

— ATTACHMENT 2 —

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF CALIFORNIA

Karen Solberg et al. v. Victim Services, Inc. et al.

Case No. 3:14-cv-05266-VC

A class action lawsuit may affect your rights if (1) between September 1, 2011 and May 7, 2015, you were sent an initial collection demand in connection with a dishonored check on the letterhead of a California district attorney and made a payment or payments to a “Bad Check Restitution Program” in connection with a dishonored check; or (2) between December 1, 2013 and May 7, 2015, you were sent a collection demand in connection with a dishonored check on the letterhead of a California district attorney and the dishonored check was written for personal, family, or household purposes. You may be in the second group even if you made no payments.

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

- A group of consumers have sued Victim Services, Inc., National Corrective Group, Inc., American Justice Solutions, Inc., Birch Grove Holdings, Inc., Mats Jonsson, and Karl Thomas Jonsson (collectively “Defendants”) for violations of the federal Fair Debt Collection Practices Act (“FDCPA”) and the California Unfair Competition Law (“UCL”), negligent misrepresentation, and fraudulent misrepresentation. Defendants, in their communications with you, often used the domain name, www.checkprogram.com.
- The Court has allowed the lawsuit to proceed as a class action on behalf of all persons in California to whom one or more defendants sent an initial collection demand in connection with a dishonored check at any time from September 1, 2011, to May 7, 2015, and who subsequently paid any fees to one or more of the defendants in response to that letter.
- The Court has also allowed the lawsuit to proceed as a class action on behalf of all persons in California to whom the Defendants sent a collection demand in connection with a dishonored check written for personal, family, or household purposes, from December 1, 2013, to May 7, 2015.
- The Court has not decided whether Defendants did anything wrong. There is no money available now, and no guarantee there ever will be. However, your legal rights are affected, and you have a choice to make now:

Your Legal Rights and Options in This Lawsuit	
Do Nothing	<p>Stay in this lawsuit. Await the outcome. Give up certain rights.</p> <p>By doing nothing, you keep 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 or similar legal claims in this lawsuit.</p>
Ask to be Excluded	<p>Opt out of this lawsuit. Get no benefits from it. Keep rights.</p> <p>If you ask to be excluded from the lawsuit and money or benefits are later awarded, you won't share in those. But, you keep any rights you may have to sue Defendants on your own behalf, about the same or similar legal claims in this lawsuit. You can ask to be excluded by (1) filling out the Exclusion Request on this website, or (2) sending an Exclusion Request letter to Terrell Marshall Law Group, PLLC, 936 N. 34th Street, Suite 300, Seattle, WA 98103. If you mail your exclusion request it must be postmarked on or before XXXXX, 2019 and include your name, address, telephone number and the case name "<i>Solberg v. Victim Services, Inc.</i>," You may also submit an exclusion request by completing the online form available here. You must submit your online request on or before XXXXX, 2019.</p>

- Your options are explained on this website. To ask to be excluded you must act before XXXXX, 2019.
- The judgment, whether favorable or not, will include all Class members who do not request exclusion.
- Any Class member who does not request exclusion may, if he or she desires, enter an appearance through his or her own counsel.
- Lawyers must prove the claims against Defendants at a trial. The trial date has not been set. Once a trial date is set, it will be posted on this website. If money or benefits are obtained from Defendants, you will be notified about how to get a share.
- **Any questions? Contact Terrell Marshall Law Group at 1-855-349-7023.**

BASIC INFORMATION

1. Why did I get this notice?

Defendants' records show that either (1) one or more of the Defendants sent you an initial collection demand between September 1, 2011 and May 7, 2015, and you subsequently paid one or more of the Defendants money; or (2) one or more of the Defendants sent you a collection demand between December 1, 2013 and May 7, 2015. This notice explains that the Court has allowed, or "certified," a class action lawsuit that may affect you. You have legal rights and options that you may exercise before the Court holds a trial. The trial is to decide

whether the claims made against Defendants, on your behalf, are correct. Judge Vince Chhabria of the United States District Court for the Northern District of California, is overseeing this class action. The lawsuit is known as *Solberg et al. v. Victim Services, Inc., et al.*, Case Number 3:14-cv-05266-VC.

2. What is this lawsuit about?

This lawsuit is about whether Defendants' use of letters on the letterhead of a California district attorney, and charging allegedly unlawful fees in connection with a dishonored check, violates the federal Fair Debt Collection Practices Act ("FDCPA") and the California Unfair Competition Law ("UCL") or constitutes negligent misrepresentation or fraudulent misrepresentation.

