Electronically Filed - LAFAYETTE - December 22, 2025 - 10:16 AM

IN THE CIRCUIT COURT OF LAFAYETTE COUNTY
STATE OF MISSOURI

PRESTIGE FINANCIAL SERVICES, INC.,	)	
	)	No. 23LF-CV00623-01
Plaintiff/Counterclaim Defendant	)	
	)	
-vs.-	)	
	)	
DONALD MANSELL and BRENDA MANSELL,	)	
	)	
	)	
Defendants/Counterclaimants.	)	

Motion Regarding Class Notice

In its amended order certifying the class, the Court ordered the parties to "send notice to all class members who can be identified through reasonable effort and submit a proposed notice complying with Rule 52.08(c)(3) to the Court for approval." (*See* Order dated July 18, 2025). The Court also ordered the parties to submit one joint notice showing each party's position where the parties disagree by December 26, 2025.[1] The parties have no disagreement on the notice to be mailed to the class (Exhibit A) and the long form notice (Exhibit B) to be made available to class members on a website or mailed upon request.

WHEREFORE, Class Representative Donald Mansell requests the Court approve these notices and for such other and further relief as the Court deems just.

[1] Specifically, on August 13, 2025, the Court ordered the deadlines contained in its amended class certification order stayed pending completion of the appellate process in the Missouri Court of Appeals and the Missouri Supreme Court with respect to Prestige's efforts to reverse the Court's amended class certification order. That process was completed on November 25, 2025. Excluding holidays, December 26, 2025, is thirty days after that process was completed and, hence, the deadline to submit proposed class notice became December 26, 2025.

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Respectfully Submitted,
SWMW LAW, LLC

By: ***/s/ Benjamin S. McIntosh***

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PROOF OF SERVICE

The undersigned certifies that a copy of the foregoing was served on all counsel of record through Missouri's e-filing system on this 22nd day of December 2025.

/s/ Benjamin S. McIntosh

EXHIBIT A

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IN THE CIRCUIT COURT OF LAFAYETTE COUNTY,
MISSOURI

PRESTIGE FINANCIAL SERVICES, INC.,	)	
	)	No. 23LF-CV00623-01
Plaintiff/Counterclaim Defendant	)	
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-vs.-	)	
	)	
DONALD MANSELL and BRENDA MANSELL,	)	
	)	
Defendants/Counterclaimants.	)	

Notice of Pending Class Action

This notice is for your information only. You are not being sued, you need not appear in court, and you need not hire an attorney.

This notice describes a class action lawsuit pending against Counterclaim-Defendant Prestige Financial Services, Inc. ("Prestige"). You've received this notice because Prestige's records suggest you might be a person whose rights could be affected by the lawsuit. You're entitled to remain in the lawsuit as a class member or opt out of the lawsuit as described below.

You need not do anything to continue to participate in this lawsuit.

If your present address differs from the address on the envelope containing this notice, or if the person to whom this notice was addressed is deceased, provide the class administrator with an updated address or the name and address of the deceased person's executor or personal representative. This information shall be provided to _____, _____. Please reference *Prestige Financial v. Mansell*.

The remainder of this notice contains important information. Read the entire notice carefully, because the lawsuit described in this notice might affect your rights.

1. What is the purpose of this notice?

This notice was sent to you by order of Judge Dennis A. Rolf of the Fifteenth Judicial Circuit Court for Lafayette County, Missouri (the "Court"). This notice tells you about the class, the lawsuit, your right to participate, and your right to opt out of the class. Nothing in this notice should be taken as an expression by the Court of any opinion on the ultimate outcome of the lawsuit, and nothing in this notice should be taken to mean you would recover anything.

2. What is this lawsuit about?

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On June 28, 2023, Prestige sued Donald Mansell ("Mansell" or "Class Representative") for collection of a balance due on a retail installment contract secured by his vehicle. Prestige claimed a balance remained on the retail installment contract after it repossessed and sold his vehicle.

