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Attorney for the Plaintiffs and others similarly situated

Daniel Garrity and Christina Garrity, on behalf
of themselves and all others similarly situated,
Plaintiffs,

vs.

Stier Leibowitz & Klein, LLC, Alex Klein, and
John Does 1-5
Defendants.

SUPERIOR COURT OF NEW JERSEY
UNION COUNTY - LAW DIVISION

CIVIL ACTION

DOCKET NO. UNN-L-3880-22

**ORDER GRANTING PRELIMINARY
APPROVAL OF PROPOSED CLASS
ACTION SETTLEMENT; SCHEDULING
FAIRNESS HEARING; AND
AUTHORIZING NOTICE**

THIS MATTER having been opened before the Court on a motion for preliminary approval of the proposed Class Action Settlement between the parties, for provisional certification of the Settlement Class, for appointment of Class Counsel and Class Representatives, for appointment of the Settlement Administrator, to schedule a Final Fairness Hearing, and to authorize the parties to provide Notice of the proposed settlement and Final Fairness Hearing to the Settlement Class Members;

THE PARTIES having been represented by their respective legal counsel; and

THE COURT having read and considered the Settlement Agreement and other papers submitted by Class Counsel, having reviewed and considered the briefs and certifications submitted in support of the motion, the oral arguments of counsel presented to the Court, if any, and all papers filed and proceedings had herein; and for good cause appearing;

THE COURT hereby finds as follows:

1. This litigation was commenced in this Court by Plaintiffs Daniel Garrity and Christina Garrity (“Plaintiffs”) as a class action against Stier Leibowitz & Klein, LLC, and Alex Klein (“Defendants”).

2. For the purpose of settlement, a class action is an appropriate method for resolving the disputes in this litigation.

3. The Court has jurisdiction over the subject matter of this matter and over all parties hereto.

4. In the Class Action Complaint, Plaintiffs allege that Defendants violated the federal Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692, *et seq.*

5. Defendants have denied any and all violations alleged in the Class Action Complaint.

6. The Parties reached a settlement that provides monetary relief to the Settlement Class Members.

7. A copy of the executed Settlement Agreement is attached hereto as **Exhibit A**.

8. The parties now request conditional certification of the Settlement Class pursuant to R. 4:32-1(b)(3) and preliminary approval of the Settlement pending the Final Approval Hearing.

9. The Settlement Class defined below satisfies the prerequisites for class certification under R. 4:32-1 in that:

- a. the members of the Settlement Class, as defined below, are so numerous that joinder of all members is impracticable;
- b. there are questions of law and fact common to the Settlement Class;
- c. the claims of the Class Representative (appointed below) are typical of the claims of the Settlement Class;

- d. the Class Representatives fairly and adequately represent the interests of the Settlement Class and there are no conflicts of interest between the Class Representatives and the Settlement Class;
- e. questions of law and fact common to the Settlement Class predominate over any questions affecting only individual members of the Settlement Class; and
- f. certification of the Settlement Class is superior to other available methods for the fair and efficient adjudication of this controversy.

10. For the purpose of this Settlement only, the requirements of R. 4:32-1 are preliminarily deemed satisfied.

11. Plaintiffs Daniel Garrity and Christina Garrity fairly and adequately represent and will protect the interests of the Settlement Class.

12. Pursuant to the Settlement Agreement, the parties selected American Legal Claim Services, LLC as the Settlement Administrator, which is well qualified to serve in this capacity.

13. The Court finds that the mailing of the Settlement Class Notice, attached hereto as **Exhibit B**, in the manner set forth herein and the Settlement Agreement is the best notice practicable under the circumstances, consistent with Due Process of law, and constitutes due and sufficient notice of this Order to all persons entitled thereto and is in full compliance with the requirements of R. 4:32-1.

