by case name and number; and
- 6) A statement whether you and your attorney(s) intend to appear at the Final Approval Hearing. If your attorney intends to appear at the Final Approval Hearing they must enter a written Notice of Appearance of Counsel with the Clerk of the Court no later than the date set by the Court in its Preliminary Approval Order and include the full caption and case number of each previous class action case in which such counsel has represented an objector. If you are represented by counsel and your counsel intends to speak at the Final Approval Hearing, the written objection must include a detailed statement of the specific legal and factual basis for each and every objection and a detailed description of any and all evidence you may offer at the Final Approval Hearing, including copies of any and all exhibits that you may introduce at the Final Approval Hearing.

You must file the objection with the Court no later than **October 7, 2025**.

Biscaha v US Mortgage Lenders LLC,
Case No. 2025-010861-CA-01.
73 West Flagler St., Miami, FL 33130

Also, you must send your objection to the Settlement Administrator **postmarked** no later than **October 7, 2025**, at:

US Mortgage TCPA and FTSA Settlement
P.O. Box 25226
Santa Ana, CA 92799

Objecting simply means telling the Court that you do not like something about the settlement. You can object only if you stay in the Settlement Classes. Excluding yourself from the Settlement Classes is telling the Court that you do not want to be part of the Settlement Classes. If you exclude yourself, you have no basis to object because the lawsuit no longer affects you.

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THE COURT'S FAIRNESS HEARING

The Court will hold the Final Approval Hearing at 11:30 a.m. EST on October 27, 2025, before the Honorable Vivianne Del Rio of the Circuit Court of the Eleventh Judicial Circuit in and for Miami-Dade County, Florida, via Zoom. The Zoom invitation link will be provided the week prior to the hearing. The purpose of the hearing is for the Court to determine whether the settlement is fair, reasonable, adequate, and in the best interests of the Settlement Classes. At the hearing, the Court will hear any objections and arguments concerning the fairness of the proposed settlement, including those related to the amount requested by Class Counsel for attorneys' fees, costs, and expenses, and the service award to the class representative. After the hearing, the Court will decide whether to approve the settlement. It is unknown how long these decisions will take.

Note: The date and time of the Final Approval Hearing is subject to change by Court Order. Any changes will be posted on the Settlement Website, www.usmortgagetcpasettlement.com.

DO I HAVE TO ATTEND THE HEARING?

No. Class Counsel will answer any questions the Court may have. But you are welcome to attend the hearing at your own expense. If you send an objection, you do not have to attend the hearing to talk about it. As long as your written objection was filed by the deadline, and meets the other criteria described above and in the Settlement Agreement, the Court will consider it. You may also pay a lawyer to attend, but you do not have to. If you do not exclude yourself from the Settlement Classes, you may ask the Court for permission to speak at the hearing concerning any part of the proposed Settlement Agreement. If you filed an objection and intend to appear at the hearing, you must state your intention to do so in your objection. To speak, you must state that in your objection. Be sure to include your name, address, telephone number, that you are a Class Member, and your signature. You cannot speak at the hearing if you exclude yourself.

IF YOU DO NOTHING

If you do nothing, you will get no money from this settlement. Unless you exclude yourself, you will not be able to start a lawsuit, continue with a lawsuit, or be part of any other lawsuit against US Mortgage about the legal issues released in this lawsuit.

GETTING MORE INFORMATION

This notice summarizes the proposed settlement. More details are in the Settlement Agreement. You may review the Settlement Agreement on the Settlement Website at www.usmortgagetcpasettlement.com. You can also get a copy of the Settlement Agreement by writing to Class Counsel. You can call 1-844-496-0658 toll free; write to US Mortgage TCPA and FTSA Settlement, P.O. Box 25226, Santa Ana, CA 92799; or visit the website at www.usmortgagetcpasettlement.com, where you will find answers to common questions about the settlement, a Claim Form, plus other information to help you determine whether you are a member of the Settlement Class.

PLEASE DO NOT CONTACT THE COURT, THE JUDGE, OR US MORTGAGE WITH QUESTIONS ABOUT THE SETTLEMENT OR CLAIMS PROCESS.

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