

IN THE CIRCUIT COURT OF THE CITY OF ST. LOUIS, MISSOURI  
TWENTY-SECOND JUDICIAL CIRCUIT

GEORGE OCHOA, ET AL.,

Plaintiffs,

v.

1ST FINANCIAL FEDERAL  
CREDIT UNION

Defendant.

Cause No. 1922-CC10792  
Division 1

**FILED**

JUN - 6 2022

22<sup>ND</sup> JUDICIAL CIRCUIT  
CIRCUIT CLERK'S OFFICE  
BY MS DEPUTY

**Final Judgment**

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED THAT:

1. The settlement of the claims of the Settlement Class on the terms in the parties' Class Action Settlement Agreement and Release ("Agreement"), dated February 18, 2022, is approved, and the following settlement class is granted final certification under Missouri Rule of Civil Procedure 52.08 ("Settlement Class"):

All persons with a secured collateralized loan or financing agreement with Alltru Federal Credit Union where the collateral was repossessed and to whom, from July 3, 2013, until June 18, 2018, Alltru mailed a presale notice stating "will or will not, as applicable" or a post-sale notice. Excluded from the Settlement Class are persons, who might otherwise fall within the Settlement Class's scope, against whom Alltru has obtained a final deficiency judgment or who filed for bankruptcy after the date on the presale notice they were mailed concerning the repossession of their personal-property collateral and whose bankruptcy ended in discharge unless the bankruptcy trustee employed special litigation counsel to pursue claims against Alltru.

2. Individual notice complying with Missouri Rule of Civil Procedure 52.08 was sent to the last-known address of each member of the Settlement Class as identified on Exhibit C to the Agreement. The Court finds that all members of the Settlement Class in Exhibit C to the Settlement Agreement are members of the Settlement Class and are bound by this Final Judgment.

3. The claims against Alltru Federal Credit Union<sup>1</sup> are dismissed on the merits and with prejudice according to the terms in the Agreement and in the Court's Final Approval Order, without costs to any party except as provided in the Final Approval Order.

4. The Class Representatives (George Ochoa and Jessica Baker) and all members of the Settlement Class who did not timely exclude themselves from the Settlement Class shall be bound by the Releases provided in Paragraph 6 of the Agreement.

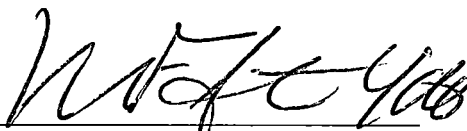
5. The Court will retain continuing jurisdiction over this Litigation for the purposes set forth in the Final Approval Order.

6. Unless otherwise provided, all capitalized terms in this Final Judgment shall have the same meaning as those terms in the Agreement.

7. The Court expressly determines that there is no just reason for delay under Missouri Rule of Civil Procedure 74.01.

**IT IS SO ORDERED**

Date: 8/6/22

  
\_\_\_\_\_  
Judge Michael Stelzer

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<sup>1</sup> Alltru Federal Credit Union is the new correct legal name of the entity that was sued as and formerly known as 1st Financial Federal Credit Union

Approved By:

ONDERLAW, LLC

By:/s/

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