

**UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF PENNSYLVANIA**

TRAVIS HOWARD, and VANESSA
HOWARD, individually and on behalf of all
others similarly situated,

Case No. 3:19-cv-93-KRG

Plaintiffs,

v.

LVNV FUNDING, LLC, and RESURGENT
CAPITAL SERVICES, LP,

Defendants.

NOTICE REGARDING CLASS ACTION

A court authorized this notice. This is not a solicitation from a lawyer.

You are receiving this notice because LVNV Funding, LLC, and Resurgent Capital Services, LP, (“Defendants”) filed a proof of claim in your bankruptcy between June 6, 2018, and December 31, 2018, and represented that the debt underlying that claim was composed entirely of principal, even though Defendants held documents showing that the debt included interest and/or fees. A lawsuit has been filed against Defendants. It alleges the proof of claim filed in your bankruptcy case was unlawful. The Court has allowed the lawsuit to proceed as a class action.

Your rights are affected, and you have a choice to make now. **Please read this notice carefully.**

YOUR LEGAL RIGHTS AND OPTIONS

Option 1: DO NOTHING	Stay in the lawsuit. Await the outcome. Give up certain rights. By doing nothing, you maintain the possibility of getting money or benefits that may come from a trial or settlement. But, you give up any rights to sue Defendants separately about the same legal claims at issue in this lawsuit and will be bound by the court judgments in this case.
Option 2: EXCLUDE YOURSELF by 10/20/2023	Get out of this lawsuit. Get no benefits from this lawsuit. Keep rights. If you ask to be excluded, and money or benefits are awarded, you won’t receive them. You keep any rights to sue Defendants for the same legal claims in this lawsuit.

IF YOU WISH TO OBTAIN MORE INFORMATION, PLEASE CONTACT ATTORNEY
KEVIN ABRAMOWICZ AT **412-223-5740** or **kabramowicz@eastendtrialgroup.com**

FACTS ABOUT THIS CLASS ACTION LAWSUIT

1. What is this lawsuit about?

This lawsuit contends that a claim filed in your bankruptcy case violates the Fair Debt Collection Practices Act (“FDCPA”). The claim represented that a debt underlying the claim was composed only of principal. Plaintiffs contend that this representation was false because Defendants held documents showing that the debt underlying the claim included interest and/or fees. Because of this, Plaintiffs argue that the claim filed in your bankruptcy case was unlawful. Defendants deny they did anything wrong.

2. Why am I getting this notice?

You are getting this notice because the Court has certified this case as a “class action.”

3. What is a class action?

In class actions, one or multiple Class Representatives (in this case, Travis and Vanessa Howard) sue for themselves and a group of other persons with similar claims. The Class Representative and all individuals with similar claims are called the “Class.” A single court resolves all of their claims in a single lawsuit.

4. Am I part of the Class?

Defendants’ records show that Defendants filed a proof of claim in your bankruptcy proceeding, and that Defendants held documents that showed the debt underlying the claim included interest and/or fees, in addition to principal. You are part of the Class in this case if: (i) your bankruptcy case was filed in Pennsylvania; (ii) Defendants filed their proof of claim between June 6, 2018, and December 31, 2018; and (iii) Defendants represented that the debt underlying the claim was composed entirely of principal.

5. Has the Court decided to award money?

No money or benefits are available now because the Court has not yet made a final decision as to whether Defendants did anything wrong. Although Plaintiffs claim Defendants violated the law, Defendants deny they did anything wrong. There is no guarantee that any money or benefits will be available as the case proceeds.

6. What are Plaintiffs asking for?

Plaintiffs seek to recover damages for themselves, you, and every person that is part of the Class, with attorney’s fees and costs. Plaintiffs argue damages should be awarded because Defendants represented that debts underlying their proofs of claim included only principal, even though they had documents showing the debts included interest and/or fees, in addition to principal.

7. Do I have a lawyer in this case?

To represent the Class, the Court appointed attorneys from East End Trial Group, LLC, 6901 Lynn Way, Suite 215, Pittsburgh, PA 15208, as “Class Counsel.” More information about these lawyers and their practices can be found here: www.eastendtrialgroup.com

8. How will the lawyers be paid?

You won’t have to pay Class Counsel’s fees and costs. If Class Counsel get money or benefits for the Class, they ask the Court for their fees and expenses. If the Court grants Class Counsel’s request, Class Counsel’s fees and expenses would either be deducted from any money obtained for the Class or paid separately by Defendants.

IF YOU WISH TO OBTAIN MORE INFORMATION, PLEASE CONTACT ATTORNEY
KEVIN ABRAMOWICZ AT **412-223-5740** or **kabramowicz@eastendtrialgroup.com**

9. Should I get my own lawyer?

If you choose to remain in the Class, you do not need to hire your own lawyer because Class Counsel are working on your behalf. If you want a lawyer to represent your own interests, you may do so, but you will be responsible for paying that lawyer to appear in Court for you if you want someone other than Class Counsel to speak for you.

YOUR RIGHTS AND OBLIGATIONS

By 10/20/2023, you must decide whether to stay in the Class or ask to be excluded

10. What happens if I do nothing?

If you want to maintain the possibility of getting money or benefits from this lawsuit, you don't have to do anything now. By doing nothing, you are staying in the Class.

If you do nothing, regardless of whether the Class Representative wins or loses, you will not be able to separately sue, or continue to sue, Defendants—as part of this lawsuit or any other lawsuit—for the same legal claims that are subject to this lawsuit. You will also be legally bound by all orders the Court issues and judgments the Court makes in this class action.

11. Why would I ask to be excluded?

If you exclude yourself from the Class, you won't get any money or benefits from this lawsuit, even if the Class Representative obtains them as a result of trial or settlement. Nevertheless, if you exclude yourself, you may be able to sue or continue to sue Defendants separately for the legal claims that are the subject of this lawsuit. And, if you exclude yourself, you will not be legally bound by the Court's orders or judgments in this class action.

If you bring your own lawsuit against Defendants after you exclude yourself, you will have to hire and pay your own lawyer to do so, and you will have to prove your claims on your own. If you exclude yourself to start or continue a lawsuit against Defendants, you should talk to your own lawyer soon because your claims may be subject to statute of limitations.

12. How do I exclude myself?

To exclude yourself from the Class and this class action lawsuit, you must send a request for exclusion **postmarked no later than 10/20/2023**, to:

LVNV Funding Settlement
c/o RG2 Claims Administration LLC
P.O. Box 59479
Philadelphia, PA 19102-9479

Your request for exclusion **must contain**: (1) the name of this lawsuit, "*Howard v. LVNV Funding, LLC*," (2) your full name and current address, (3) a clear statement of intent to exclude yourself, such as "I wish to be excluded from the Class," and (4) your signature.

13. Are more details available?

If you have any questions, you can email (kabramowicz@eastendtrialgroup.com) or call (412-223-5740) Class Counsel. You also can visit www.lvnevfdcpalitigation.com, where you will find the Court's Order Certifying the Class, the Complaint, Defendants' Answer, and other case related documents.

IF YOU WISH TO OBTAIN MORE INFORMATION, PLEASE CONTACT ATTORNEY KEVIN ABRAMOWICZ AT **412-223-5740** or **kabramowicz@eastendtrialgroup.com**

<<Barcode>>

<<Name>>

<<Address>>

<<City>>, <<State>> <<Zip>>

IF YOU WISH TO OBTAIN MORE INFORMATION, PLEASE CONTACT ATTORNEY
KEVIN ABRAMOWICZ AT **412-223-5740** or **kabramowicz@eastendtrialgroup.com**