

**UNITED STATES BANKRUPTCY COURT FOR THE  
SOUTHERN DISTRICT OF ALABAMA**

**IN RE:**

**JOSEPH DEAN ANGLE and  
JENNIFER KRISTEN ANGLE,**

**CASE NO. 02-16868-MAM  
Chapter 7**

**Debtors.**

---

**JOSEPH DEAN ANGLE and  
JENNIFER KRISTEN ANGLE,  
individually and on behalf of  
all others similarly situated,**

**Plaintiffs,**

**vs.**

**Adversary No. 06-01167**

**BANK ONE, NATIONAL ASSOCIATION,**

**Defendant.**

**REPORT AND RECOMMENDATION FOR FINAL APPROVAL OF  
SETTLEMENT AND CERTIFICATION OF CLASS FOR SETTLEMENT PURPOSES**

Upon review and consideration of the Stipulation and Agreement of Settlement and Compromise (“Settlement “Agreement”) filed herein, the Fairness Hearing held on January 20, 2011, the memoranda, submissions and arguments of counsel, the record in this case and the lack of any objections to the Settlement; upon the application of Plaintiffs and the Class, and good cause appearing, this Court REPORTS and RECOMMENDS to the District Court as follows:

1. The Motion should be granted, so that the terms of the Settlement Agreement, and the settlement provided for therein, will be approved as fair, reasonable and adequate; and

2. The District Court should issue an Order substantially in the form of the Final Judgment and Order attached hereto as Exhibit 1.

Dated: January 21, 2011

  
MARGARET A. MAHONEY  
CHIEF U.S. BANKRUPTCY JUDGE