

UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF
TEXAS, HOUSTON DIVISION

Ursula N. Williams v. Lakeview Loan Servicing, LLC, and LoanCare,
LLC

Williams · No. 4:20-cv-01900 · Decided January 8, 2026

SUMMARY

The United States District Court for the Southern District of Texas adopts a magistrate judge’s Memorandum and Recommendation approving a class settlement concerning mortgage loan fees. The court also adopts the proposed final order and judgment, awards attorney fees, litigation expenses, and a service award, and dismisses the action with prejudice.

CASE DETAILS

COURT	United States District Court for the Southern District of Texas, Houston Division
WRITING FOR THE COURT	Charles Eskridge
JURISDICTION	United States District Court for the Southern District of Texas
DECIDED	January 8, 2026
DOCKET	4:20-cv-01900
DISPOSITION	dismissed
PROCEDURAL POSTURE	The district court reviewed a magistrate judge's Memorandum and Recommendation recommending approval of a class settlement, entry of final judgment, and an award of attorney fees, litigation expenses, and a service award. The parties waived the objection period and filed no objections.
STANDARD OF REVIEW	The district court reviews de novo those portions of a magistrate judge's recommendation to which a party specifically objects and reviews unobjected portions for clear error on the face of the record.
PRECEDENTIAL VALUE	unpublished district court order; precedential status unknown

TOPICS

- class actions
- attorney fees
- civil procedure
- costs

PRACTICE AREAS

civil procedure

class actions

mortgage litigation

consumer protection

attorney fees

QUESTIONS PRESENTED

1. Whether the district court should adopt the magistrate judge's Memorandum and Recommendation when the parties waived the objection period and filed no objections.
2. Whether the court should grant final approval of the class settlement, award attorney fees, litigation expenses, and a service award, enter final judgment, and dismiss the action with prejudice.

HOLDINGS

1. The district court adopted the magistrate judge's Memorandum and Recommendation because the parties filed no objections and no clear error appeared on the face of the record.
2. The court adopted the proposed order and final judgment, entered final judgment, and dismissed the action with prejudice.

KEY QUOTATIONS

"The Memorandum and Recommendation of the Magistrate Judge is ADOPTED as the Memorandum and Order of this Court. Dkt 178. The order and final judgment as proposed by the Magistrate Judge is ADOPTED and FINAL JUDGMENT is hereby ENTERED on that basis. This action is DISMISSED WITH PREJUDICE. This is a FINAL JUDGMENT."

FACTUAL BACKGROUND

Williams brought a class action against Lakeview Loan Servicing, LLC, and LoanCare, LLC, concerning mortgage loan fees. The parties reached a class settlement, and motions were filed for final approval of the settlement, entry of final judgment, attorney fees, litigation expenses, and a service award. The parties jointly waived the fourteen-day objection period and stated that they had no objections to the magistrate judge's recommendation.

PROCEDURAL HISTORY

Williams filed a class action complaint concerning mortgage loan fees. Magistrate Judge Christina A. Bryan recommended granting the unopposed motion for final approval of the class settlement and entry of final judgment, along with the motion for attorney fees, litigation expenses, and a service award. The district court found no clear error, adopted the recommendation, entered final judgment, and dismissed the action with prejudice.

DISPOSITION

dismissed

CASES CITED

- United States v. Wilson, 864 F.2d 1219, 1221 (5th Cir. 1989)
- Guillory v. PPG Industries, Inc., 434 F.3d 303, 308 (5th Cir. 2005)
- Douglass v. United Services Automobile Association, 79 F.3d 1415, 1430 (5th Cir. 1996) (en banc)

OPINION

Ursula N. Williams v. Lakeview Loan Servicing, LLC, and LoanCare, LLC

PER CURIAM.

January 09, 2026 Nathan Ochsner, Clerk

UNITED STATES DISTRICT COURT

SOUTHERN DISTRICT OF TEXAS

HOUSTON DIVISION

URSULA N. WILLIAMS, § CIVIL ACTION NUMBER

Plaintiff, § 4:20-cv-01900 § § versus § JUDGE CHARLES ESKRIDGE § §

LAKEVIEW LOAN §

SERVICING, LLC, and §

LOANCARE, LLC, §

Defendants. §

ORDER ADOPTING

MEMORANDUM AND RECOMMENDATION

Plaintiff Ursula N. Williams filed a class action complaint against Defendants Lakeview Loan Servicing, LLC, and LoanCare, LLC, regarding mortgage loan fees. Dkt 1. Pending is a Memorandum and Recommendation by Magistrate Judge Christina A. Bryan, recommending that two pending motions by Plaintiffs be granted, being (i) unopposed motion for final approval of class settlement and entry of final order and judgment, and (ii) motion for attorney fees, litigation expenses, and service award. See Dkt 178; see also Dkts 172 & 175 (motions). The district court reviews de novo those conclusions of a magistrate judge to which a party has specifically objected. See FRCP 72(b)(3) & 28 USC § 636(b)(1)(C); see also United States v Wilson, 864 F2d 1219, 1221 (5th Cir 1989, per curiam). The district court may accept any other portions to which there's no objection if satisfied that no clear error appears on the face of the record. See Guillory v PPG Industries Inc, 434 F3d 303, 308 (5th Cir 2005), citing Douglass v United Services Automobile Association, 79 F3d 1415, 1430 (5th Cir 1996, en banc); see also FRCP 72(b) advisory committee note (1983). The parties jointly waived the fourteen-day objection period and stated no objection to the recommendation. Dkt 179. No clear error otherwise appears upon review and consideration of the Memorandum and Recommendation, the record, and the applicable law. The Memorandum and Recommendation of the Magistrate Judge is ADOPTED as the Memorandum and Order of this Court. Dkt 178. The order and final judgment as proposed by the Magistrate Judge is ADOPTED and FINAL JUDGMENT is hereby ENTERED on that basis. This action is

DISMISSED WITH PREJUDICE. This is a FINAL JUDGMENT. SO ORDERED. Signed on
_January 08, 2026, at Houston, Texas. Z. Honorable Charles Eskridge United States District Judge

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