

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

ELECTRO SAVINGS CREDIT
UNION ASSIGNEE OF JAY WOLFE
TOYOTA SCION,

Counterclaim-Defendant,

v.

KRISTIE E. MORRIS, et al.

Counterclaimants.

Case No.: 17SL-AC27114-02

Division: 43

FILED
08/09/22
JOAN M. GILMER
CIRCUIT CLERK
ST. LOUIS COUNTY, MO

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 May 12, 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 Credit Union for personal property and the collateral was repossessed in the period of January 7, 2013 to the present and were mailed a Notice of Our Plan to Sell Property and/or a Personal Property Letter (“presale notice”) in the form of or substantially similar to the form mailed to Morris on March 7, 2017, or mailed to Reichert and Fletcher on May 10, 2018 and/or a post-sale notice in the form of or substantially similar to the notice mailed to Morris on July 20, 2017 or to Reichert and Fletcher on July 27, 2018. Excluded from the Settlement Class are (i) any person against whom Credit Union obtained a final deficiency judgment, (ii) any person who filed for bankruptcy after the date on their presale sale notices and whose bankruptcy ended in a discharge, (iii) subsequent to receipt of the presale or post-sale

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

notice reached a written settlement releasing claims about the presale or post-sale notice, including a release of “any and all” claims or similar language; or (iv) has otherwise released any claims against Credit Union about the presale or post-sale notice

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

4. The claims against ESCU and Class Representatives 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.

5. Class Representatives 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 5 of the Agreement.

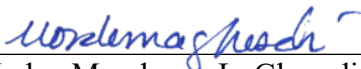
6. The Court will retain continuing jurisdiction over this Litigation for the purposes set forth in the Final Approval Order.

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

8. 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: _____



Judge Mondonna L. Ghasedi