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SUPERIOR COURT OF THE STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

ZENIA OCANA, et al.,

Plaintiffs,

v.

RENEW FINANCIAL HOLDINGS, INC.,
et al.,

Defendants.

Case No. BC701809

Related Case No. BC701810

Honorable William Highberger

**DECLARATION OF STEPHANIE
CARROLL IN SUPPORT OF MOTION
FOR PRELIMINARY APPROVAL OF
CLASS ACTION SETTLEMENT**

*[Filed concurrently with Notice of Motion and
Motion for Preliminary Approval of Class
Action Settlement; Declaration of Michael M.
Maddigan; and [Proposed] Order Granting
Preliminary Approval of Class Action
Settlement]*

1 AND RELATED ACTION.
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DECLARATION OF STEPHANIE CARROLL

I, Stephanie Carroll, declare:

1. I am a member in good standing of the State Bar of California and am admitted to practice before both the Central and Northern Districts of California. I am the Directing Attorney of the Consumer Rights and Economic Justice project at Public Counsel. Public Counsel is one of the law firms representing Plaintiffs Zenia Ocana, Juan Ocana Lau, Violeta Senac, Maria Alvarez, Reginald Nemore, Aurelia Millender, and Allen Bowen, individually and on behalf of all others similarly situated, in related case numbers BC701809 and BC701810. I have personal knowledge of the facts stated in this declaration and would, if called as a witness, competently testify to those facts.

BACKGROUND ABOUT PACE CLIENTS AND THESE ACTIONS

2. I have held my current position for three years. I have been personally involved in the *Ocana* and *Nemore* cases since their inception. Prior to filing the original Complaint, Public Counsel was contacted by scores of homeowners seeking legal assistance related to PACE liens that the homeowners did not even realize they had agreed to until they received their property tax assessments.

3. A significant number of the homeowners who contacted Public Counsel had assessment contracts through the Los Angeles County program with Renew Financial and Renovate America.

4. In addition to Public Counsel’s own client intake process, I also have learned about homeowners adversely impacted by the PACE program through the Clean Energy Justice coalition, to which Public Counsel belongs.

5. To date, Public Counsel has assisted and heard from over 350 Los Angeles County homeowners with around 500 liens. Based on our analysis of the individuals who have contacted Public Counsel, at least 151 of those homeowners are class members, who have a total of approximately 209 liens through Renew Financial and Renovate America.

6. In pursuing this case for over five years, including defending against two demurrers, successfully pursuing this matter in the Court of Appeal, participating in discovery,

1 and pursuing this matter through months of settlement discussions, I believe that I and the other
2 Class Counsel have demonstrated a high degree of skill in the litigation of the issues and that we
3 have achieved an outstanding result for the Class.

4 **PUBLIC COUNSEL ATTORNEY TIME AND EXPERIENCE**

5 7. I began my legal career as a barrister in England in 2004, practicing criminal and
6 immigration law. From 2006 until 2008, I worked as an independent contractor working with
7 teams of attorneys litigating cases before the International Criminal Tribunals in The Hague and
8 Sierra Leone. I became a member of the California Bar in 2009 and worked (for Paul Hoffman)
9 at Schonbrun DeSimone Seplow Harris and Hoffman from April-September 2009. While
10 working for Mr. Hoffman, I focused on civil litigation and appellate work, and drafted a
11 prevailing appellate brief.

12 8. I joined Public Counsel in October 2009, taking a position as a Staff Attorney
13 assisting low-income clients with housing, public benefits, and consumer finance issues. I
14 moved to the Consumer Rights and Economic Justice Project in May 2011 and I became a
15 Senior Staff Attorney in 2015.

16 9. I currently oversee the provision of direct consumer and bankruptcy legal services
17 to over 1,000 clients each year in matters that include debt collection, bankruptcy, student loans,
18 auto financing, foreclosure prevention, and access to credit, among other issues. My team also
19 provides impact litigation assistance on matters relating to predatory lending and unfair business
20 practices.

