

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT:

<p>SUBMIT A CLAIM FORM</p>	<p>If you submit a valid claim form by January 19, 2021, and if the Court approves the settlement, you will receive a pro rata payment from the Settlement Fund and will give up your right to sue Defendant based on any of the released claims.</p>
<p>DO NOTHING</p>	<p>If you do nothing, you will not receive any funds and you will also give up your right to file a lawsuit against Defendant over the released claims.</p>
<p>EXCLUDE YOURSELF FROM THE CASE</p>	<p>This is the only option that allows you to file a lawsuit against Defendant on your own regarding the legal claims in this case, but if you exercise this option you will not receive a settlement payment. The deadline for excluding yourself is January 19, 2021.</p>
<p>OBJECT TO THE SETTLEMENT</p>	<p>Write to the Court about why you do not believe the settlement is fair, reasonable, and adequate. The deadline for objecting is January 19, 2021.</p>

- Your rights and options—and the deadlines to exercise them—are explained in this notice.
- The Court in charge of this case still must decide whether to approve the settlement. Settlement payments will be made if the Court approves the settlement, and after any appeals are resolved. Please be patient.
- **Any questions? Read on.**

1. Why should I read this Notice?

If Defendant mailed you an initial debt collection communication between May 23, 2019 and April 27, 2020, in connection with the collection of a consumer debt, this settlement may affect you. The Hon. Judith E. Levy of the United States District Court for the Eastern District of Michigan is overseeing this class action. The lawsuit is known as *Dana Reeves v. Patenaude & Felix, A.P.C.*, Case No. 5:20-cv-11034-JEL-DRG (E.D. Mich.).

2. What is this lawsuit about?

Ms. Reeves filed this lawsuit against Defendant alleging that Defendant sent initial debt collection letters to consumers that contained language that overshadowed and contradicted disclosures mandated by the FDCPA. Defendant denies the allegations.

3. What is a class action and who is involved?

In a class action lawsuit, one or more people called “Class Representatives” file a lawsuit on behalf of other people who have similar claims. In this case, the Class Representative is Ms. Dana Reeves. The people together are a “Class” or “Class Members.” The entity that the Class Representative sued—Patenaude & Felix, A.P.C.—is called the “Defendant” in this case. The Court accordingly resolves the claims for all Class Members, except for those who exclude themselves from the class.

4. Why is this lawsuit a class action?

The Court decided, for settlement purposes, that this lawsuit can be certified as a class action because it meets the requirements of Federal Rule of Civil Procedure 23, which governs class actions in federal court. Specifically, the Court found that:

- The Class Members are so numerous and geographically dispersed that joinder of all of them is impracticable;
- There are questions of law and fact common to the Class Members, which predominate over any individual questions;
- Ms. Reeves’s claims are typical of the claims of the Class Members;
- Ms. Reeves and Class Counsel will fairly and adequately represent and protect the interests of all the Class Members; and
- Class treatment of these claims will be efficient and manageable, thereby achieving an appreciable measure of judicial economy, and a class action is superior to other available methods for a fair and efficient adjudication of this controversy.

5. Why is there a settlement?

Ms. Reeves and Defendant have agreed to settle the lawsuit to avoid the time, risk, and expense associated with continued litigation. Under the settlement, Participating Class Members will receive compensation to resolve the claims asserted in the lawsuit. Plaintiff and her attorneys think the class settlement is in the best interest of all Class Members.

6. How do I know if I am a part of the settlement class?

Defendant’s records indicate that you may be a member of the class. You need to determine whether you are affected by this lawsuit. The class is defined as all persons (a) to whom Patenaude & Felix, A.P.C. mailed an initial debt collection communication to a Michigan address not known to be returned as undeliverable, (b) in connection with the collection of a consumer debt, (c) between May 23, 2019 and April 27, 2020, (d) which included a due date for a minimum payment amount that was within 30 days of the date of the initial debt collection communication.

7. Do I have lawyers in this case?

The Court has appointed the law firm of Greenwald Davidson Radbil PLLC in Boca Raton, FL, and Ronald Weiss in West Bloomfield, MI, to act as Class Counsel to represent the interests of Class Members. You will not be personally charged by these lawyers. You may retain your own counsel to represent you at your own expense if you would like.

8. How will class counsel be paid?

Class Counsel will ask the Court to approve the payment of their attorneys’ fees, litigation costs and expenses up to

\$50,000 in total. The fees will pay Class Counsel for investigating the facts, litigating the case, negotiating the settlement, and obtaining approval of the settlement. The Court may award less than the amount sought by Class Counsel. Any attorneys' fees and costs awarded to Class Counsel will be paid separate and apart from the Settlement Fund and thus will not diminish the Settlement Fund or Class Members' payments from the Settlement Fund.

9. What does the settlement provide?

Defendant has agreed to pay \$6,500 into a fund, which will be divided equally among all Participating Class Members who submit a timely claim, and does not include anyone who did not submit a claim or has elected to exclude themselves from the Settlement.

Separate from the Settlement Fund, Defendant will pay: (1) the costs and expenses of administering the class action settlement; (2) \$1,500 to the Class Representative; and (3) an award of attorneys' fees, litigation costs and expenses not to exceed \$50,000 to Class Counsel, subject to court approval. Defendant also affirms that it will no longer use the form of debt collection letter that formed the basis for this lawsuit.

10. How much will my payment be?

Class Counsel estimates that your share of the Settlement Fund will be between \$59 and \$232. Your share of the Settlement Fund ultimately may be more or may be less, depending on how many other people participate in the Settlement.

