

If You Received Autodialed Or Prerecorded Calls From National Credit Adjusters, A Class Action Lawsuit May Affect Your Rights

A federal court authorized this notice. This is not a solicitation from a lawyer.

- A lawsuit has been filed against National Credit Adjusters, L.L.C. (“Defendant” or “NCA”), claiming that they placed unlawful calls using an autodialer and/or an artificial or prerecorded voice to individuals without prior consent in violation of the Telephone Consumer Protection Act (“TCPA”).
- The Court has allowed the lawsuit to be a class action on behalf of all persons within the United States who (a) are current or former subscribers of PrivacyStar, Metro Block-It, Metro Name-ID, CallWatch, or Call Detector cell phone applications (collectively the “Call Management Applications” or “CMAs”); (b) and received one or more calls; (c) on his or her cellular telephone line; (d) made by or on behalf of Defendant; (e) for whom Defendant had no record of prior express written consent; (f) and such phone call was made with the use of an artificial or prerecorded voice or with the use of an automatic telephone dialing system as defined under the TCPA; (g) at any point that begins April 21, 2012 until August 2017.
- The Court has not decided whether Defendant did anything wrong. There are no benefits available now, and no guarantee there will be. However, your legal rights are affected, and you have a choice to make now:

YOUR LEGAL RIGHTS AND OPTIONS	
WHAT IS THIS?	The Court has certified this lawsuit as a class action. The lawsuit alleges that Defendant called consumers using an autodialer and/or an artificial or prerecorded voice without prior consent in violation of the TCPA.
DO NOTHING	Stay in the lawsuit. Await the outcome. Give up certain rights. By doing nothing, you keep the possibility of getting money or benefits that may come from a trial, judgment, or a settlement. But, you give up any rights to sue Defendant separately about the same legal claims in this lawsuit.
EXCLUDE YOURSELF	Get out of this lawsuit. Get no benefits from this lawsuit. Keep rights. If you ask to be excluded and money or benefits are later awarded, you won’t share in those. But, you keep any rights to sue Defendant separately about the same legal claims in this lawsuit.

Questions? Visit www.NCALawsuit.com
or contact Class Counsel at info@bursor.com

- Your options – and the deadlines to exercise them – are explained in this notice. To ask to be excluded, you must act before October 9, 2018.
- If money or benefits are obtained from Defendant in this lawsuit, you will be notified about how to ask for a share.

BASIC INFORMATION

1. Why did I get this notice?

This notice explains that the Court has allowed, or “certified,” a class action lawsuit that may affect you. You have legal rights and options that you may exercise before the Court holds a trial. The trial is to decide whether the claims being made against Defendant, on your behalf, are correct. Judge Morrison C. England, Jr. of the United States District Court for the Eastern District of California, is overseeing this class action. The lawsuit is known as *Cortes v. National Credit Adjusters, L.L.C.*, Case No. 2:16-cv-00823-MCE-EFB.

2. What is this lawsuit about?

The lawsuit alleges Defendant called consumers using an autodialer and/or an artificial or prerecorded voice without prior consent in violation of the TCPA.

3. What is a class action and who is involved?

In a class action lawsuit, one or more people called “Class Representatives” (in this case, Mike Cortes) sue on behalf of other people who have similar claims. The people together are a “Class” or “Class Members.” The named plaintiffs who sued – and all the Class Members like them — are called the Plaintiffs. The company they sued (in this case, National Credit Adjusters, L.L.C.) is called the Defendant. One court resolves the issues for everyone in the Class – except for those people who choose to exclude themselves from the Class.

4. Am I part of this Class?

The Court has allowed the lawsuit to be a class action on behalf of all persons within the United States who (a) are current or former subscribers of PrivacyStar, Metro Block-It, Metro Name-ID, CallWatch, or Call Detector cell phone applications (collectively the “Call Management Applications” or “CMAs”); (b) and received one or more calls; (c) on his or her cellular telephone line; (d) made by or on behalf of Defendant; (e) for whom Defendant had no record of prior express written consent; (f) and such phone call was made with the use of an artificial or prerecorded voice or with the use of an automatic telephone dialing system as defined under the TCPA; (g) at any point that begins April 21, 2012 until August 2, 2017.

5. Why is this lawsuit a class action?

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.

More information about why the Court is allowing this lawsuit to be a class action is in the

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THE CLAIMS IN THE LAWSUIT

6. What does the lawsuit complain about?

Plaintiffs allege that between April 21, 2012 and August 2, 2017, Defendant made thousands of phone calls using an autodialer and/or artificial or prerecorded voice without prior consent. You can read [Plaintiffs' Class Action Complaint](#) at www.NCALawsuit.com.

7. How does Defendant answer?

Defendant has failed to respond or answer the lawsuit, and the deadline for doing so has passed.

8. Has the Court decided who is right?

The Court hasn't decided whether the Defendant or the Plaintiffs are correct. By establishing the Class and issuing this Notice, the Court is not suggesting that the Plaintiffs will win or lose this case. The Plaintiffs must prove their claims in the litigation, including at a trial, if necessary.

