

SETTLEMENT NOTICE SUMMARY

IN THE UNITED STATES DISTRICT COURT FOR
THE WESTERN DISTRICT OF TEXAS EL PASO DIVISION

If you received a collection letter from Central Financial Control that had a “payment date” that was 15 days after the date of the letter, you may benefit from a class action settlement.

This case is titled Smith v. Syndicated Office Systems, Inc. d/b/a Central Financial Control, Case No. EP 07 CA 0131

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT

STAY IN THE SETTLEMENT	If you remain in the settlement class you will be entitled to receive either a credit to an account that Central Financial Control was attempting to collect, or a share of the Settlement Fund, as explained below.
EXCLUDE YOURSELF	You will receive no benefits, but you will not be giving up your legal claims against the Defendant.
OBJECT	Write to the Court about why you don’t think the settlement should be approved. You may also appear at the fairness hearing.
GO TO A HEARING	Ask to speak in Court about the fairness of the settlement.

1. What is this case about?

The lawsuit claims that the Defendant violated the Fair Debt Collection Practices Act (“the Law”) by sending you a collection letter that included demands for payment that overshadowed and contradicted a debtors right to dispute an alleged debt within 30 days of receipt of the initial collection letter. The lawsuit claims that the Law prohibits such demands. Defendant denies that its conduct violated the Law.

2. Who is covered by the settlement?

If you received a notice of settlement in the mail, you were identified as a member of the Class and are entitled to the benefits of the settlement.

The Court decided that persons with addresses in the United States who were sent the same form letter that was received by Plaintiff between April 24, 2006 and May 14, 2007 are members of the Class. According to Defendant’s records, you are a Class member. Defendant has identified approximately 670,000 Class members.

3. What benefit can I obtain from the settlement?

The majority of the Class members currently owe a balance on a debt owed to a health care provider. These Class members will be entitled to a credit of up to \$25.00 towards the health care debt that Central Financial Control was attempting to collect. If the balance of the debt is less than \$25.00, the Class member will receive a credit equal to the amount of the balance. **Class members who owe a balance will not receive cash.**

Some Class members have already repaid the health care debt that Central Financial Control was attempting to collect. These Class members are entitled to receive an equal share of a \$69,600 Settlement Fund paid by Central Financial Control, after deduction of the costs of mailing and printing the checks. These Class members **must return a claim form in order to receive a share of the Settlement Fund.** The parties anticipate that between 5-10% of the eligible Class members will return claim forms and will each receive between \$6.10 and \$12.80.

If you received a Class notice, it will indicate if you are in the group that still owes a balance and are therefore entitled to a credit, or if you have repaid the health care debt and are in the group that is entitled to a payment from the Settlement Fund. **Only those persons who have repaid the health care debt were sent a notice with a claim form.** If there was no claim form with your notice, Central Financial Control's records reflected a balance owed on your account.

If you currently owe a balance, but pay off your debt prior to the effective date of the settlement, you will be entitled to receive a share of the Settlement Fund. **You will not be required to return a claim form.** If your account reflects a paid balance after the Court grants final approval, you will automatically be entitled to this recovery.

4. What do I have to do to receive the benefits of the settlement?

If you still owe a balance on your account, you do not need to take any further action in order to receive the benefits provided for by this settlement. If the settlement is approved, you will receive a credit to your account.

If you have already repaid your health care debt, **you must return the claim form that was sent with your notice in order to receive a share of the settlement fund.** Claim forms must be postmarked by **September 22, 2008** and mailed to the address on the form.

5. What if I don't want to be a part of the settlement?

If you don't want to receive the benefits of the settlement, but instead want to keep your legal claims against the Defendant, then you must take steps to get out. This is called excluding yourself.

To exclude yourself from the settlement, you must send a letter by mail stating that you want to be excluded from *Smith v. Syndicated Office Systems, Inc. d/b/a Central Financial Control*, No. EP 07 CV 0131 (W.D. Tex.) Be sure to include your name, address, telephone number, and your signature. The request for exclusion must be sent to the following address.

