

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF CALIFORNIA

**Consumers From Whom Consumer Adjustment Company, Inc.
Attempted to Collect a Plain Green, Great Plains,
or MobiLoans Debt**

Could Be Affected by a Class Action Settlement

A federal court authorized this notice. This is not a solicitation from a lawyer. You are not being sued.

- There has been a class action lawsuit filed against Consumer Adjustment Company, Inc. (“CACi”). The lawsuit claims that CACi improperly sought to collect certain Plain Green, Great Plains, and MobiLoans debts. CACi denies it did anything wrong.
- On June 1, 2023, the Court preliminarily approved a settlement in this class action that resulted in CACi making certain changes to its business practices. This notice is being provided to inform you about the proposed additional terms of the Settlement.
- You are included in the proposed Settlement if, between May 3, 2020 and April 20, 2023, CACi contacted you to collect a debt or communicated credit information about you to Equifax, Experian, or Trans Union about a debt where the original creditor of the loan was either Plain Green, Great Plains, or MobiLoans.
- As part of the Settlement, CACi will change its business practices relating to any debts originating from MobiLoans, Great Plains, or Plain Green. CACi also agreed to pay for notice and administration costs for this Settlement. This Settlement does not include any payments to Class Members. A separate settlement provides money for consumers who made payments to CACi for these debts.
- Your legal rights are affected by the proposed Settlement even if you do nothing.
- Your rights and options — and the deadlines to exercise them — are explained in this notice. Please read this entire notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT	
Do Nothing	You do not have to do anything to benefit from the proposed Settlement. If the Settlement is approved, you will give up any rights to sue CACi about the same legal claims in this Settlement (<i>see</i> Question 10).
Object to the Settlement	Write to the Court about why you do not like the proposed Settlement (<i>see</i> Question 14). Objections must be filed or postmarked by October 10, 2023 .
Go to a Hearing	Ask to speak in Court about the fairness of the proposed Settlement (<i>see</i> Questions 15-17).

1. Why was this notice issued?

A Court authorized this notice to inform you about the proposed Settlement and your rights. Before any final judgment is entered, the Court will have a hearing to decide whether to approve the Settlement. This notice is only a summary of the Settlement, the lawsuit, and your legal rights. More details about the proposed Settlement, the date when appeals are no longer allowed and the Settlement is final, deadlines, and your options are available in a longer document called the Settlement Agreement. You can get a copy of the Settlement Agreement by visiting www.CACIsettlement.com.

The lawsuit is known as *Meeks v. Consumer Adjustment Company, Inc.*, No. 3:21-cv-3266-VC (N.D. Cal.). Judge Vince Chhabria of the United States District Court for the Northern District of California is overseeing the case. The people who sued are called “Plaintiffs” or “Named Plaintiffs”; the company that they sued is called “CACi” or the “Defendant.”

2. What is this lawsuit about?

The lawsuit claims that CACi violated the Fair Debt Collection Practices Act and California law when it: (1) reported certain defaulted Great Plains, Plain Green, and MobiLoans debts to the consumer reporting agencies, (2) contacted consumers about these debts and represented that there were outstanding balances on these loans, and (3) collected or attempted to collect money for these loans. CACi denies these claims and that it did anything wrong.

The Court did not decide whether either side was right or wrong. Instead, both sides agreed to the Settlement to resolve the case and provide benefits to consumers.

3. What is a class action?

A class action lawsuit tries to bring similar claims into one case in one court. In a class action, one or more people called “Class Representatives” (in this case, Elettra Meeks, Joseph Delacruz, Stephanie Laguna, and Amber Leonard) bring the case to court. They have their names listed in the title of the case. They sue on behalf of themselves and other people who have similar claims — called the Class or Class Members — which in this case may include you. One court resolves the issues for everyone in the Class. The Class Representatives filed this case as a proposed class action.

4. Why is there a proposed Settlement?

The Court has not decided which side is right or wrong in this case. Instead, both sides agreed to a settlement to avoid the costs and risks of a lengthy trial and appeals process. Class Members will receive the benefits described in this notice. The parties think the proposed Settlement is best for all Class Members.

