

**YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT:
YOU CAN DO ONE OR MORE OF THE FOLLOWING**

DO NOTHING	Receive a payment of \$400.00.
FILE A CLAIM	If you incurred damages as a result of the Defendants' alleged violations of the law, you may choose, in addition to the automatic payment of \$400.00, to file a claim for damages. By filing a claim, you will receive the additional cash payment described more fully below.
OBJECT	Write to the Court about why you don't like the settlement.
GO TO A HEARING	Ask to speak in Court about the fairness of the settlement.

These rights and options—**and the deadlines to exercise them**—are explained in this Notice.

The Court in charge of this case still has to decide whether to approve the settlement. Payments will be made if the Court approves the settlement and after any appeals are resolved. Please be patient.

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QUESTIONS? CALL 1-800-222-2760 TOLL FREE, OR VISIT www.pateltransunionclassaction.com
Para recibir una notificación en español, llame al 1-800-222-2760 o visite nuestra página web: www.pateltransunionclassaction.com

Basic Information

1. What is contained in this notice package?

This package explains the lawsuit, the settlement, your legal rights, what benefits are available to you as a member of the certified Class, and how to get them.

You have a right to know about a proposed settlement of this class action lawsuit, and about all of your options, before the Court decides whether to approve the settlement. If the Court approves the settlement, and after objections and appeals are resolved, an administrator appointed by the Court will make the payments that the settlement allows. You will be informed of the progress of the settlement.

The Court in charge of the case is the United States District Court for the Northern District of California. This class action is captioned as *Patel v. Trans Union LLC and Trans Union Rental Screening Solutions, Inc.* The person who sued is called the Plaintiff, and the companies he sued are called the Defendants.

2. What is this lawsuit about?

The lawsuit claimed that Defendants failed to comply with the federal Fair Credit Reporting Act by disclosing “Alert List” information concerning consumers who had submitted rental applications to landlords. Defendants deny that they did anything wrong. The Amended Class Action Complaint and other pertinent documents are available on the website: www.pateltransunionclassaction.com.

3. Why is this a class action?

In a class action, one or more people called Class Representative (in this case Amit Patel), sue on behalf of people who have similar claims. All these people are a Class or Class Members. One court resolves the issues for all Class Members. Honorable U.S. Magistrate Judge Laurel Beeler is in charge of this class action.

4. Why is there a settlement?

The Court entered an Order certifying a Class and a Subclass of persons, but did not decide in favor of the Plaintiff or the Defendants.

You previously received a notice explaining the suit, informing you that you were a member of the certified Class, and explaining your options and legal rights based on the Court’s class certification order.

There was no trial. Instead, both sides agreed to a settlement after vigorous pre-trial litigation, including a mediation session in front of the Honorable U.S. Magistrate Judge Diane Welsh (Ret.) in Philadelphia, Pennsylvania. By reaching a settlement agreement (available at www.pateltransunionclassaction.com), the parties avoid the cost of a trial, and the people affected will get compensation. The Class Representative and the attorneys think the settlement is best for all Class Members.

The Certified Class and Subclass

5. Why am I am part of the settlement?

Judge Beeler decided that everyone who fits this description is a Class Member:

All natural persons residing in the United States who, from February 2012 until December 2013, were the subjects of Trans Union Rental Screening Solutions SmartMove reports containing at least one item of “Alert List” information.

Judge Beeler also decided that everyone who fits this description is a Subclass Member:

All natural persons residing in the United States who, from February 2012 until December 2013, were the subjects of Trans Union Rental Screening Solutions SmartMove reports containing at least one item of “Alert List” information who requested a file disclosure from, and were sent a disclosure by, Trans Union LLC.

As explained by the prior notice, you are a Class Member, and may be a Subclass Member.

The Settlement Benefits — What You Get

6. What does the settlement provide?

The settlement agreement provides that Defendants will pay the sum of \$8,000,000.00 into a settlement fund.

The settlement fund will be used to make automatic payments of \$400.00 to each Class Member without the need to file a claim.

In addition, over \$1 million of the settlement fund will be used to pay damages claims for each Class Member who completes and submits the Claim Form accompanying this Notice.

Subject to the approval of the Court, the settlement fund shall also be used to pay a service award to the Class Representative in the amount of \$10,000.00, and Class Counsel's fees and expenses not to exceed one-third of the settlement fund. The settlement fund shall also be used to pay the costs of notice and settlement administration.

