

**Court Approved Legal Notice**

**United States District Court for the  
Middle District of North Carolina**

*Jennifer Ford, et al. v. Veterans Guardian VA Claim Consulting, LLC*  
Case No. 1:23-CV-00756-CCE-LPA

**If you are a veteran who retained Veterans Guardian VA Claim Consulting, LLC (“Veterans Guardian”) to assist you in obtaining or increasing your disability compensation and, on or after August 23, 2019, either made your first payment to Veterans Guardian or were sent an invoice by and made a payment to Veterans Guardian, a class action lawsuit may affect your legal rights.**

*This is not a solicitation from a lawyer. You are not being sued.*

**To review documents that will provide more information  
about this class action lawsuit, you may visit:  
[www.VeteransGuardianClassAction.com](http://www.VeteransGuardianClassAction.com)**

**You could be a member of a Class Action. If you are a Class Member, your legal rights are affected whether you act or do not act, so please read this Notice carefully.**

<b>YOUR LEGAL RIGHTS AND OPTIONS IF YOU ARE A CLASS MEMBER</b>	
<b>Do Nothing and Automatically Be Part of the Class</b>	You are automatically part of the Class if you satisfy any of the three Class definitions set forth below in Section 5. If you receive this Notice, Guardian has provided information tending to indicate that you are a member of one or more Classes.
<b>Exclude Yourself by May 4, 2026</b>	<p>You may request to be excluded from the Class. This is also referred to as “opting out.” If you request to be excluded, you will not be part of the lawsuit and you will not be able to receive any money or benefits from any potential settlement or judgment. You also will not be bound by any judgment adverse to the Class if you request to be excluded from the Class.</p> <p>If you decide you do not want to participate in this class action lawsuit and you do <u>not</u> make a timely request for exclusion as described in this Notice, you will still be bound by any judgment.</p>

- These rights and options—**and the deadlines to exercise them**—are explained in this Notice.

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## BASIC INFORMATION

### 1. Why is there a Notice?

If you received a Notice by email, records collected by Veterans Guardian VA Claim Consulting, LLC (“Veterans Guardian”) show that you may have retained Veterans Guardian to assist you in obtaining or increasing your VA disability compensation.

This Notice is intended to advise you of a class action lawsuit against Veterans Guardian and of your rights and options, **including your right to exclude yourself from the Class and from further proceedings in this action if you wish to do so.**

Chief District Judge Catherine C. Eagles of the United States District Court for the Middle District of North Carolina is overseeing this lawsuit. The lawsuit is known as *Jennifer Ford, et al. v. Veterans Guardian VA Claim Consulting, LLC*, and the case number is 1:23-CV-00756-CCE-LPA.

### 2. What is the lawsuit about?

Federal law restricts those individuals who may act as an agent or attorney in preparing, presenting, and/or prosecuting disability claims for benefits before the Department of Veterans Affairs (“VA”) to persons or entities meeting specific qualifications and accreditation requirements. Plaintiffs allege that Veterans Guardian violates federal law by offering its VA disability claim services without VA accreditation and that it charges illegal fees in violation of the North Carolina Unfair and Deceptive Trade Practices Act (“UDTPA”) and the North Carolina Debt Collection Act (“NCDCA”). Under their UDTPA Classes, Plaintiffs are seeking damages from Veterans Guardian in an amount equal to three times all amounts paid to Veterans Guardian by Class Members. During the Class period, Veterans Guardian collected more than \$250,000,000.00 from Members of the Classes. Additionally, under the NCDCA Class, Plaintiffs are seeking damages from Veterans Guardian in an amount equal to all amounts paid to Veterans Guardian by Class Members, plus civil penalties as the Court may allow, but not less than five hundred dollars (\$500) nor greater than four thousand dollars (\$4,000) for each NCDCA violation. Plaintiffs also seek recovery of litigation costs and attorneys’ fees under the North Carolina statutes at issue.

Veterans Guardian denies that it violates federal or North Carolina law. In particular, it denies that it acted as an agent or attorney for veterans in assisting them with VA disability benefits claims.

The Court has not decided whether Veterans Guardian did anything wrong. The case is continuing. There is no money or benefits that have been obtained for the Class, and there is no guarantee there will be in the future.