Mansell responded to Prestige's lawsuit by asserting the notices he received after the car was repossessed and sold violated the form and content requirements of the Uniform Commercial Code. Mansell claims neither he nor any class member owes Prestige money after it repossessed and sold their vehicles, and instead, Prestige owes them money. Prestige has denied all claims against it and asserted affirmative defenses which could provide a defense to the claims of Mansell and the class members.

The Court decided this lawsuit can be pursued as a class action because it meets the requirements of Missouri Rule of Civil Procedure 52.08, which governs class actions in Missouri courts. Under the Court's certification, Mansell will act as Class Representative, and the attorney representing the Class as Class Counsel is Benjamin McIntosh of SWMW Law, LLC.

3. What are my options?

You will be a class member unless you expressly request to be excluded from the lawsuit. As a class member, you will be bound by the outcome, whether the issues are decided by trial or otherwise, and whether the outcome is favorable or unfavorable. As a class member, any claims you might have regarding the facts in this lawsuit cannot be pursued in any other lawsuit.

If you wish to remain a member of the class, don't do anything and your interests and rights in the lawsuit will be represented by the Class Representative and Class Counsel.

Class members may enter an appearance individually or through additional counsel of their own choosing at their own expense, but don't have to do so.

If you wish to opt out of the class, you must mail to the Circuit Court Clerk of Lafayette County, Missouri a written Statement of Exclusion postmarked by no later than _____. The Statement of Exclusion should state: "I [or We] hereby request to be excluded from the class in *Prestige v. Mansell*, No. 23LF-CV00623-01," and it must be signed by all borrowers listed on the retail installment contract.

The Statement of Exclusion should be addressed to: Circuit Court Clerk of Lafayette County, Missouri, Attn: Prestige v. Mansell Exclusions, 1001 Main St., Lexington, MO 64067.

Persons who request exclusion from the class won't be entitled to share in the benefits of any settlement or judgment that may be reached, nor will they be bound by any settlement or judgment. If you elect to be excluded from the class, you may pursue your claims at your own expense.

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Questions about this notice should be directed to Class Administrator.

Please Don't Contact the Court with Questions

EXHIBIT B

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FIFTEENTH JUDICIAL CIRCUIT COURT FOR LAFAYETTE COUNTY, MISSOURI

If you had a motor vehicle repossessed by Prestige Financial Services, Inc. ("Prestige"), a class action lawsuit might affect your rights.

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

- A consumer was sued by Prestige for unpaid amounts due on a vehicle contract. The consumer counter-sued Prestige, alleging Prestige violated the law regarding notices Prestige sent after Prestige repossessed the consumer's car and sold it. The consumer seeks to assert such claims for other similar borrowers.

- The Court has allowed the lawsuit to be a class action for consumers who had their motor vehicles repossessed by Prestige within the applicable statute of limitations to bring a claim alleging the notices violated the law. You are ***not*** part of the class if Prestige obtained a final deficiency judgment against you for the repossession at issue, or you filed for bankruptcy after the date on a notice Prestige sent you after it repossessed your motor vehicle.

- There is no money available now, and no guarantee there 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	**Stay in this lawsuit. Await the outcome. Give up certain rights.** By doing nothing, you keep the possibility of getting money or benefits that may come from a trial or a settlement. But, you give up any rights to sue Prestige separately about the same legal claims in this lawsuit.
EXCLUDE YOURSELF	**Get out of this lawsuit. Get no benefits from it. Keep rights.** If you ask to be excluded and money or benefits are later awarded, you won't share in those. But you keep any rights to sue Prestige separately about the same legal claims in this lawsuit.

- Your options are explained in this notice. To ask to be excluded, you must act before **Month 00, 0000**.
- Lawyers must prove the claims against Prestige. If money or benefits are obtained from Prestige, you will be notified.

Questions? Continue reading.

