

UNITED STATES DISTRICT COURT FOR
THE SOUTHERN DISTRICT OF FLORIDA

James Alderman (“Plaintiff”) v. GC Services Limited Partnership (“Defendant”)
Case No. 2:16-CV-14508-RLR

If you were sent an initial communication letter in connection with an alleged debt by GC Services Limited Partnership between November 14, 2015 and January 18, 2018, then your rights could be affected by a pending class action.

*A Federal Court authorized this notice. This is not a solicitation from a lawyer.
This is NOT an attempt to collect a debt from you.*

If you are a Class Member, your legal rights are affected whether you act or don’t act.

- This notice may affect your legal rights and is given to you because you may be a member of the Class described below, which the Court above recently certified in a class action lawsuit. The Court ordered that you be provided this notice because you may be a Class Member.
- Plaintiff contends that GC Services Limited Partnership mailed initial communication debt collection letters that falsely and misleadingly stated a consumer’s rights under the Fair Debt Collection Practices Act (“FDCPA”). 15 U.S.C § 1692 *et seq.* Plaintiff seeks to recover money damages from Defendant for each initial communication debt collection letter that violated the FDCPA. The Defendant denies Plaintiff’s claims and denies that they have engaged in any wrongdoing. The Court has not ruled on the merits of Plaintiff’s claims.
- Class Members include: (i) all persons with addresses in the State of Florida (ii) to whom initial communication letters that contained the language: “If you dispute this balance or the validity of this debt, please let us know in writing. If you do not dispute this debt in writing within 30 days after you receive this letter, we will assume this debt is valid.” (iii) were mailed, delivered or caused to be served by the Defendant (iv) that were not returned undeliverable by the U.S. Post Office (v) in an attempt to collect a debt incurred for personal, family, or household purposes owing to Synchrony Bank (vi) during the one-year period prior to the filing of the original Complaint in this action through the date of certification (the “Class”) November 14, 2015 – January 18, 2018. See paragraph 5 below for more details on who is included.
- Your rights and options and the deadlines to exercise them are explained in this Notice. Your legal rights are affected whether you act or don’t act. Read this Notice carefully.

Questions? Call (877) 312-9133 or visit www.gcservicesfdcpa.com

YOUR LEGAL RIGHTS AND OPTIONS		Due date
Remain in the Class	To remain in the Class, you need not do anything in response to this Notice. If you remain in the Class you will be bound by the Court's orders or judgment.	None
Exclude Yourself	You can exclude yourself to avoid participating in this class action. You <u>must</u> send the Exclusion Request located on the website or a signed letter with the same information by the facing postmark date to be excluded.	Exclusion Request Postmarked By: JULY 11, 2018

WHAT THIS NOTICE CONTAINS

BASIC INFORMATION

1. Why did I get this notice?
2. What is this lawsuit about?
3. Why is this a class action?
4. Is there money available now?

WHO IS IN THE CLASS

5. How do I know if I am in the Class?
6. I'm still not sure if I am included.

YOUR RIGHTS AND OPTIONS

7. What if I do nothing?
8. Can I exclude myself from the Class?
9. How do I exclude myself from the Class?
10. If I don't exclude myself, can I sue the Defendant for the same thing later, or continue with a pending lawsuit?
11. If I exclude myself, can I get money from this case?

THE LAWYERS REPRESENTING YOU

12. Do I have a lawyer in the case?
13. May I appear through my own attorney in this case?

GETTING MORE INFORMATION

14. How do I get more information?

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BASIC INFORMATION

1. Why did I get this notice?

The purpose of this Notice is to inform you that the Court in charge of the case *Alderman v. GC Services Limited Partnership*, Case No. 2:16-CV-14508-RLR in the United States District Court for the Southern District of Florida has ordered that it will proceed as a Class Action. Because your rights will be affected by this Order, it is extremely important that you read this notice carefully. This Notice summarizes the nature of the lawsuit and your rights under it.

2. What is this lawsuit about?

James Alderman sued GC Services Limited Partnership claiming that they violated the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.*, which prohibits Defendant from mailing initial communication debt collection letters that falsely and misleadingly stating that consumers, in order to dispute the validity of an alleged debt, must do so *in writing* despite the clear and unambiguous wording of the Fair Debt Collection Practices Act, which contains no writing requirement in order for a consumer to dispute the debt. The Fair Debt Collection Practices Act entitles consumers who were sent these illegal letters to recover money damages. GC Services Limited Partnership denies that it did anything wrong.