14. The proposed Settlement, on the terms and conditions set forth in the Settlement Agreement is fundamentally fair, reasonable, adequate and is in the best interest of the Settlement Class Members, especially in light of the benefits achieved on behalf of them, the risk and delay inherent in litigation, and the damages available under the FD CPA, and, therefore

IT IS on this 29th day of September, 2025,

ORDERED as follows:

15. The motion for preliminary approval of the proposed Class Action Settlement is hereby **GRANTED**.

16. The parties shall comply with the schedule as set forth in this Preliminary Approval Order and according to the terms of the Settlement Agreement and the Settlement Agreement Addendum.

17. Pursuant to R. 4:32-1(b)(3), the following Settlement Class is hereby certified for purposes of settlement:

The natural persons identified by Defendants, to whom, on or after December 29, 2021, where either or both Defendants sent a written communication on behalf of another to an alleged debtor in an attempt to collect an alleged debt incurred for personal, family, or household purposes and which any of the following conditions apply:

- (a) The written communication contained words meaning the same as or similar to “Defendants were filing a lawsuit against the alleged debt to collect the alleged debt,” and Defendants did not file the lawsuit on the date the communication was sent or immediately thereafter;
- (b) The written communication contained words the same as or similar to “that unless you dispute the validity of the debt, or any portion thereof, within 30 days of your receipt of this notice the debt will be assumed to be valid,” without a limitation that the debt collector would be the entity or person assuming the debt to be valid; and/or
- (c) The written communication was an initial communication within the meaning of the FDCPA and failed to contain words the same as or similar to “upon the consumer’s written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.”

Defendants have represented that 25 persons meet the Settlement Class definition.

18. Plaintiffs Daniel Garrity and Christina Garrity are hereby appointed as Class Representatives.

19. American Legal Claim Services, LLC, is hereby appointed as the Settlement Administrator and shall be responsible for administering the Settlement according to the terms set forth in the Settlement Agreement and as Ordered herein;

20. Pursuant to R. 4:32-1, the Court hereby appoints David C. Ricci, Esq., of the Law Office of David C. Ricci, LLC, as Settlement Class Counsel.

21. The costs of administering the Settlement shall be paid for by Defendants as more fully set forth in the Settlement Agreement.

22. The Settlement Administrator shall cause the Settlement Class Notice in substantially the same form as **Exhibit B** to be postmarked and mailed to all Settlement Class Members in accordance with the terms of the Settlement, no later than twenty-one (21) days after the entry of this Order.

23. The Settlement Administrator shall comply with the provisions of the Settlement Agreement.

24. Settlement Class Members may elect to be excluded from the settlement and from the Settlement Class by excluding themselves from the Settlement Class in accordance with the process described in the Settlement Class Notice. Settlement Class Members who desire to exclude themselves from the Settlement Class must submit a signed Request for Exclusion, including their name, address, and a statement that conveys that the Settlement Class Member requests to be excluded from the Settlement Class, to the Settlement Administrator at the address set forth in the Settlement Class Notice such that the request is received by the Settlement Administrator on or before **November 24, 2025**.

25. All those whose Requests for Exclusion are granted shall have no rights under the Settlement Agreement and shall not be afforded any of the relief described in the Settlement Agreement.

26. Any Settlement Class Member and any other Person who has standing to object may appear at the Fairness Hearing in person or by counsel, if an appearance is filed as hereinafter provided, and be heard to the extent allowed by the Court in support of, or in opposition to, the fairness, reasonableness and adequacy of the proposed Settlement in any respect, provided the person files with the Court and serves on the parties' counsel a written objection containing:

- a. the name and docket number of this case;
- b. the name of the person offering the objection and the name of the objector's counsel if not proceeding *pro se*;
- c. A statement of each objection being made;
- d. A description of the facts and legal basis for each objection;
- e. A list of any witnesses whom the objector may call by live testimony, oral deposition testimony, or affidavit during the Fairness Hearing; and
- f. A list of exhibits which the objector may offer during the Fairness Hearing, along with copies of all of the exhibits.

27. The written objection must be filed with the Court and received by Class Counsel and Defendants' counsel on or before **November 24, 2025**.

