

PRESS RELEASE - \$2 Million Unanimous Jury Verdict

FOR IMMEDIATE RELEASE:

\$2 million jury verdict obtained by Alena Hammer, a resident of DuPage County Illinois, and against Residential Credit Solutions, Inc. (RCS), a national mortgage loan servicer.

OAK BROOK, ILLINOIS April 21, 2015 - Alena Hammer secured a jury verdict against Residential Credit Solutions, Inc. (RCS), a national mortgage loan servicer headquartered in Fort Worth, Texas, for its breach of contract, violations of the Real Estate Settlement Procedures Act (RESPA), and violations of the unfairness and deception provisions of the Illinois Consumer Fraud and Deceptive Business Practices Act. All of Hammer's claims dealt with RCS's misconduct in handling and servicing the mortgage loan on Hammer's home in DuPage County, Illinois, where Hammer has resided for the last 27 years.

Hammer's mortgage loan was serviced by AmTrust Bank (AmTrust) until AmTrust failed and was taken over by the FDIC in December 2009. In June 2010, Hammer entered into a loan modification agreement with the FDIC as receiver for AmTrust. Hammer's home mortgage loan was then transferred to RCS in August 2010. In September 2010, RCS began rejecting Hammer's monthly payments and refused to acknowledge the existence of the loan modification. RCS then proceeded to prosecute two separate foreclosure actions against Hammer, despite the fact that Hammer, still to this day, has tendered all of her monthly payments as required under the loan modification agreement. The first foreclosure case was dismissed in favor of Hammer and against RCS in March 2011. However, RCS continued to reject Hammer's payments and continued to deny the existence of the loan modification agreement; RCS filed a second foreclosure action against Hammer in September 2011 and prosecuted that case through December 2013. Hammer had complained of improper fees and costs assessed to her loan account, the attorney's fees and costs she incurred to defend two improper foreclosure proceedings, damages for mental anguish and emotional distress, and other damages that were incurred during the nearly three and a half year ordeal.

The six (6) day federal trial concluded on April 20, 2015 in Chicago, Illinois at the Everett McKinley Dirksen United States Court House. The jury, after deliberating for approximately two hours, determined that RCS breached the loan modification agreement, violated RESPA for failing to adequately respond to Hammer's Qualified Written Request, and committed both unfair and deceptive acts in violation of the Illinois Consumer Fraud Act. Alena Hammer was awarded \$500,000.00 in compensatory damages and \$1,500,000.00 in punitive damages. Nicholas Heath Wooten, Esq., Ross Michael Zambon, Esq., and Mara Ann Baltabols, Esq. led the litigation team on behalf of Hammer. Each attorney is a student of the nationally renowned and esteemed North Carolina attorney, O. Max Gardner III, and each is a graduate of his highly acclaimed Consumer Bankruptcy and Litigation Boot Camps.

The outcome of this trial should come as good news to all consumers who have struggled with aggressive mortgage servicing tactics throughout the ongoing financial crisis. The litigation team was meticulous and methodical in its litigation approach, and was able to obtain a punitive damages award for Hammer and against RCS – an award that is meant to punish and deter future misconduct – under the Illinois Consumer Fraud Act.

Leading Attorneys in Consumer Law:

Ahmad Sulaiman, Esq. is the managing partner of Sulaiman Law Group, Ltd. and is also a highly regarded graduate of Gardner's Consumer Litigation and Bankruptcy Boot Camps. Ahmad is recognized as a thought leader in foreclosure defense, consumer and commercial bankruptcy, and consumer law by his peers. He was designated as a Super Lawyer Rising Star from 2010 through 2015.

Nicholas Heath Wooten, Esq. is the managing partner of Nick Wooten, LLC and is nationally known for his work in mortgage servicing and foreclosure defense litigation. Nick's courtroom work and writings led to his recognition as a national thought leader on issues of securitization with respect to foreclosure and bankruptcy.

Ross Michael Zambon is the managing partner of Zambon Law, Ltd. and is highly regarded by his peers and adversaries for his litigation work on behalf of consumers. He has been designated as a Super Lawyer Rising Star from 2010 through 2015.

Mara Ann Baltabols, Esq. of Sulaiman Law Group, Ltd. is well known for her work in foreclosure defense and consumer law. She has been designated as a Super Lawyer Rising Star by her peers.

About Sulaiman Law Group, Ltd.

Founded in 2005, Sulaiman Law Group Ltd. is a consumer litigation firm in Oak Brook, Illinois that focuses on foreclosure defense, bankruptcy, FDCPA, TCPA, FCRA, and other consumer fraud cases. (<http://www.sulaimanlaw.com>)

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