5. What are the different Settlements in this case?

There are two Settlements in this case. The Settlements provide both injunctive relief and money damages to certain consumers. An injunction occurs when a court orders a person or company to do or not to do something.

The parties agreed to provide additional Court-ordered changes to CACi’s business practices (*see* Question 7) (the “Settlement”), as well as the possibility that certain consumers paid money to CACi for the defaulted Plain Green, Great Plains, and MobiLoans debts (the “Money Class”) receive a payment. The Court will hold a final hearing to decide whether to approve the Settlement on **November 9, 2023** (*see* Question 15).

If the Court approves the Settlement and you are part of the Money Class, you will receive a notice by mail/email that will inform you about the monetary benefits you will receive from the Settlement.

Additional information can be found at www.CACIsettlement.com.

6. How do I know if I am part of the Class?

You are included in the Class if, between May 3, 2020 and April 20, 2023, CACi contacted you to collect a debt or communicated credit information about you to Equifax, Experian, or Trans Union about a debt where the original creditor of the loan was either Plain Green, Great Plains, or MobiLoans.

7. What benefits does the Settlement provide?

If the Settlement is approved and becomes final, it will provide injunctive relief benefits to all Class Members. An injunction occurs when a court orders a person or company to do or not to do something. All Class Members will receive the benefit from these changes in business practices.

Changes to CACi's business practices will include:

- CACi will agree to provide Class Counsel with a full class list for all Class Members that contains the following fields: personal identifying information (name, address, social security number, email address), amount paid by consumer to CACi or Midwest, date paid, and balance information. CACi shall provide information sufficient to identify if any of the consumers disputed the debts directly to CACi or through the consumer reporting agencies. This class list shall be accompanied by an authentication affidavit sufficient under the Federal Rules of Evidence to have the information admitted into evidence at trial against other parties, and in the event that the evidence is challenged, CACi shall cooperate in assisting the Plaintiffs in authenticating the data.
- CACi will stop all collection, including credit reporting, for any MobiLoans, Great Plains, or Plain Green loans.
- CACi will screen all of its current debt portfolios to ensure that it does not currently have any other Great Plains, Plain Green, or MobiLoans debts.
- If a consumer notifies CACi that the debt it is seeking to collect from them arises from a Great Plains, Plain Green, or MobiLoans debt, CACi will, after a reasonable investigation and conclusion that the debt is in fact a Great Plains, Plain Green, or MobiLoans debt, cease all collection efforts for that account.

Judge Chhabria will supervise and enforce these changes. The specific terms of these changes are included in the Settlement Agreement, a copy of which is available at www.CACIsettlement.com.

CACi also agreed to pay notice and administration costs up to \$14,307.

8. Can I get any money from the Settlement?

No. Class Members in this Settlement will not receive a payment. All Class Members will benefit from CACi's additional changes to its' business practices.

There is a separate proposed \$436,041 settlement for certain Class Members who paid money to CACi for the defaulted Great Plains, Plain Green, and MobiLoans debts. These individuals may get additional benefits, including a payment. If you are part of the Money Class and entitled to a payment, you will receive a notice in the mail/email.

9. When will the proposed Settlement go into effect?

The Court will hold a Final Approval Hearing on **November 9, 2023**, to decide whether to approve the Settlement (*see* Question 15). Even if the Court approves or updates the proposed Settlement, there could be appeals of the Court's decision. The time for an appeal varies and could take more than a year.

The date when all appeals are completed, and the proposed Settlement becomes final, is called the Effective Date. You should visit the Settlement website at www.CACIsettlement.com to check on the progress of the Court-approval process.

10. How does the Settlement affect my rights?

If the Court approves the Settlement, you will give up the right to sue CACi in a representative or class action for any claims arising from the identical facts in this lawsuit, including claims relating to CACi's collection attempts regarding the defaulted Great Plains, Plain Green, and MobiLoans debts, including the reporting of those debts to consumer reporting agencies. This is called "releasing" your claims. This release is in addition to the release already approved by the Court.