EXHIBIT B

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EXHIBIT B

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BASIC INFORMATION

1. Why did I get a notice?

Prestige's records show you might have had a contract directly with, or that was assigned to, Prestige where Prestige repossessed the motor vehicle securing the loan. This notice explains that the Court has allowed, or "certified," a class action lawsuit that might affect you. You have legal rights and options that you may exercise before the Court rules on the merits of the case. The Court will decide whether the claims being made against Prestige, for you, are correct. Judge Dennis A. Rolf of the Fifteenth Judicial Circuit Court for Lafayette County, Missouri is overseeing this class action. The lawsuit is known as *Prestige Financial Services, Inc. v. Mansell*, No. 23LF-CV00623-01.

2. What is this lawsuit about?

The claims against Prestige allege that notices the borrowers received from Prestige after their property was repossessed failed to comply with the form and content requirements of the Uniform Commercial Code. Prestige denies it did anything wrong.

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

In a class action, one person called a Class Representative (in this case Donald Mansell) sues for other people who have similar claims. The people together are a "Class" or "Class Members."

4. Why is this lawsuit a class action?

The Court decided this lawsuit can be a class action and move towards a trial because it meets the requirements of Missouri Rule of Civil Procedure 52.08, which governs class actions in Missouri courts. Specifically, the Court found:

- There are too many persons to join in a single lawsuit.
- There are legal questions and facts that are common to each of them.
- Mansell's claims are typical of the claims of the rest of the Class.
- Mansell, and the lawyers representing the Class, will fairly and adequately represent the Class's interests.
- The common legal questions and facts are more important than questions that affect only individuals.
- This class action will be more efficient than having many individual lawsuits.

More information about why the Court is allowing this lawsuit to be a class action is in the Court's Amended Order for Class Certification, which is available at www.prestigenoticeclass.com.

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EXHIBIT B

THE CLAIMS IN THE LAWSUIT

5. What does the lawsuit complain about?

In the lawsuit, the Class Representative alleges Prestige failed to mail or mailed defective pre-sale and post-sale notices. Because of this, the Class Representative asserts no class member owes Prestige money after it repossessed and sold their vehicles, and instead, Prestige owes them money. You can read the Class Action Petition at www.prestigenoticeclass.com.

6. How does Prestige answer?

Prestige denies it did anything wrong and says its pre-sale and post-sale notices comply with the Uniform Commercial Code. Prestige also asserts affirmative defenses which could provide a defense to the claims of the Class Representative.

7. Has the Court decided who is right?

The Court hasn't decided whether Prestige or the Class Representative is correct. By establishing the Class and issuing this Notice, the Court is not suggesting that the Class Representative will win or lose this case.

8. What is the Class Representative asking for?

Class Representative is asking for changes in Prestige's policies to ensure its collection and notice of repossession practices comply with the Uniform Commercial Code. Class Representative also wants money for each Class Member that is no less than the "Finance Charge" plus 10% of the "Amount Financed" listed on each borrower's contract.

9. Is there money available now?

No money or benefits are available now because the Court hasn't yet ruled on the Class Representative's claims or the validity of Prestige's affirmative defenses. There is no guarantee that money or benefits ever will be obtained. If they are, you will be notified.

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CLASS MEMBERSHIP

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

10. Am I part of this Class

Judge Dennis A. Rolf decided all consumers who received a post-repossession notice from Prestige within the applicable statute of limitations are Class Members, except residents of North Dakota at the time Prestige sent the UCC notices. He also specified that consumers whom Prestige obtained a final deficiency judgment against for the repossession at issue, or who filed for bankruptcy after the date on a notice Prestige sent you after it repossessed your motor vehicle, are ***not*** part of the class.

11. Which of Prestige's consumers are included?

All persons who Prestige mailed a pre-sale notice or post-sale notice within the applicable statute of limitations and who were residents of the United States at the time.

12. Are any consumers who had their vehicles repossessed by Prestige not included in the Class?

If you had your vehicle repossessed by Prestige, and Prestige obtained a final deficiency judgment against you regarding the amount owed after the repossession and sale of the vehicle, you ***are*** not part of the class.