9. What are the Plaintiffs asking for?

The Plaintiffs are generally asking Defendant for at least \$500 per wrong-number call placed to parties without prior consent. Plaintiffs also seek to obtain injunctive relief preventing Defendant from calling these parties using an autodialer or artificial or prerecorded voice in the future.

No money or benefits are available now because the Court has not yet made a final decision whether Defendant did anything wrong, and the two sides have not settled the case. There is no guarantee that money or benefits ever will be obtained. If they are, you will be notified about how to ask for a share.

YOUR RIGHTS AND OPTIONS

You have to decide now whether to stay in the Class or ask to be excluded before the trial, and you have to decide this now.

10. What happens if I do nothing at all?

You don't have to do anything now if you want to keep the possibility of getting money or benefits from this lawsuit. By doing nothing, you are staying in the Class. If you stay in and the Class is awarded money or benefits, either as a result of the trial, judgment, or a settlement, you will be notified about how to apply for a share (or how to ask to be excluded from any settlement).

Keep in mind that if you do nothing now, regardless of whether the class representatives win or lose the trial, you will not be able to separately sue, or continue to sue, Defendant – as part

of any other lawsuit – for the same legal claims that are the subject of this lawsuit. You will also be legally bound by all of the Orders the Court issues and judgments the Court makes in this class action.

11. Why would I ask to be excluded?

If you exclude yourself from the Class – which is sometimes called “opting-out” of the Class – you won’t get any money or benefits from this lawsuit even if the Plaintiffs obtain them as a result of the trial, judgment, or from any settlement (that may or may not be reached) between Defendant and Plaintiffs. However, you may then be able to separately sue or continue to sue Defendant for the legal claims that are the subject of this lawsuit. If you exclude yourself, you will not be legally bound by the Court’s judgments in this class action.

If you bring 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. If you do exclude yourself so you can start or continue your own lawsuit against Defendant, you should talk to your own lawyer soon, because your claims may be subject to a statute of limitations.

12. How do I exclude myself from the Class?

To exclude yourself from the Class, you must send a request for exclusion *postmarked no later than October 9, 2018*, to:

National Credit Adjusters TCPA Litigation
c/o RG/2 Claims Administration, LLC
P. O. Box 59479
Philadelphia, PA 19102-9479

Your request for exclusion *must* contain: (1) the name of this lawsuit, “*Cortes v. National Credit Adjusters, L.L.C.*, Case No. 2:16-cv-00823-MCE-EFB” (2) your full name and current address; (3) a clear statement of intention to exclude yourself such as “I wish to be excluded from the Class”; and (4) your signature. You may also get an [Exclusion Request form](#) at www.NCALawsuit.com.

THE LAWYERS REPRESENTING YOU

13. Do I have a lawyer in this case?

The Court appointed the law firm of Bursor & Fisher, P.A. to represent the Plaintiffs and all Class Members as “Class Counsel.” More information about this law firm, their practices, and their lawyers’ experience is available at www.bursor.com.

14. Should I get my own lawyer?

If you choose to remain in the Class, you do not need to hire your own lawyer because Class Counsel are working on your behalf. But, if you want your own lawyer, you will be responsible for paying that lawyer. For example, you can ask him or her to appear in Court for you if you want someone other than Class Counsel to speak for you.

15. How will the lawyers be paid?

If Class Counsel get money or benefits for the Class, they may ask the Court for fees and expenses. You will not have to pay these fees and expenses. If the Court grants Class Counsel's request, the fees and expenses would be either deducted from any money obtained for the Class or paid separately by Defendant.

THE TRIAL

16. How and when will the Court decide who is right?

As long as the case isn't resolved by a settlement or otherwise, Class Counsel will have to prove the Plaintiffs' claims in this litigation (including through obtaining default judgment), including at a trial if necessary. There is no guarantee that the Plaintiffs will win, or that they will get any money for the Class. There is currently no trial date set.

17. Do I have to come to the trial?

You do not need to attend the trial. Class Counsel will present the case for the Class members, and Defendant will present the defenses. You are welcome to come at your own expense. If you wish to participate in the trial, you should contact Class Counsel.

18. Will I get money after the trial?

If the Class obtains money or benefits as a result of the trial, judgment, or a settlement, you will be notified about how to participate. We do not know how long this will take.

GETTING MORE INFORMATION

19. Are more details available?

Visit the website, at www.NCALawsuit.com, where you will find the [Court's Order Certifying the Class](#), the [Plaintiff's Class Action Complaint](#), and an [Exclusion Request Form](#).

You may also contact the class notice administrator by email at info@rg2claims.com or by writing to: National Credit Adjusters TCPA Litigation, c/o RG/2 Claims Administration LLC, P. O. Box 59479, Philadelphia, PA 19102-9479.

PLEASE DO NOT CALL OR WRITE TO THE COURT FOR INFORMATION OR ADVICE.

DATED: August 10, 2018

**BY ORDER OF THE UNITED STATES DISTRICT
COURT FOR THE EASTERN DISTRICT OF
CALIFORNIA**

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