Plaintiff's amended complaint, Defendant's answer, and the order granting class certification are available at the website.

3. Why is this a class action?

In a class action lawsuit, one or more people called "Class Representatives" (in this case, James Alderman) sue on behalf of people who have similar claims. The people together are a "Class" or "Class Members." One court resolves the issues for everyone in the Class, except for those people who choose to exclude themselves from the Class. U.S. District Judge Robin L. Rosenberg is in charge of this class action.

On January 18, 2018, the Court decided that this lawsuit can be a class action and move towards a trial because it meets the requirements of Federal Rule of Civil Procedure 23, which governs class actions in federal courts.

4. Is there money available now?

No money or benefits are available now because the Court has not yet decided in favor of Plaintiff or Defendant and no settlement has been reached. If and when money is available, you will be notified.

In this lawsuit, the Plaintiff is asking to recover for both himself and all Class Members maximum statutory money damages, consisting of the lesser of (1) \$500,000 or (2) 1 percent of the Defendant's net worth.

The Court will hold a trial starting on September 17, 2018 to rule on the lawsuit. The Court may change the date of the trial without further notice to the Class.

WHO IS IN THE CLASS

Only persons meeting the definition of a Class Member are affected by this lawsuit.

5. How do I know if I am in the Class?

You are a Class Member if you meet the following criteria: (i) all persons with addresses in the State of Florida

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(ii) to whom initial communication letters that contained the language: “If you dispute this balance or the validity of this debt, please let us know in writing. If you do not dispute this debt in writing within 30 days after you receive this letter, we will assume this debt is valid.” (iii) were mailed, delivered or caused to be served by the Defendant (iv) that were not returned undeliverable by the U.S. Post Office (v) in an attempt to collect a debt incurred for personal, family, or household purposes owing to Synchrony Bank (vi) during the one-year period prior to the filing of the original Complaint in this action through the date of certification (the “Class”) November 14, 2015 – January 18, 2018.

Excluded from the Class is any Defendant, any subsidiary or affiliate of any Defendant, and the individuals named in a Defendant’s official records as a director or officer of any Defendant or his or its subsidiaries or affiliates, or any entity in which any excluded person has a controlling interest, and the legal representatives, heirs, successors and assigns of any excluded person.

6. I’m still not sure if I am included.

If you are still not sure whether you are included, you can get help. You can call toll-free at (844) SDO-LEGAL, or contact Class Counsel directly at Scott D. Owens, P.A. by calling 954-589-0588 or the Desmond Law Firm at (772) 231-9600.

YOUR RIGHTS AND OPTIONS

7. What if I do nothing?

You do not have to do anything now if you want to stay in the Class and want to keep the possibility of getting money from this lawsuit. If the case is resolved in favor of Plaintiff and the Class, then you will share in any benefits obtained in the case. The Plaintiff is asking to recover money damages.

If you stay in the Class, you will be bound by whatever judgment the Court makes whether it is for or against the Class or Defendant, and you will not preserve your right to file an individual claim against Defendant for the same claims at issue in this case. Also, if you stay in the Class, you will not have to hire your own attorney or prove your claim solely on your own. Class Counsel has been appointed to represent the Class.

8. Can I exclude myself from the Class?

Yes. If you do not want any potential benefit from this lawsuit, you can exclude yourself (or “opt-out” as it is sometimes called) to avoid participating in this class action.

9. How do I exclude myself from the Class?

If you want to be excluded, you must properly fill out, sign and mail an Exclusion Request by the following deadline JULY 11, 2018 --The Exclusion Request must be mailed with a postmark dated no later than JULY 11, 2018. IF YOU FAIL TO MAIL YOUR COMPLETED EXCLUSION REQUEST BY THIS DATE, YOU MAY NOT BE ABLE TO EXCLUDE YOURSELF FROM THE CLASS IN THIS LAWSUIT.