However, you will keep your right to file an individual lawsuit for any damages that you may have incurred. CACi will have the right to deny it is responsible for damages.

More details are explained in the Settlement Agreement, available at www.CACIsettlement.com.

11. Can I choose to get out of the Settlement?

No. This Settlement requires CACi to change its business practices and implement procedures to benefit all Class Members equally. As explained in Question 7, this type of benefit is injunctive. Therefore, under this type of class action, you cannot exclude yourself from the Class or this proposed Settlement.

However, as explained in Question 10, you still have the right to file an individual lawsuit against CACi for your damages and have your case and CACi's defenses heard in court.

12. Do I have a lawyer in this case?

Yes. The Court approved the following lawyers as "Class Counsel" to represent you and other Class Members:

- Craig Marchiando, of Consumer Litigation Associates, P.C., in San Francisco, California;
- Kristi Kelly, of Kelly Guzzo PLC, in Fairfax, Virginia; and
- Matthew Wessler, of Gupta Wessler, PLLC, in Washington, D.C.

You will not be charged for these lawyers. You may hire your own lawyer to represent you, if you so choose, but you will be responsible for paying your attorney's fees and expenses.

You may contact the attorneys representing you for further information or assistance at: (757) 930-3660 or write to: Consumer Litigation Associates, P.C., 763 J. Clyde Morris Blvd., Suite 1-A, Newport News, VA 23601.

13. How will the lawyers be paid? What will the Class Representatives receive?

You will not be charged for these lawyers, and you will not have to pay any of their fees and expenses. Class Counsel will ask the Court to award attorneys' fees and expenses and a service payment to the Class Representatives to cover their work on the Money Settlement. Information about those fees will be contained in the notice describing the Money Settlement. If CACi's records show that you could qualify for a payment, you will receive a notice in the mail/email.

14. How do I tell the Court that I do not like the Settlement?

If you are a Class Member, you can object to this Settlement if you do not like any part of it. You can give reasons why you think the Court should not approve it. The Court will consider your views before deciding whether to approve this Settlement.

You can ask the Court to deny approval by filing an objection. You can't ask the Court to order a different settlement; the Court can only approve or reject the Settlement. If the Court denies approval, no injunctive relief changes will be implemented, and the lawsuit will continue. If that is what you want to happen, you should object.

Any objection to the proposed Settlement must be in writing, but the Court may excuse this requirement if you show good cause for not submitting a written objection. If you file a timely written objection, you may, but are not required to, appear at the Final Approval Hearing, either in person or through your own attorney. If you appear through your own attorney, you are responsible for hiring and paying that attorney. All written objections and supporting papers must (a) clearly identify the case name and number (*Meeks v. Consumer Adjustment Company, Inc.*, No. 3:21-cv-3266-VC (N.D. Cal.)), (b) be submitted to the Court either by filing them electronically or in person at any location of the United States District Court for the Northern District of California or by mailing them to the Class Action Clerk, United States District Court for the Northern District of California, 450 Golden Gate Avenue, San Francisco, CA 94102, and (c) be filed or postmarked on or before **October 10, 2023**.

Your objection letter must include:

- Your name, address, email address, and telephone number;
- The name of the case and the case number: *Meeks v. Consumer Adjustment Company, Inc.*, No. 3:21-cv-3266-VC (N.D. Cal.); and
- A written statement about why you object to the Settlement.

If you are submitting an objection through an attorney, in addition to the above information, your objection letter must include:

- Your attorney's name, mailing address, email address, and phone number,
- A written statement saying whether you or your attorney intend to appear at the Final Approval Hearing, and
- A written statement about why you object to the Settlement, including any legal and factual support you want to bring to the Court's attention and any evidence to support your objection.

