

# Sample Adversary Timeline

## *Lifecycle Stages of a Structured Private Student Loan Adversary*

This timeline maps the typical progression of a private student loan adversary that has been structured before filing using the five Pre-Packaging Pillars (Need, Value, Weight, Leverage, Control) outlined in the Case Preparation Checklist.

The stages are sequential. Each stage either confirms the pre-filing engineering or exposes where it broke down. Most properly structured cases resolve at Stage 3, typically within three to six months of filing.

This document is more of a reference tool than a litigation calendar. Actual timelines vary by jurisdiction, lender posture, and case complexity.

<b>Litigation Stage</b>	<b>Approx. Timeline</b>	<b>What Actually Happens</b>	<b>Pillars Driving the Stage</b>	<b>What This Stage Confirms or Breaks</b>	<b>Predictable Outcome if Modeled Correctly</b>
<b>1. Screening &amp; Modeling</b> (Pre-Filing Engineering)	2-8 weeks pre-filing	<ul style="list-style-type: none"><li>• Financial impossibility verified</li><li>• Lender ownership confirmed</li><li>• Internal resolution band defined</li><li>• Discovery burden forecasted</li><li>• Complaint structured</li></ul>	NEED VALUE WEIGHT LEVERAGE CONTROL	<b>Confirms:</b> Case should exist. <b>Breaks:</b> Weak hardship, unrealistic settlement expectations, unsustainable fee structure.	Case is filed with a defined exit strategy. Most weak cases never reach filing.

<b>2. Framing &amp; Positioning</b>	Filing – ~60 days	<ul style="list-style-type: none"> <li>• Complaint filed (fact-forward)</li> <li>• Answer filed</li> <li>• Scheduling order entered</li> <li>• Initial disclosures exchanged</li> </ul>	CONTROL (primary) VALUE & LEVERAGE (visible)	<p><b>Confirms:</b> Narrative credibility and discipline.</p> <p><b>Breaks:</b> Over-pleading, emotional framing, inconsistent financial presentation.</p>	Settlement posture forms. Lender begins cost-benefit calculation.
<b>3. Clarification &amp; Pressure</b>	~60–150 days	<ul style="list-style-type: none"> <li>• Written discovery</li> <li>• Targeted document production</li> <li>• Borrower deposition (if taken)</li> <li>• Limited motion practice (rarely dispositive at this stage)</li> </ul>	WEIGHT → stress-tested LEVERAGE → documented VALUE → recalibrated	<p><b>Confirms:</b> Borrower survives scrutiny.</p> <p><b>Breaks:</b> Discovery burden overwhelms firm; hardship collapses under documentation.</p>	Primary inflection zone. Most structured cases resolve here (3–6 months total lifecycle).
<b>4. Resolution or Litigation Commitment</b>	~4–12 months	<ul style="list-style-type: none"> <li>• Structured negotiation or mediation</li> <li>• Settlement documentation</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Summary judgment / trial preparation</li> </ul>	VALUE (converted) CONTROL (maintained) LEVERAGE (drives concession speed)	<p><b>Confirms:</b> Settlement falls within modeled band.</p> <p><b>Breaks:</b> Over-optimistic modeling; borrower circumstances materially shift.</p>	Outcome reflects original modeling. Trial posture is genuine, not theatrical.