To exclude yourself from the settlement, you must send an exclusion request to the claims administrator. To be valid, an exclusion request must: (i) be signed by the person in the Settlement Class who is requesting exclusion; (ii) include the full name, address, and phone number(s) of the person in the Settlement Class requesting exclusion; and (iii) include the following statement: "I, the undersigned individual, hereby request to be excluded from the settlement in Alderman v. GC Services, and I understand that I will consequently not be

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entitled to receive any proceeds of the class Settlement Fund." No request for exclusion will be valid unless all of the information described above is included. No person in the Settlement Class, or any person acting on behalf of or in concert or participation with that person in the Settlement Class, may exclude any other person in the Settlement Class from the Settlement Class.

To exclude yourself from the Settlement, you must send an Exclusion Request or a letter or other written document with the same information by mail to:

Alderman v GC Services Limited Partnership
c/o Class Action Administrator
P.O. Box 23648
Jacksonville, FL 32241

Your request to be excluded from the Settlement must be personally signed by you and contain a statement that indicates your desire to be "excluded from the Class" and that you are "otherwise a member of the Class."

Your exclusion request must be postmarked no later than **July 11, 2018**. You cannot ask to be excluded on the phone, by email, or at the website.

You may opt-out of the Settlement Class only for yourself. So-called "mass" or "class" opt outs, whether filed by third parties on behalf of a "mass" or "class" of Class Members or multiple Class Members where no personal statement has been signed by each and every individual Class Member, are not allowed.

THE COURT WILL EXCLUDE FROM THE CLASS ANY MEMBER WHO REQUESTS TO BE EXCLUDED

10. If I don't exclude myself, can I sue the Defendant for the same thing later, or continue with a pending lawsuit?

No. Only if you exclude yourself, you will not be bound by any Court orders or judgment for money damages whether or not favorable to Plaintiff and the Class or to Defendant. If you exclude yourself, you keep the right to sue or continue to sue Defendant on your own about the legal issues in this case. If you continue or start your own lawsuit against Defendant after you exclude yourself, you will have to hire and pay your own lawyer for that lawsuit, and you will have to prove your claims for money damages.

Remember, the exclusion deadline is **July 11, 2018**.

11. If I exclude myself, can I get money from this case?

No. If you exclude yourself and Plaintiff and the Class ultimately prevails in their claims against Defendant, then you will not be entitled to any money obtained by Plaintiff and the Class against Defendant.

THE LAWYERS REPRESENTING YOU

12. Do I have a lawyer in this case?

The Court has appointed the law firms Scott D. Owens, P.A., and Desmond Law Firm, P.C. to represent you and other Class Members. These attorneys are called Class Counsel. You may contact Class Counsel at the following mailing addresses or telephone numbers:

Questions? Call (877) 312-9133 or visit www.gcservicesfdcpa.com

DESMOND LAW FIRM, P.C. 5070 Highway A1A, Suite D Vero Beach, FL 32963 Telephone: (772) 231-9600	SCOTT D. OWENS, P.A. 3800 S. Ocean Dr., Ste. 235 Hollywood, FL 33019 Telephone: (954)589-0588
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You will not be charged for services performed by Class Counsel, but if successful, they may ask the Court for fees and expenses, which would be either deducted from any money obtained for the Class or paid separately by Defendant.

13. May I appear through my own attorney in this case?

The Court has appointed the above-named law firms to represent you and other Class Members. However, you have the right to enter an appearance through your own attorney if you desire. If you want to be represented by your own lawyer to appear in the case, you may hire one at your own expense.

GETTING MORE INFORMATION

14. How do I get more information?

You may obtain additional information by:

- Reviewing legal documents that have been filed with the Court in this lawsuit by contacting Class Counsel at (844) SDO-LEGAL.
- Contacting the Claims Administrator at (877) 312-9133 or visiting www.gcservicesfdcpa.com.
- Writing Class Counsel at the address listed in paragraph 12 above.

DATED: MAY 11, 2018

BY ORDER OF THE UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

PLEASE DO NOT CALL THE JUDGE, THE COURT CLERK, DEFENDANT, OR DEFENDANT’S COUNSEL, TO ASK QUESTIONS ABOUT THIS LAWSUIT OR NOTICE.

THE COURT WILL NOT RESPOND TO LETTERS OR TELEPHONE CALLS. IF YOU WISH TO ADDRESS THE COURT, YOU MUST FILE AN APPROPRIATE PLEADING OR MOTION WITH THE CLERK OF THE COURT IN ACCORDANCE WITH THE COURT’S USUAL PROCEDURES.

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