

From: noreply@hefflerclaims.com
To: John Smith
Re: "Class Action Notification Approved by the United States District Court, Northern District of California"

**A FEDERAL COURT AUTHORIZED THIS NOTICE.
THIS IS NOT A SOLICITATION FROM A LAWYER.**

Because calls were directed to your cellular phone, you may be entitled to a payment from a class action settlement.

Class Member ID: <<refnum>>

A Settlement has been reached in a class action lawsuit against Educational Financial Solutions, LLC d/b/a Campus Debt Solutions ("CDS") and others for allegedly placing automated telephone calls to cellular telephones advertising CDS's student loan consolidation and loan forgiveness services, without prior express written consent. The case is known as *Cabiness v. Educational Financial Solutions, LLC d/b/a Campus Debt Solutions, et al.*, Case No. 3:16-cv-01109-JST (U.S. District Court N.D. Cal.) Defendants deny that they did anything wrong.

WHO IS A CLASS MEMBER?

You are in the Settlement Class because records show that on or after October 16, 2013, your cellular telephone was called on by one of the named Defendants, advertising CDS's student loan consolidation and loan forgiveness services, allegedly using an automated telephone dialing system.

DO I HAVE A LAWYER?

Yes. The Court has appointed the following lawyers to represent the class: Kemnitzer, Barron & Krieg, LLP and the East Bay Community Law Center.

SETTLEMENT TERMS

Defendants will pay \$1,100,000 into a fund that will cover: (1) cash payment to Class Members that the Settlement Administrator has addresses for; (2) attorneys' fees to Class Counsel not to exceed \$330,000 and Class Counsel's out-of-pocket expenses, not to exceed \$20,000, as approved by the Court; (3) a Service Award of \$10,000 to the Class Representative, subject to

approval by the Court; and (4) the costs of administering the Settlement. Your share of the fund will depend on how many valid addresses the Settlement Administrator is able to obtain. Class Counsel estimates that you will receive approximately \$20. You may receive more. The \$1,100,000 will be divided among Class Members with valid addresses after deducting settlement expenses, attorneys' fees and costs, and the Service Award. In addition, the Settlement enjoins Defendants from using an ATDS to place telemarketing calls on behalf of CDS without obtaining prior express written consent.

YOUR RIGHTS AND OPTIONS

Do Nothing. If you also received notice of this Settlement in the mail, then you will be mailed a Benefit Check without doing anything further. If this email is the only notice you received, you will be mailed a Benefit Check ONLY if you update your address at: **www.CDSphonecallsettlement.com/addressupdate**.

Opt Out. You may also exclude yourself from the lawsuit and keep your right to sue Defendants on your own by sending a written request for exclusion to the Settlement Administrator by September 24, 2018. If you do not exclude yourself, you will be bound by the Settlement and give up your right to sue CDS and any of the following Defendants for the claims that this Settlement resolves: Debt.com, LLC, Beta Investment Group, Inc., Equity Acquisitions, LLC, VentureTech Solutions, LLC and Howard Dvorkin. Please see the Settlement Website for more details.

Object. If you do not exclude yourself by opting out from the Settlement, you have the right to comment or object to the proposed Settlement. Written objections must be filed or postmarked on or before September 24, 2018 and provide the reasons for the objection. Please see the Settlement Website for more details.

Attend the Final Approval Hearing. The Court has scheduled a Fairness Hearing on **November 15, 2018 at 2:00 p.m.**, at the United States District Court for the Northern District of California at the Phillip Burton Federal Building & United States Courthouse, 450 Golden Gate Avenue, Court Room 9 (19th Floor), San Francisco, CA 94102. The hearing may be moved to a different date or time without additional notice, so it is a good idea to check **www.CDSphonecallsettlement.com** for updates.

This Notice is only a summary. Complete details describing your rights and options can be found on the website: www.CDSphonecallsettlement.com. Please do not contact the Court or the Defendants with questions.