11. Does this settlement mean that I do not have to pay the money Defendant is trying to collect from me?

No. This settlement does **not** impact any debt that Defendant is collecting from you, or has attempted to collect from you, including any debt for which you have entered into a payment plan. In other words, this settlement does not relieve you of any obligation to pay any debt owed, assuming you otherwise owe the debt.

12. What am I giving up to stay in the Class?

Unless you exclude yourself from the settlement, you will be part of the class, which means you give up your right to sue, continue to sue, or be part of any other lawsuit against Defendant regarding any of the Released Claims as defined in the Agreement. Giving up your legal claims is called a "release." Unless you exclude yourself from the settlement, you will release Defendant, and each of its past, present, and future directors, officers, employees, agents, representatives, partners, principals, clients, insurers, co-insurers, re-insurers, shareholders, attorneys, and any related or affiliated company, including any parent, subsidiary, predecessor, or successor company from all claims arising out of the mailing of an initial written communication sent by Defendant to Class Members between May 23, 2019 and April 27, 2020 that relate to the allegations in the Complaint. For more information on the release, Released Parties, and Released Claims, you may view a copy of the settlement agreement at www.gdrlawfirm.com/Reeves.

13. How can I get a settlement award?

To qualify for a payment, you must mail a claim form, postmarked no later than January 19, 2021, to First Class, Inc., 5410 W. Roosevelt Rd., Ste 222, Chicago, IL 60644-1490. Read the instructions carefully.

14. How do I get out of the settlement?

If you do not want a payment from this settlement, and you want to keep the right to sue or continue to sue Defendant regarding the claims asserted in this lawsuit, then you must take steps to get out of the settlement class. This is called “excluding yourself” from the settlement.

To exclude yourself from the settlement, you must send a letter by mail that (a) is signed by you; (b) includes your full name, address and phone number, and email address (if available); and (c) includes the following statement: “I/we request to be excluded from the settlement in the Reeves action,” or words to that effect. No request for exclusion will be valid unless all of the information described above is included and the request for exclusion is submitted timely.

You must mail your exclusion request postmarked no later than January 19, 2021 to the following address:

**First Class, Inc. – Reeves
5410 W. Roosevelt Rd., Ste. 222
Chicago, IL 60644-1490**

15. How do I tell the Court that I do not agree with the settlement?

If you are a Class Member, you can object to the settlement or any part of the settlement that you do not believe is fair, reasonable, and adequate.

To object, you must file a written objection with the Court and send said written objection via first-class mail to both attorneys listed below, and to the Court, **postmarked no later than January 19, 2021**. In order for your written objection to be effective, it must: (a) contain a heading which includes the name of the case and case number; (b) include your full name, address, telephone number and email address (if available); (c) state the grounds for objection, as well as identify any documents that you desire the Court to consider, including proof that you are a Class Member and all legal authorities you intend to present at the settlement fairness hearing, and (d) state whether you intend to appear at the final fairness hearing on your own or through counsel.

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16. What is the difference between objecting and excluding yourself?

Objecting is telling the Court that you do not believe the settlement is fair, reasonable, and adequate. You can object only if you stay in the settlement. Excluding yourself means that you do not want to be part of the settlement. If you exclude yourself, you have no basis to object because the case no longer affects you.

17. What happens if I do nothing at all?

If you do nothing and the Court approves the settlement, you will not receive a payment from the Settlement Fund and you will release any claim you have against Defendant related to the allegations in this case. Unless you exclude yourself from the settlement, you will not be able to sue, continue to sue, or be part of any other lawsuit against Defendant regarding any of the Released Claims as defined in the Agreement.

18. When and where will the Court decide whether to approve the settlement?

The Court will hold a Final Fairness Hearing at 2:30 p.m. on March 25, 2021, at the United States District Court for the Eastern District of Michigan, Federal Building 200 E. Liberty Street, Courtroom 100, Ann Arbor, MI 48104. At this hearing, the Court will consider whether the settlement is fair, reasonable and adequate, hear any objections to the settlement, and consider whether final approval of the settlement should be granted. The Court may also decide how much to award to Class Counsel in attorneys' fees, costs, and expenses.

You do not need to attend the final fairness hearing. Class Counsel will appear on behalf of the Class. But you are welcome to come, or have your own lawyer appear at your own expense.

19. May I speak at the hearing?

You may ask the Court for permission to speak at the Final Fairness Hearing, but only in connection with an objection that you have timely submitted to the Court according to the procedure set forth in Question 15 above. To speak at the Final Fairness Hearing, you must also file with the Clerk of Court your "Notice of Intention to Appear in *Dana Reeves v. Patenaude & Felix, A.P.C.*, Case No. 5:20-cv-11034-JEL-DRG." Be sure to include your name, address, telephone number and your signature. Your Notice of Intention to Appear must be filed no later than January 19, 2021, and must be sent to all addresses in Question 15. You cannot speak at the hearing if you excluded yourself from the settlement.

20. Is this the entire settlement agreement?

No. This notice is only a summary of the proposed settlement. More details are in the settlement agreement, which is available at www.gdrlawfirm.com/Reeves.

DO NOT CALL OR WRITE TO THE COURT, THE CLERK OF THE COURT, DEFENDANT OR ITS COUNSEL ABOUT THE SETTLEMENT. IF YOU HAVE ANY QUESTIONS, YOU MAY CONTACT CLASS COUNSEL AT THE ADDRESS LISTED ABOVE.