

YOU HAVE BEEN IDENTIFIED AS A BORROWER ON A STUDENT LOAN(S) OWNED BY NATIONAL COLLEGIATE STUDENT LOAN TRUSTS WHICH WAS PLACED WITH THE LAW OFFICES OF PATENAUDE & FELIX, A.P.C. FOR LITIGATION.

PLEASE READ THIS NOTICE

1. This is to inform you of the settlement of a class action lawsuit against National Collegiate Student Loan Trusts and the Law Offices of Patenaude & Felix, A.P.C. (“Defendants”) in the U.S. District Court for the Southern District of California, Case No. 14-cv-00468-BAS-KSC.
2. In the lawsuit, the plaintiff claimed that between November 9, 2010, and February 13, 2014, Defendants filed certain collection complaints, throughout the state courts of California, Nevada, Oregon, and Washington, which allegedly did not properly set forth the identity of the original student loan creditor.
3. Plaintiff brought the case on behalf of herself and all student loan borrowers who were named as defendants in the above-referenced collection complaints. You have been identified as a Class Member and you will benefit from this settlement.
4. If the settlement is approved by the Court:

The National Collegiate Student Loan Trust defendants will instruct the following national credit reporting agencies to delete any reporting of the tradelines associated with the individual Class Member’s student loan account(s) which are the subject of the lawsuits: Trans Union, Experian, and Equifax (“CRAs”).
5. Any Class Member who intends to object to the fairness of this settlement must file a written objection with the Court within 77 days from the Court’s entry of the Order of Preliminary Approval of Class Action Settlement. Further, any such Class Member must, within the same time period, provide a copy of the written objection to Class Counsel and counsel for Defendants.
6. In addition to your right to object to the fairness of this settlement, you also have a right to exclude yourself, or Opt-Out, from the Class. If you do nothing, you will remain a class member and you cannot separately sue, continue to sue, or be part of any other lawsuit against Defendants about the same legal issues in this case. If the settlement is approved and becomes final and not subject to appeal, then you and all Class Members release all “Released Claims” against all “Released Parties.”
7. Each Class Member will receive the same benefit: deletion of the tradelines associated with the individual Class Member’s student loan account(s) which are the subject of the lawsuits. The request for deletion of the credit reporting is a material and significant benefit to consumers. The reporting of debts to the CRAs is a powerful tool used by debt collectors, and reporting those debts to the credit reporting agencies has an adverse impact on the consumer as it could damage the consumer’s credit rating and ability to obtain credit. By removal of the negative tradeline(s), Class Members may enjoy an increase in credit score and a greater ability to obtain credit.

As a member of the Class, you do not need to take any action to receive the benefit of this proposed Settlement.

8. If you wish to Opt-Out and retain any claims you may have against the Defendants, you must complete and submit the Opt-Out Form that is being distributed with this notice and it must be postmarked no later than February 13, 2017.
9. You can obtain more information about the settlement by calling 1-866-340-1498, visiting www.westcoastlitigation.com/NCTsettlement, or contacting Class Counsel, below:

Hyde & Swigart
2221 Camino Del Rio South, Suite 101
San Diego, CA 92108-3551
(619) 233-7770

*Zoerb v. National Collegiate Student Loan Trust 2006-3,
and Law Office of Patenaude & Felix,
14-CV-0468-BAS-KSC (S.D. Cal.)*

Opt-Out Form

In order to Opt-Out of this Class Action Settlement, you must complete this form and mail to the Class Administrator at the following address:

First Class, Inc./ J13373- Zoerb
5410 W. Roosevelt Rd, Suite 222
Chicago, IL 60644-1490

**First Class, Inc. / J13373 - Zoerb
5410 W. Roosevelt Road, Suite 222
Chicago, IL 60644-1490**

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
CHICAGO IL
PERMIT NO. 3182

ELECTRONIC SERVICE REQUESTED



JOHN Q SAMPLE
1234 ANY STREET
CITY, ST ZIP

I,

Name: _____

Address: _____

Telephone Number: _____

wish to opt-out of this class action. I do not wish to participate in the settlement in respect to the allegations against the National Collegiate Student Loan Trusts and the Law Offices of Patenaude & Felix, A.P.C.

I understand that this class action is brought on behalf of all defaulted student loan borrowers who between November 9, 2010, and February 13, 2014, were named in certain collection complaints, throughout the state courts of California, Nevada, Oregon, and Washington, which allegedly did not properly set forth the identity of the original creditor.

I understand that because I Opt-Out and complete this form, I will not take part in this class action, agree to be excluded from the class proceedings, and will not be bound by the result whether favorable or unfavorable.