

IN THE CIRCUIT COURT OF ST. LOUIS COUNTY
STATE OF MISSOURI

FILED

MAY 06 2026

JOAN M. GILMER
CIRCUIT CLERK, ST. LOUIS COUNTY

AFNI, INC.,)
)
Plaintiff,)
)
v.)
)
Thuy Martinez, et al.,)
)
Defendants.)

Case No. 23SL-AC00070-01

Division No. 2

FINAL JUDGMENT

IT IS HEREBY ORDERED, ADJUDGED, AND DECREED THAT:

1. This Final Judgment incorporates this Court’s Final Approval Order entered on the same date as this Final Judgment.¹
2. The settlement of the claims of the Settlement Class on the terms in the parties’ Class Action Settlement Agreement and Release (“Agreement”), dated February 3, 2026, is approved, and the following settlement class is granted final certification under Missouri Rule of Civil Procedure 52.08 (“Settlement Class”):

“All persons to whom Counterclaim Defendants mailed a presale notice and a post-sale explanation.”

Excluded from the Class are “all persons: (1) mailed a presale notice and post-sale explanation before July 25, 2017; (2) against whom State Farm has obtained a final deficiency judgment; and (3) who filed for bankruptcy after the date on their presale notice and whose bankruptcy ended in discharge rather than dismissal.”

3. 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. The Court finds that all

¹ Unless otherwise provided, all capitalized terms in this Final Judgment have the same meaning as those terms in the Agreement.

members of the Settlement Class are bound by this Final Judgment.

4. Class Representative 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 settlement is reasonable because, among other reasons, it is what a reasonably prudent person in Counterclaim Defendants' positions would have settled for on the merits of the claims. Counterclaim Defendants' decision to settle was made in good-faith, and not the product of collusion or fraud.

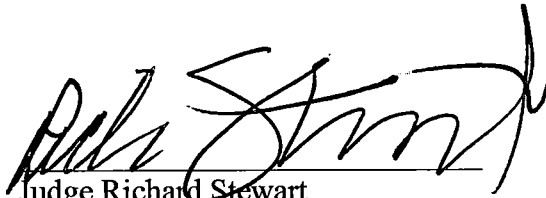
6. The Court will retain continuing jurisdiction over this Litigation for the purposes set forth in the Final Approval Order.

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:

5/6/20



Judge Richard Stewart