You may also appear at the Final Approval Hearing, either in person or through your own lawyer. If you intend to have a lawyer present, your lawyer must enter a written Notice of Appearance of Counsel with the Court no later than **October 10, 2023**. If you appear through your own lawyer, you are responsible for paying that lawyer.

For more information about the Final Approval Hearing, *see* Questions 15-17 below.

The Court requires substantial compliance with the process outlined above, meaning if you do not substantially comply you may not be allowed to object, appear at the Final Approval Hearing, or appeal the final approval of the proposed Settlement or the dismissal of the case.

15. When and where will the Court decide whether to finally approve the proposed Settlement?

The Court will hold a Final Approval Hearing to decide whether to approve the Settlement. You may attend and you may ask to speak, but you do not have to.

The hearing will be on **November 9, 2023**, at 1:00 p.m., before Judge Chhabria, remotely using Zoom. The Court's Zoom courtroom can be found at: <https://cand-uscourts.zoomgov.com/j/1612857657?pwd=WE5Gcm1zS293WU84V0tyd0c2Ulp1UT09>. Additional information for attendance by Zoom is: webinar ID: 161 285 7657, and password: 547298.

At this hearing, the Court will consider whether this Settlement is fair, reasonable, and adequate. The Court will consider all timely and proper objections. The Court will listen to people who have asked for permission to speak at the hearing (as explained in Question 17).

After the hearing, the Court will decide whether to finally approve the Settlement. There may be appeals after that. We do not know how long these decisions will take.

The Court may change the date or time of the Final Approval Hearing without further notice to the Class. Please check the website, www.CACIsettlement.com, for updates on the hearing date, the Court-approval process, and the Effective Date.

16. Do I have to come to the hearing?

No. Class Counsel will answer any questions the Court may have. However, you are welcome to come at your own expense. You may also pay your own lawyer to attend, but it is not necessary.

If you send an objection, you do not have to come to Court to talk about it. As long as you filed your written objection on time and it includes the required information, the Court will consider it.

17. May I speak at the hearing?

You or your lawyer may ask the Court for permission to speak at the Final Approval Hearing. To do so, you must tell the Court in your objection letter that you or your lawyer would like to speak at the hearing. You must follow the process described in Question 14. You cannot speak at the hearing if you do not follow this procedure.

18. What happens if I do nothing at all?

You are not required to do anything to get benefits from the Settlement. If the Court approves this Settlement, then you will be bound by the Court's final judgment and the released claims explained in the Settlement Agreement.

19. How do I get more information?

This notice is only a summary of the Settlement. More details about this Settlement, the dates when appeals are no longer allowed and when the Settlement is final, deadlines, and your options are available in a longer document called the Settlement Agreement.

You can get a copy of the entire Settlement Agreement by visiting www.CACIsettlement.com. The website also provides answers to commonly asked questions, plus other information, to help you determine whether you are a Class Member. In addition, some of the key documents in the case will be posted on the website.

You also may write with questions to the Settlement Administrator at Meeks v. CACi, c/o Settlement Administrator, P.O. Box 16, West Point, PA 19486, or by emailing, questions@cacisettlement.com, or call the toll-free number, (833) 388-1629.

This notice summarizes the proposed Settlement. For the precise terms of the Settlement, please see the Settlement Agreement available at www.CACIsettlement.com, by contacting Class Counsel at Consumer Litigation Associates, P.C., 763 J. Clyde Morris Blvd., Suite 1-A, Newport News, VA 23601, by accessing the Court docket in this case, for a fee, through the Court's Public Access to Court Electronic Records (PACER) system at <https://ecf.cand.uscourts.gov>, or by visiting the office of the Clerk of the Court for the United States District Court for the Northern District of California, Phillip Burton Federal Building & United States Courthouse, 450 Golden Gate Avenue, San Francisco, CA 94102, between 9:00 a.m. and 4:00 p.m., Monday through Friday, excluding Court holidays.

PLEASE DO NOT TELEPHONE THE COURT OR THE COURT CLERK'S OFFICE TO INQUIRE ABOUT THIS SETTLEMENT.