28. Objections not conforming to the requirements set forth herein and in the Settlement Class Notice may be stricken and not be considered or heard by this Court.

29. Settlement Class Members who do not make their objection in the manner provided herein shall be deemed to have waived such objection and shall be foreclosed from objecting to the fairness or adequacy of the proposed Settlement as memorialized in the

Settlement Agreement and Settlement Agreement Addendum, the Judgment entered, and the award of attorneys' fees and expenses to Settlement Class Counsel, unless otherwise ordered by the Court.

30. Settlement Class Counsel shall file papers in support of final approval of the Settlement, including the application for attorneys' fees and costs, no later than seven (7) days prior to the Fairness Hearing.

31. No later than seven (7) days after the deadline for exclusions, the Settlement Administrator shall provide Settlement Class Counsel and counsel for Defendants an affidavit or certification that sets forth in detail the efforts taken to comply with the requirements of the Settlement Agreement and this Preliminary Approval Order, including but not limited to the actions taken to mail and re-mail notices, the results of the mailing (i.e., number of pieces mailed and returned, number of pieces re-mailed, and returns from re-mailing), the number of requests for exclusion received, the date each such request was received, and relevant statistics on all of the foregoing information.

32. All those whose Requests for Exclusion are granted shall have no rights under the Settlement and shall not be afforded any of the relief described in the Settlement Agreement and the Settlement Agreement Addendum.

33. All Settlement Class Members who are not excluded from the Settlement Class shall be bound by the terms of the Settlement Agreement and the Settlement Agreement Addendum, and any and all judgments and Orders entered by the Court in connection with the Settlement, whether favorable or unfavorable to the Settlement Class.

34. On **January 5, 2026**, (at least twenty-eight (28) days after the Deadline for Exclusions or Objections) before the undersigned in the Superior Court of New Jersey, Union

County Courthouse, 2 Broad Street, Elizabeth, New Jersey 07207, a Fairness Hearing shall be held before this Court on the proposed settlement, including whether or not to:

- a. grant final approval to the settlement as fair, reasonable, and adequate and issue an Order dismissing the Complaint with prejudice;
- b. approve the amount of reasonable attorneys' fees and costs to be awarded to Settlement Class Counsel; and
- c. approve the service award to Plaintiffs.

This hearing may be adjourned from time to time without further or prior notice by oral announcement by the Court or by written order.

35. Any Settlement Class Member may appear at the aforementioned Fairness Hearing, in person or through counsel (at the Settlement Class Member's own expense), and be heard in support of or in opposition to the fairness, reasonableness and adequacy of the proposed settlement, award of counsel fees, reimbursement of costs, and Class Representative service award. However, no person shall be heard in opposition to the proposed settlement or the award, and no paper or brief submitted by such person shall be received or considered by the Court, unless such person has timely filed a written objection with the Court and has sent a copy of that written objection to Class Counsel and Defendants' counsel in the manner set forth in the Settlement Class Notice unless otherwise ordered by the Court; and

36. In the event that the Settlement is not approved by the Court, or if approval of the Settlement Agreement, including the entry of this Order or the Final Approval Order and Judgment, is reversed or modified on appeal (except for the modification of any attorney's fee award), or any one of the conditions precedent set forth in the Settlement Agreement is not met, then this Order and the Final Approval Order and Judgment, including, but not limited to, the conditional class certification entered to effectuate the Settlement, and all findings of fact and conclusions of law therein, shall be automatically returned to the *status quo ante* and become

null and void and of no force and effect, without further Order of the Court, and in such event all of Defendants' *status quo ante* rights to, among other things, oppose any subsequent efforts by Plaintiffs to certify this action as a class action, and all other defenses, rights, and positions shall in all respects be unaffected and preserved, as shall those rights of the Plaintiffs and each of the Settlement Class Members; and it is

FURTHER ORDERED that a copy of this Order shall be served upon all counsel of record within seven (7) days hereof.



HON. JOHN G. HUDAK, J.S.C.

() Opposed (x) Unopposed