### 3. Why is this a class action?

In a class action, one or more persons called class representatives sue on behalf of persons who may have the same legal claim. All the people who have the same legal claim collectively make

up the “Class” and are referred to individually as “Class Members.” One lawsuit before one judge and jury resolves the issues and legal claims for all Class Members together, except for those who exclude themselves from the Class, regardless of whether the outcome is favorable or unfavorable. Because Plaintiffs believe the conduct alleged in this case affected a large number of veterans who were economically injured in a similar way, Plaintiffs filed this case as a class action.

#### 4. How do I get more information?

This Notice does not fully describe all the legal claims and defenses between Plaintiffs and Veterans Guardian. The relevant legal filings and court documents in this class action lawsuit are available at [www.VeteransGuardianClassAction.com](http://www.VeteransGuardianClassAction.com) or online for a fee through the Court’s Public Access to Court Electronic Records (“PACER”) system at <http://ecf.ncmd.uscourts.gov> or by visiting the office of the Clerk of Court for the United States District Court for the Middle District of North Carolina, located at 324 W. Market Street, Greensboro, NC 27401-2544, and available on weekdays between 8:30 a.m. and 4:30 p.m. In addition, you may contact Class Counsel at [notice@vandwlaw.com](mailto:notice@vandwlaw.com).

If you wish to do so, you may also register on the website created and maintained by the Notice Administrator — [www.VeteransGuardianClassAction.com](http://www.VeteransGuardianClassAction.com) — if you want to be kept informed of the status of the case and receive email communications from Class Counsel.

#### 5. I am still not sure if I am included, what are the Class definitions?

You are receiving this Notice because Veterans Guardian’s records indicate that you may be a member of one or more of the following Classes. You are in the Class if you meet one of the following three definitions and do not properly execute and file a timely request for exclusion from the Class.

1. **UDTPA Initial Claim Class:** All veterans who made their first payment to Veterans Guardian in connection with an initial claim for VA Disability Compensation under a consulting contract substantially similar to Exhibit A to the Consolidated Complaint between August 23, 2019, and the date of this Court’s order approving class notice.
2. **UDTPA Non-Initial Claim Class:** All veterans who made their first payment to Veterans Guardian in connection with a non-initial claim for VA Disability Compensation under a consulting contract substantially similar to Exhibit A to the Consolidated Complaint between August 23, 2019, and the date of this Court’s order approving class notice.
3. **NCDCA Class:** All veterans who, between August 23, 2019, and the date of this Court’s order approving class notice, were sent an invoice by Veterans Guardian in connection with a claim for VA Disability Compensation in substantially the same form as Exhibit B to the Consolidated Complaint and who made a payment to Veterans Guardian.

- **Exclusions:** Excluded from the Class are:

- (a) any persons or other entity currently related to or affiliated with Veterans Guardian; and
- (b) any Judge presiding over this action and members of his or her immediate family.

If you are still not sure whether you are included in the Class, please go to [www.VeteransGuardianClassAction.com](http://www.VeteransGuardianClassAction.com).

## THE STATUS OF THE LAWSUIT

### **6. What are the legal claims being alleged against Veterans Guardian in this lawsuit?**

The Court is allowing this class action case to proceed for a determination on the merits with respect to alleged violations of the North Carolina Unfair and Deceptive Trade Practices Act and the North Carolina Debt Collection Act by Veterans Guardian. A trial date is yet to be scheduled.

## REMAINING IN THE CLASS

### **7. What happens if I do nothing at all?**

If you fall within one of the three Class definitions (see Question 5) and you do nothing, you will stay in this lawsuit and your legal rights will be determined in this lawsuit. If you stay in this lawsuit and Plaintiffs win, you will be notified about how to seek money or other benefits from this lawsuit. If Plaintiffs lose this lawsuit, you will not receive any money or other benefits. However, there is no claim that has been advanced that would require you to incur any costs or expenses if Plaintiffs lose this case. If you do nothing now, regardless of whether Plaintiffs win or lose, you will be legally bound by the orders the Court issues and judgments the Court enters in this class action lawsuit.