Clerk of the Court
United States District Court for the Western District of Texas, El Paso Division
511 E. San Antonio Ave., Rm. 219, El Paso, TX 79901

You must also send a copy of your request for exclusion to Edelman, Combs, Lattuner & Goodwin, LLC (#19607), 120 S. LaSalle Street, Suite 1800, Chicago, IL 60603. Be sure to include the name and number of the case.

If you exclude yourself you will not receive anything resulting from the settlement of this case, but you will have the right to sue the Defendant over the claims raised in this case, either on your own or as a part of a different lawsuit. If you exclude yourself, the time you have in which to file your own lawsuit (called the “statute of limitations”) will begin to run again. You will have the same amount of time to file the suit that you had when this case was filed.

The Court has set deadlines for requests for exclusion. A Class member has 30 days from when his or her Class notice was mailed to request exclusion. Please refer to the Class notice you received for the exact date that applies to you. Your deadline will appear in Paragraph 11 of notice you were mailed. If you have any questions about excluding yourself or the deadline that applies to you, contact Class counsel as soon as possible by calling 1-866-502-6719 or by email at info@edcombs.com.

6. How do I tell the Court that I don’t like the settlement?

If you’re a Class Member, you can object to the settlement. In order to object to the settlement or any part of the settlement, you must send a letter (or legal brief) stating that you object and the reasons why you think the Court should not approve the settlement. You must include the name and number of the case: *Smith v. Syndicated Office Systems, Inc. d/b/a Central Financial Control*, No. EP 07 CV 0131 (W.D. Tex.), your name, address, telephone number and your signature. If you are objecting to the settlement, you may also appear at the fairness hearing described below.

You must mail your objection to:

Clerk of the Court
United States District Court for the Western District of Texas, El Paso Division
511 E. San Antonio Ave., Rm. 219, El Paso, TX 79901

You must also send a copy of your objection to Edelman, Combs, Lattuner & Goodwin, LLC, (#19607) 120 S. LaSalle Street, Suite 1800, Chicago, IL 60603. Be sure to include the name and number of the case.

The Court has set deadlines for requests submitting an objection to the settlement. A Class member has 30 days from when his or her Class notice was mailed to submit an objection. Please refer to the Class notice you received for the exact date that applies to you. Your deadline will appear in Paragraph 17 of notice you were mailed. If you have any questions about submitting an objection or the deadline that applies to you, contact Class counsel as soon as possible by calling 1-866-502-6719 or by email at info@edcombs.com.

7. When and where is the fairness hearing?

The Court will hold a hearing to decide whether to approve the settlement. You may attend if you wish, but you are not required to do so.

The Court will hold a fairness hearing on November 13, 2008 at 9:30 a.m. before Judge David Briones, Courtroom 1, 511 E. San Antonio Ave., El Paso, TX 79901. The purpose of the hearing will be for the Court to determine whether the proposed settlement is fair, reasonable and adequate and in the best interests of the class and to determine the appropriate amount of compensation for the Class Counsel. At that hearing the Court will be available to hear any objections and arguments concerning the fairness of the proposed settlement.

The hearing may be postponed to a later date without notice.

You are not required to come to the fairness hearing.

8. How can I obtain more information about the lawsuit or the settlement?

If you still have questions, you can call Edelman, Combs, Lattuner & Goodwin, LLC, the firm representing the class, at (866) 502-6719. Before doing so, please read this full notice carefully. You can also send an email to: info@edcombs.com

If you want to see a complete copy of the settlement agreement or any of the pleadings filed in this case, you can obtain a copy at your own expense by contacting:

Clerk of the Court
United States District Court for the Western District of Texas, El Paso Division
511 E. San Antonio Ave., Rm. 219, El Paso, TX 79901
