



***MASS LITIGATION ALLIANCE, PC***

***A Professional Law Corporation***

***PH: (424) 456-4080***

My name is Matthew Davis, and I am the President of Mass Litigation Alliance, A Professional Law Corporation. It has become clear to me in recent weeks that the role of Mass Litigation Alliance in mass joinder lawsuits has been widely exaggerated. Mass Litigation Alliance is a law firm hired by attorney Philip Kramer, to facilitate intake consultations to prospective clients for mass joinder litigation. My role includes a consultation with an MLA staff attorney to ensure clients have an accurate and thorough understanding of the mass joinder litigation process in order to proceed forward with the lead litigation firm of Kramer and Kaslow PC.

Mr. Kramer is a veteran litigator and has filed a number of mass joinder lawsuits against major lenders. Mass Litigation Alliance is not the firm retained by clients, and does not represent clients in litigation. When Mass Litigation Alliance was asked to begin providing consultations, the clients had already signed retainers and paid fees to the lead litigating attorneys of Philip Kramer and Mitchell Stein. From that time, MLA began facilitating consultations exclusively for Mr. Kramer. Mass Litigation Alliance has never accepted client funds.

Consequently, Mass Litigation Alliance has never authorized any mailers or unsolicited marketing materials to be sent out. If you have received anything in the mail indicating that it is from Mass Litigation Alliance, or individuals claiming to represent Mass Litigation Alliance, please fax it to my attention at (424) 456-4082 so I may pursue action against them.

Mass Litigation Alliance is not the only firm offering mass joinder litigation services. In fact, the California Department of Real Estate and a number of District Attorneys across the nation have issued warnings to consumers of scam operations making promises of extraordinary home mortgage relief. Some may go so far as to promise the immediate stopping of foreclosure for prospective plaintiffs. I know of no mass joinder cases that are in settlement talks. Therefore, if you are in receipt of any materials that claim settlement funds from your lender are available, or other similar mortgage or foreclosure relief is pending your response, please direct these unlawful solicitations to the authorities.

Mass joinder litigation is a complex legal decision a homeowner should consider only after carefully reviewing the materials authorized to describe the litigation cases. The cases filed by Mr. Kramer represent a legal action against various lenders arguing the fundamental integrity of the mortgage process. These cases are filed with the court and are all public record. The complaints are well written and outline the causes of action. I encourage current and potential clients to read through these thoroughly. A homeowner should take the time to read all qualified materials in determining if the decision to litigate is right for them.

As of March 31, 2011, contracts between Mass Litigation Alliance and Philip Kramer have expired. Therefore, MLA is not currently providing consultative services on behalf of Mr. Kramer's firm or participating in Kramer & Kaslow's mass joinder actions. Rest assured, the expiration of these contracts will not affect clients of Philip Kramer, or his litigation cases. I am confident the law firm of Kramer and Kaslow will continue to try the cases and take the fight to the major lenders and mortgage firms. I have a high respect for Mr. Kramer and wish him great success in his litigation against the banks.