Specifically, Plaintiffs allege that Defendants violated federal and California law by: (1) collecting and attempting to collect fees that were not permitted by law; (2) using district attorney letterhead, and otherwise giving the impression that they were the office of various California district attorneys; (3) using letters that explicitly and implicitly falsely threatened check writers with prosecution if the check writers did not pay fees for the "District Attorney Bad Check Restitution Program; and, (4) sending collection letters that did not include disclosures and notices of consumer rights required by the Fair Debt Collection Practices Act. Defendants deny all allegations made by Plaintiffs and have asserted various defenses to these claims.

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

In a class action lawsuit, one or more people called "Class Representatives" (in this lawsuit Karen Solberg, Nancy Morin, and Narisha Bonakdar) sue on behalf of other people who have similar claims. The people together are a "Class" or "Class Members." The individuals who sued—and all the Class Members like them—are called the Plaintiffs. The companies and individuals they sued (in this case Victim Services, Inc., National Corrective Group, Inc., American Justice Solutions, Inc., Birch Grove Holdings, Inc., Mats Jonsson, and Karl Thomas Jonsson) are called the Defendants. One lawsuit resolves the issues for everyone in the Class—except for those people who choose to exclude themselves from the Class.

4. Why is this lawsuit a class action?

The U.S. District Court for the Northern District of California decided that this lawsuit can be a class action because it meets the requirements of Federal Rule of Civil Procedure 23, which governs class actions in federal courts.

Specifically, the Court found that class certification was appropriate because:

- a. Questions of law or fact common to the members of the Class predominate over any questions of affecting only individual members; and
- b. A class action is superior to other available methods for the fair and efficient adjudication of the controversy.

The Court also decided that the Class Representatives who brought the lawsuit against Defendants and their attorneys will adequately represent the interests of the Class.

THE CLAIMS IN THE LAWSUIT

5. What does the lawsuit complain about?

Plaintiffs allege that the letters Defendants use to collect payment for debts arising from dishonored checks violate California and federal law because they purport to be letters from California district attorneys, threaten consumers with criminal prosecution, and charge fees that are not permitted by law.

6. How do Defendants respond?

Defendants deny Plaintiffs' allegations, or that Plaintiffs were in any way damaged, and say that the collection demand letters Defendants used do not violate the law.

7. Has the Court decided who is right?

The Court hasn't decided whether Defendants or the Plaintiffs are correct. By establishing the Class and issuing this Notice, the Court is not suggesting that Plaintiffs will win or lose this lawsuit. Plaintiffs must prove their claims at a trial.

8. What are the Plaintiffs asking for?

Plaintiffs are asking for money damages resulting from Defendants' actions. Plaintiffs are also asking the Court to order Defendants to pay for their attorneys' fees and costs for bringing the lawsuit.

9. Is there any money available now?

No money or benefits are available now because the Court has not yet decided whether Defendants did anything wrong, and the two sides have not yet settled the lawsuit. There is no guarantee that money or benefits ever will be obtained. If money is obtained through a settlement, or after a trial, you will be notified about how to exclude yourself from the settlement or get a share of the settlement, if you do not exclude yourself from the Class.

WHO IS IN THE CLASS

You need to decide whether you are affected by this lawsuit.

10. Am I part of this Class?

The U.S. District Court for the Northern District of California decided that anyone who meets the criteria for either of the two groups described below are Class Members.

UCL Class: All persons in California to whom the defendants sent an initial collection demand in connection with a returned check at any time from September 1, 2011, to May 7, 2015, and who subsequently paid any fees to the defendants in response to that letter.

FDCPA Class: All persons in California to whom the defendants sent a collection demand in connection with a returned check from whom the defendants attempted to collect or collected money for checks written for personal, family, or household purposes, from December 1, 2013, to May 7, 2015.

You are part of the UCL class if you got a letter on California district attorney letterhead from one or more of the Defendants regarding participation in a Bad Check Restitution Program between September 1, 2011 and May 7, 2015, and you paid any money to the Bad Check Restitution Program. You are part of the FDCPA class if, whether you paid money to Defendants or not, you were sent a letter on California district attorney letterhead from one of the Defendants regarding participation in a Bad Check Diversion Program from December 1, 2012 to May 7, 2015, and the dishonored check you allegedly wrote was for personal, family, or household purposes.