If you had your vehicle repossessed by Prestige, but you filed for bankruptcy after the date on a notice Prestige sent you after it repossessed your motor vehicle and your debt to Prestige was discharged in bankruptcy, you are ***not*** part of the class.

If you were a resident of North Dakota at the time Prestige sent you a notice after it repossessed your motor vehicle, you are ***not*** part of the class.

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

If you are still not sure whether you are included, you can get free help at www.prestigenoticeclass.com, or by calling or writing to the lawyers in this case, at the phone number or address listed below.

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YOUR RIGHTS AND OPTIONS

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

14. 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 the Class Representative obtains money or benefits, either as a result of a settlement, dispositive motion, or trial, you will be notified about how to apply for a share (or how to ask to be excluded from any settlement). Keep in mind that if you do nothing now, regardless of whether the Class Representative wins or loses this lawsuit, you will not be able to sue, or continue to sue, Prestige—as part of any other lawsuit—about the same legal claims that are the subject of this lawsuit. You will also be legally bound by all the Orders the Court issues and judgments the Court makes in this class action.

15. Why would I ask to be excluded?

If you already have your own lawsuit against Prestige 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 the Class Representative obtains them as a result of a dispositive motion or trial, or from any settlement (that may or may not be reached) between Prestige and the Class Representative. However, you may then be able to sue or continue to sue Prestige for any harm you allege regarding collection, enforcement, repossession and disposition of motor vehicles, and collection of alleged deficiencies after selling the motor vehicles. If you exclude yourself, you will not be legally bound by the Court's judgments in this class action. If you start your own lawsuit against Prestige after you exclude yourself, you'll have to hire and pay your own lawyer for that lawsuit, and you'll have to prove your claims. If you do exclude yourself so you can start or continue your own lawsuit against Prestige, you should talk to your own lawyer soon, because your claims may be subject to a statute of limitations.

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

To ask to be excluded, you must send an "Statement of Exclusion" in the form of a letter sent by mail to the Circuit Court Clerk of Lafayette County, Missouri, postmarked no later than Month 00, 0000. The Statement of Exclusion should state: "I [or We] hereby request to be excluded from the class in *Prestige v. Mansell*, No. 23LF-CV00623-01," and it must be signed by all borrowers listed on the retail installment contract. The Statement of Exclusion should be addressed to: Circuit Court Clerk of Lafayette County, Missouri, Attn: Prestige v. Mansell Exclusions, 1001 Main St., Lexington, MO 64067.

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THE LAWYERS REPRESENTING YOU

17. Do I have a lawyer in this case?

The Court appointed Benjamin S. McIntosh and his law firm, SWMW, LLC, to represent you and other Class Members. These lawyers are called Class Counsel. You won't be charged for these lawyers. They are experienced in handling similar class actions. More information about these lawyers and their firm is available at www.swmwlaw.com. Please be advised that Prestige and/or Prestige's attorneys cannot comment or otherwise provide any advice with respect to this Notice. You needn't hire your own lawyer because Class Counsel is working for you. If you want to be represented by your own lawyer, you may hire one at your own expense.

18. Should I get my own lawyer?

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

19. How will the lawyers be paid?

Class Counsel has prosecuted this litigation on a contingent basis and has incurred or advanced all costs, expenses, and attorneys' fees associated with the lawsuit since their investigation of claims against Prestige. Class Counsel hasn't been paid for their work or received reimbursement for the expenses they have incurred or advanced for the Class Representative and Class Members. Class Counsel will ask the Court to approve payment from any cash received for the Class for attorneys' fees, expenses, and service awards to the Class Representative.

GETTING MORE INFORMATION

20. How do I get more information?

You can call 1-800-123-4567 toll free; write to Prestige Settlement, P.O. Box 000, City, ST 00000- 0000; or visit the website www.prestigenoticeclass.com, where you will find information about this lawsuit and to help you determine whether you are a Class Member.

DATE: _____, 2025