21 10. I am a member of the National Association of Consumer Advocates and I have
22 become a leading advocate on consumer policy issues in California. I convene the Southern
23 California Advocates for Consumer Justice Group, which fosters collaboration among its legal
24 service provider members and provides consumer law training. I also have led consumer trainings
25 at the national level, including for the Practicing Law Institute. I recently completed a term as a
26 member of the Consumer Financial Protection Bureau's Consumer Advisory Board.

27 11. I have litigated individual and class consumer matters in state and federal court in
28 California since 2011. My civil litigation practice has encompassed predatory lending, wrongful

1 foreclosure, quiet title, elder abuse, procedural due process, criminal justice debt, and anti-trust
2 cases. In 2017, I was named class counsel in *Nozzi v. Housing Authority of the City of Los Angeles*,
3 2:07-cv-00380-PA-FFM (C.D. Cal.), a case that was litigated for over a decade and which settled
4 and was certified as a class action. In addition, I was named as class counsel in *Westlake Services*
5 *LLC vs. Yeforzon Onoa*, Los Angeles Superior Court BC714108, which settled and was certified as
6 a class action.

7 **OTHER PUBLIC COUNSEL EXPERIENCE**

8 12. Public Counsel is one of the largest pro bono law firms in the United States.
9 Founded in 1970, it currently has 158 total staff, with 85 attorneys. Lawyers at the firm handle
10 direct services as well as impact litigation, including class actions and complex civil rights
11 matters.

12 13. In addition to the above-noted class action matters, Public Counsel also has been
13 counsel of record in the following class actions, among others: *Cruz v. State of California*, Case
14 No. RG 14727139 (certified for settlement); *Franco v. Holder*, CV 10-2211-DMG (C.D.
15 Cal.); *Reed v. State of California*, Case No. BC432420; *F.L.B (formerly J.E.F.M.) et al v.*
16 *Lynch et al*, 14-CV091926-TSZ (W.D. Wash.); *Casey A. v. Gundry*, CV-10-00192 (C.D. Cal.)
17 (certified for settlement); and *Community Action League v. Lancaster, et al.*, CV 11-4817 ODW
18 (VBKx) (C.D. Cal.) (certified for settlement).

19
20 I declare under penalty of perjury under the laws of the United States of America and the
21 State of California that the foregoing is true and correct.

22
23 Executed the 18th day of December 2023 at Los Angeles, California.

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27 Stephanie Carroll

1 **PROOF OF SERVICE**

2 I am a citizen of the United States and employed in Los Angeles County, California. I
3 am over the age of eighteen years and not a party to the within-entitled action. My business
4 address is Hogan Lovells US LLP, 1999 Avenue of the Stars, Suite 1400, Los Angeles,
5 California 90067. On December 18, 2023, I served a copy of the within document(s):

6 **DECLARATION OF STEPHANIE CARROLL IN SUPPORT OF MOTION FOR**
7 **PRELIMINARY APPROVAL OF CLASS ACTION SETTLEMENT**

- 8 by transmitting via electronic transmission through Case Anywhere the
- 9 by placing the document(s) listed above in a sealed envelope with postage thereon
- 10 by placing the document(s) listed above in a sealed Federal Express envelope and
- 11 by transmitting via e-mail or electronic transmission the document(s) listed above
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14 **SEE ATTACHED SERVICE LIST**

15 I am readily familiar with the firm's practice of collection and processing
16 correspondence for mailing. Under that practice it would be deposited with the U.S. Postal
17 Service on that same day with postage thereon fully prepaid in the ordinary course of business.
18 I am aware that on motion of the party served, service is presumed invalid if postal cancellation
19 date or postage meter date is more than one day after date of deposit for mailing in affidavit.

20 I declare under penalty of perjury under the laws of the State of California that the above
21 is true and correct.

22 Executed on December 18, 2023, at Lancaster, California.

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24 _____
Tiffany de Jonge

SERVICE LIST

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