11. I'm still not sure if I am included.

If you are unsure whether you are included, you can get free help by calling Class Counsel at 1-855-349-7023.

YOUR RIGHTS AND OPTIONS

You have to decide whether to stay in the Class or ask to be excluded, and you have to decide this now.

12. What happens if I do nothing at all?

You don't have to do anything now if you want to keep the possibility of getting money or benefits from this lawsuit. By doing nothing you are staying in the Class. If you stay in and Plaintiffs obtain money or benefits, either as a result of the trial or a settlement, you will be notified about how class members may be paid (or ask to be excluded from any settlement). Keep in mind that if you do nothing now, regardless of whether Plaintiffs win or lose at trial, you will not be able to sue, or continue to sue, Defendants—as part of any other lawsuit—about the same or similar legal claims based on the same set of facts as those alleged in this lawsuit. You will also be legally bound by all of the Orders the Court issues and judgments the Court makes in this class action.

13. Why would I ask to be excluded?

If you want to file, or already have filed your own lawsuit against Defendants based on letters sent on California district attorney letterhead or collection efforts related to Defendants' Bad Check Diversion Program, and want to continue with it, you need to ask to be excluded from the Class. If you exclude yourself from the Class—which also means to remove yourself from the Class, and is sometimes called “opting-out” of the Class—you won't get any money or benefits from this lawsuit even if Plaintiffs obtain them as a result of the trial or from any settlement (that may or may not be reached) between Defendants and Plaintiffs. However, you may be able to sue or continue to sue Defendants on your own. If you exclude yourself, you will not be legally bound by the Court's judgments in this class action.

14. How do I ask the Court to exclude me from the Class?

You can either mail your exclusion request or submit it online. If you mail your exclusion request it must be postmarked on or before XXXXX, 2019 and include your name, address, telephone number and the case name “*Solberg v. Victim Services, Inc, et al.*” You may also submit an exclusion request by completing the online form available here. You must submit your online request on or before XXXXX, 2019.

THE LAWYERS REPRESENTING YOU

15. Do I have a lawyer in this lawsuit?

The Court decided that the law firms Terrell Marshall Law Group PLLC, Law Office of Paul Arons in Washington state, Gupta Wessler PLLC in Washington D.C., and Robins Kaplan LLP in California are qualified to represent you and all Class Members. These law firms are referred to as “Class Counsel.”

16. Should I get my own lawyer?

You do not need to hire your own lawyer because Class Counsel is working on your behalf. But, if you want to hire your own lawyer, you will have to pay that lawyer. For example, you can ask a lawyer to appear in Court for you if you want someone other than Class Counsel to speak for you.

17. How will the lawyers be paid?

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

THE TRIAL

The Court has not yet scheduled a trial to decide who is right in this lawsuit. The trial date will be posted to this website when it is set by the Court.

18. How and when will the Court decide who is right?

As long as the lawsuit isn't resolved by a settlement or otherwise, Class Counsel will have to prove Plaintiffs' claims at trial. During the trial, the Judge will hear all of the evidence to help him decide whether Plaintiffs or Defendants are right about the claims in the lawsuit. There is no guarantee that Plaintiffs will win, or that they will get any money for the Class.

19. Do I have to come to the trial?

You do not need to attend the trial. Class Counsel will present the case for the Plaintiffs, and Defendants will present the defenses. You or your own lawyer are welcome to come at your own expense.

20. Will I get money after the trial?

If the Plaintiffs obtain money or benefits as a result of the trial, you will be notified about how

class members will be paid. We do not know how long this will take.

GETTING MORE INFORMATION

21. Are more details available?

You may review some of the important documents filed in this case on this web site. You may also contact the Clerk of the Court to find out how to get copies of any documents filed in this case. For more information, you may speak to one of the lawyers by calling 1-855-349-7023, or by writing to the lawyers at the following address: Terrell Marshall Law Group, PLLC, 936 N. 34th Street, Suite 300, Seattle, WA 98103.

KEEP US ADVISED WHERE YOU LIVE

22. How will you contact me in the future about the results of the case?

Important developments about the case will be posted to this website, but it is critical that you keep us advised of your current address so we can also mail you information. If you received your notice through the mail forwarding service or you moved or plan to move, please keep us advised of your current address by writing us at: Terrell Marshall Law Group, PLLC, 936 N 34th St., Suite 300, Seattle, WA 98103 or calling 1-855-349-7023.