# **Notice of Pending Class Action**

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

This notice describes a class action lawsuit pending against Defendant U Drive Acceptance Corporation, Inc. ("UDAC"). You've received this notice because UDAC'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 may be mailed to: U Drive Acceptance Corp., Inc. v. Hammons, c/o Class Administrator, PO Box 23680, Jacksonville, FL 32241-3680. Please reference U Drive Acceptance Corporation, Inc. v. Hammons.

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 Jeff Harris of the Thirteenth Judicial Circuit Court for Boone 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?

Debra Sue Hammons ("Hammons") sued UDAC alleging UDAC violated statutory provisions governing its form repossession notices. Hammons asserted the notices she received before and after the car was repossessed violated the form and content requirements of the Uniform Commercial Code. Notices mailed to each class member are substantially similar to the notices mailed to Ms. Hammons.

Hammons claims neither she nor any class member owes UDAC any money after it repossessed their vehicles, and instead, UDAC owes them money. UDAC has denied all claims against it and asserted affirmative defenses which, if valid, could avoid legal responsibility or liability.

The Court decided this lawsuit can be 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, Hammons will act as Class Representative, and the attorneys representing the Class as Class Counsel are Jesse B. Rochman, Martin L. Daesch, and Craig W. Richards of OnderLaw, 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 file a written Statement of Exclusion with the Circuit Clerk by <u>February 3, 2023</u>. The Statement of Exclusion should state: "I [or We] hereby request to be excluded from the class in *U Drive Acceptance Corporation, Inc. v. Hammons*, No. 19BA-CV03413-01" and must be signed by all buyers or borrowers shown on the loan agreement.

A Statement of Exclusion will be deemed filed with the Circuit Clerk on the date it is hand delivered or postmarked, first class mail, postage prepaid, to: 705 East Walnut Street, Columbia, Missouri 65201. A copy must be mailed to: U Drive Acceptance Corp., Inc. v. Hammons, c/o Class Administrator, PO Box 23680, Jacksonville, FL 32241-3680; OnderLaw LLC, 110 E. Lockwood Ave., St. Louis, MO 63119; and The Barton Law Group, LLC, 17600 Chesterfield Airport Rd., Ste 201, Chesterfield, MO 63005.

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 and UDAC may seek to sue you in a separate lawsuit.

### 4. How to get more information?

You can call 1-888-262-6221 toll free; write to U Drive Acceptance Corp., Inc. v. Hammons, c/o Class Administrator, PO Box 23680, Jacksonville, FL 32241-3680; or visit the website www.UDACnoticeclass.com, where you will find information about this lawsuit. Please do not call the Court with questions.

Questions about this notice should be directed to the Class Administrator

Please Don't Contact the Court with Questions