Please advise the Class Notice Administrator of any changes to your email or postal mailing address so that information can be emailed or mailed to you if there is a judgment or settlement in this lawsuit in the future. Contact information for the Class Notice Administrator is listed in Section 12 below.

## EXCLUDING YOURSELF FROM THE CLASS

If you do not want to be a part of the Class for any reason, including that you would rather keep your right to sue or continue to sue Veterans Guardian on your own regarding the facts and legal issues in this case, then you must take steps to get out of the Class. This is called excluding yourself—or is sometimes referred to as “opting out” of the Class.

### **8. How do I exclude myself from the Class?**

To exclude yourself from the Class you must send an email or letter by U.S. mail saying that you want to be excluded from *Jennifer Ford, et al. v. Veterans Guardian VA Claim Consulting, LLC*. Be sure to include your full name, mailing address, telephone number, email address, and your signature.

If excluding yourself via Email: You must email your exclusion to [info@VeteransGuardianClassAction.com](mailto:info@VeteransGuardianClassAction.com) by **May 4, 2026**.

If excluding yourself via U.S. Mail: You must mail your exclusion request, postmarked by **May 4, 2026**, to:

Ford v. Veterans Guardian Class Action Exclusion  
Ford v. Veterans Guardian  
c/o American Legal Claims Services, LLC  
PO Box 23489, Jacksonville, FL 32241

**To be effective, your exclusion request must be emailed or postmarked no later than May 4, 2026.**

If you timely ask to be excluded, you will not be legally bound by anything that happens in this lawsuit. You may be able to sue (or continue to sue) Veterans Guardian in the future.

If you do not request exclusion from the Class by **May 4, 2026**, and you fall within the definition of any one of the three Classes listed in Section 5 above, you will be legally bound by any final judgment or settlement in this lawsuit. If you wish to remain a Class Member, you are not required to do anything at this time.

**9. If I don't exclude myself, can I sue Veterans Guardian for the same thing later?**

No. Unless you exclude yourself, you give up the right to sue Veterans Guardian for the same legal claims that are a part of this lawsuit. If you have a pending lawsuit, speak to your lawyer in that lawsuit immediately. You must exclude yourself from this lawsuit to continue your own lawsuit. Remember, the exclusion deadline is **May 4, 2026**.

**10. If I exclude myself, can I get money from this case?**

No. If you exclude yourself, and the Court awards money damages to the Class Members after trial or if there is a settlement of this lawsuit, you will not be entitled to any money or benefits. But, you may sue, continue to sue, or be part of a different lawsuit against Veterans Guardian.

**THE LAWYERS REPRESENTING CLASS MEMBERS**

**11. Do I have a lawyer in this case?**

The Court has appointed Janet R. Varnell, Brian W. Warwick, Christopher J. Brochu, Pamela G. Levinson, and Varnell & Warwick, P.A. and Shanon J. Carson, Jeff Osterwise, Radha Nagamani Raghavan, and Berger Montague PC as Class Counsel to represent you and other Class Members in this class action lawsuit. You will not be charged for these lawyers. You may contact Class Counsel by email at [notice@vandwlaw.com](mailto:notice@vandwlaw.com).

Any fees or costs ultimately allowed by the Court to be paid to Class Counsel will be paid by the

Defendant as ordered by the Court or out of any funds awarded to the Class because of a settlement or judgment in this class action lawsuit.

If you want to be represented by your own lawyer, you may hire one at your own expense. If that lawyer wishes to participate in this class action lawsuit, that lawyer must enter an appearance on your behalf and at your expense. Otherwise, you will be represented by Class Counsel along with Plaintiffs and all other Class Members.

## **OBTAINING MORE INFORMATION**

### **12. Where do I obtain more information?**

Mailing Address:

Ford v. Veterans Guardian  
c/o American Legal Claims Services, LLC  
PO Box 23489, Jacksonville, FL 32241

You can also visit the website [www.VeteransGuardianClassAction.com](http://www.VeteransGuardianClassAction.com), which is dedicated to the lawsuit or email Class Counsel directly at [notice@vandwlaw.com](mailto:notice@vandwlaw.com).

**Please do not contact the Court. Any questions regarding this class action lawsuit or this Notice should be directed to the Notice Administrator or Class Counsel listed above.**