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PRECEDENTIAL VALUE	unpublished district court order; precedential status unknown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)