

CHAMBERS v. CROWN ASSET MANAGEMENT, LLC
SUPERIOR COURT OF CALIFORNIA
COUNTY OF SANTA CLARA
Case No. 18CV338800

THIS IS TO NOTIFY YOU THAT YOU ARE A CLASS MEMBER IN THE ABOVE CLASS ACTION AND THAT THE PARTIES HAVE REACHED A SETTLEMENT IN THE ABOVE CLASS ACTION. THIS IS NOT A BILL

THIS NOTICE EXPLAINS:

- A. The lawsuit
- B. The settlement
- C. Your rights
- D. Further court proceedings
- E. Additional information

A. THE LAWSUIT

Pamela S. Chambers (“Plaintiff”) filed a class action lawsuit against Crown Asset Management, LLC (“Defendant”) in the Superior Court of California, County of Santa Clara, alleging violations of the California Fair Debt Buying Practices Act, California Civil Code §§ 1788.50-1788.64. Plaintiff alleged that Defendant’s collection letters failed to include the notice required by California Civil Code § 1788.52(d)(1) in 12-point or larger type. On December 27, 2022, the Court certified this case to proceed as a class action. The class is defined as follows:

All persons with addresses in California to whom McCarthy, Burgess & Wolff, Inc., sent, or caused to be sent, an initial written communication in the form of Exhibit “1” to Plaintiff’s Class Action Complaint for Statutory Damages, on behalf of Defendant, in an attempt to collect a charged-off consumer debt originally owed to Synchrony Bank, which was sold or resold to Defendant on or after January 1, 2014, which were not returned as undeliverable by the U.S. Post Office during the period December 4, 2017, through December 27, 2022.

Excluded from the Class would be any officers, directors or legal representatives of Defendant, and any judge, justice, or judicial officer presiding over this matter and the members of their immediate families and judicial staff.

There are approximately 4,517 class members.

YOU HAVE BEEN IDENTIFIED AS A MEMBER OF THIS CLASS

The Court has ruled that: (1) the Class Action Settlement Agreement is preliminarily approved; (2) this case has been certified as a class action; (3) this notice is to be sent to all members of the Class; (4) the Class, through this notice, shall be advised of the right to object to the settlement; and (5) you will be bound by the terms and conditions of the settlement.

B. THE SETTLEMENT

Plaintiff and Defendant agreed to settle this case as outlined below. Defendant denies the allegations in the Complaint, and this settlement is not an admission of liability or wrongdoing by Defendant. Plaintiff believes in the merits of her claims. However, the parties are willing to enter into the settlement to

avoid the further expense and inconvenience of litigation.

Potential Recovery

1. Defendant will pay a class fund of \$158,095 as a *pro rata* distribution to the 4,517 Class Members pursuant to California Civil Code § 1788.17. Specifically, Defendant will pay Class Members no less than \$35 each. Any money that is not claimed by the Class Members will be paid to Katharine & George Alexander Community Law Center in San Jose, California as a *cy pres* fund.

2. Defendant will pay \$1,000.00 to Plaintiff, as statutory damages.

3. Defendant will pay Plaintiff up to \$3,500.00 as a service award for her work on behalf of the class, to the extent authorized by the Court.

4. Defendant will pay for all costs associated with Class Notice and Class administration.

5. Defendant will pay reasonable attorneys’ fees and costs to Class Counsel, Consumer Law Center, Inc., as approved by the Court. Class Counsel will seek an award of attorney fees and costs in an amount not to exceed \$250,000, and Defendant will not oppose such request. The application for approval of attorneys’ fees and costs will be made separately and determined at the Final Fairness Hearing. Class Counsel’s attorney fees and costs were separately negotiated from, and are in addition to, the payments to Class Members and Plaintiff.

Release of Claims Against Defendant

If the terms of this Class Settlement are approved by the Court, you release Defendant, and all of their respective principals, members, subsidiaries, partners, officers, directors, shareholders, managers, employees, agents, representatives, successors, assigns, attorneys, vendors, and their insurance carriers, from “all claims alleging violation of California Civil Code § 1788.52(d)(1) or similar or related claims or causes of action under state or federal law, arising from or relating to collection letters mailed on behalf of Defendant in the form attached as Exhibit “1” to Plaintiff’s Class Action Complaint herein, which were mailed within the Class Settlement Period.”

C. YOUR RIGHTS

1. How to Participate as a Member of the Class

If you wish to participate as a member of this Class, you do not need to do anything.

2. How to Be Excluded from the Class

If you do not want to participate in this class action, you must notify the Class Administrator, Chambers v CAM, c/o Settlement Administrator, P O Box 23369, Jacksonville, FL, 32241 in writing that you wish to be excluded from this Class, along with your name and address. The case name and case number are in the upper left-hand corner of this Notice. Any request to be excluded from this Class must be postmarked and mailed no later than August 3, 2024. If you ask to be excluded, you will not be part of the suit or get any further notices, and you will not share in the Class recovery.

3. Your Right to Intervene or File an Appearance

You have the right to file an appearance or intervene (participate as a named plaintiff) in this case through your own attorney. However, it is not necessary to appear or intervene in order to receive your share of the recovery. If you do want to intervene or appear through your own attorney, you must do so no later than August 3, 2024. Otherwise, you will be represented by Class Counsel at any hearing and all further court proceedings. You will not be charged for representation by Class Counsel.

4. Your Right to Object

As a Class Member, you may object to any part of the settlement in writing, or at a court hearing. If in writing, you must mail a written notice of objection to the Court, postmarked no later than August 3, 2024. Alternatively, you may appear at the final Fairness Hearing and object orally without providing any written objection. The Court’s Docket has more information about the settlement approval process.

D. FURTHER COURT PROCEEDINGS

A Final Fairness Hearing will be held before Judge Theodore C. Zayner (Dept. 19) on September 11, 2024 at 1:30 pm.

Class Members may attend the hearing in person, or remotely. Remote hearings are currently being conducted via Microsoft Teams, or the Court’s toll-free telephone conference service. Class Members who wish to appear at the Final Fairness Hearing remotely may contact Class Counsel for assistance regarding telephonic appearances, or visit the “Remote Hearing Links” section on the Court’s website, which is located at: <https://www.scscourt.org>.

Judge Zayner will decide if the proposed settlement is reasonable, adequate, and fair. If approved, the settlement will be completed and the distributions paid as stated above.

E. ADDITIONAL INFORMATION

If you would like more information about this notice or this litigation, you may contact the Class Administrator at 1-866-473-1092 or visit: www.chamberscrownsettlement.com or contact Class Counsel at:

Fred W. Schwinn
Raeon R. Roulston
Matthew C. Salmonsens
Consumer Law Center, Inc.
38 West Santa Clara Street
San Jose, California 95113-1806
Telephone: 408-294-6100
Email: info@sjconsumerlaw.com

The papers filed in this case are available for inspection and copying in the office of the Clerk of the Superior Court of California, County of Santa Clara, 191 North First Street, San Jose, CA 95113, at your own expense.

Please do not call the Judge or Clerk of the Court. They will not be able to give you advice about this case.

Chambers v Crown Asset Mgmt.
c/o Settlement Administrator
PO Box 23369
Jacksonville, FL 32241-3369

Notice ID: <<noticeID>>
PIN: <<pin>>

Postmaster: Do Not Mark Barcode



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<<city>>, <<state>> <<zip>>