No portion of the settlement fund shall revert to Defendants. The settlement provides that uncashed checks shall be paid to non-profit organizations to be approved by the Court. More details on all of the settlement benefits are set forth in the settlement agreement which is available at www.pateltransunionclassaction.com.

7. When would I get my payment?

The Court will hold a Fairness Hearing on March 8, 2018 in Courtroom C, 15th Floor, United States District Court, 450 Golden Gate Avenue, San Francisco, CA 94102 at 9:30 a.m. to decide whether to approve the settlement. If Judge Beeler approves the settlement after that, there may be appeals. It's always uncertain what the outcome of any appeals will be, and resolving them can take time, perhaps more than a year. **Please be patient.**

The Lawyers Representing You

8. Do I have a lawyer in this case?

The law firm of Francis & Mailman, P.C. in Philadelphia, Pennsylvania, represents you and other Class Members. The contact information for the law firm is:

FRANCIS & MAILMAN, P.C.
100 S. Broad Street, Suite 1902
Philadelphia, PA 19110
Tel: (215) 735-8600 or 1-877-735-8600
patelsettlement@consumerlawfirm.com

These lawyers are called Class Counsel. You will not be charged for these lawyers. If you want to be represented by your own lawyer, you may hire one at your own expense.

9. How will the lawyers be paid?

Class Counsel will ask the Court to approve payment to them of up to one-third of the settlement fund for attorneys' fees and expenses. The attorneys' fees would pay Class Counsel for investigating the facts, litigating the case, and negotiating the settlement. The Court may award less than this amount. Defendants have agreed not to oppose the request for fees and expenses, up to one-third of the settlement fund. The costs of sending notice and administering the settlement will also be paid from the settlement fund.

Objecting to the Settlement

You can tell the Court that you don't agree with the settlement or some part of it.

10. How do I tell the Court that I don't like the settlement?

As a Class Member, you can object to the settlement if you don't like any part of it. You can give reasons why you think the Court should not approve it. The Court will consider your views. To object, you must send a letter saying that you object to the settlement in *Patel v. Trans Union LLC*. Be sure to include your full name, address and telephone number; the reasons you object to the settlement; whether you plan to come to the Fairness Hearing and you (or anyone else) want to speak; if you have a lawyer (who is not one of the lawyers for the Class), the name of the lawyer(s) representing you; and if they exist, any agreements or documents relating to your objection or the process of objecting.

Mail the objection to the three different places shown here, postmarked no later than **January 22, 2018**:

<u>COURT</u>	<u>CLASS COUNSEL</u>	<u>DEFENDANTS' COUNSEL</u>
Clerk of the Court Northern District of California U.S. Courthouse 450 Golden Gate Avenue San Francisco, CA 94102	Francis & Mailman, P.C. 100 S. Broad Street Suite 1902 Philadelphia, PA 19110 Attention: James A. Francis, Esq.	Reed Smith LLP 10 South Wacker Drive Chicago, IL 60606 Attention: Michael O'Neil, Esq.

The Court's Fairness Hearing

The Court will hold a hearing to decide whether to approve the settlement. You may attend and you may ask to speak, but you don't have to.

11. When and where will the Court decide whether to approve the settlement?

The Court will hold a Fairness Hearing at 9:30 a.m. on March 8, 2018, in Courtroom C, 15th Floor, United States District Court, 450 Golden Gate Avenue, San Francisco, CA 94102.

At this hearing, the Court will consider whether the settlement is fair, reasonable, and adequate and whether the requested payments to Class Counsel and Class Representative are proper. If there are objections, the Court will consider them. Judge Beeler will also listen to people who have asked to speak at the hearing. After the hearing, the Court will decide whether to approve the settlement. We do not know how long these decisions will take.

12. Do I have to come to the hearing?

No. Class Counsel will answer questions Judge Beeler may have. But you are welcome to come at your own expense. If you send an objection, you don't have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also pay your own lawyer to attend, but it's not necessary.

13. May I speak at the hearing?

You may ask the Court for permission to speak at the Fairness Hearing. If you plan to speak at the hearing because you don't like the settlement, you must send a letter as described in Section 10 above. You must also file a notice of intent to appear at the hearing with the Court Clerk's office no later than **February 22, 2018**. You must send copies of the notice to both Class Counsel and Defendants' counsel at the addresses provided in Section 10 above.

If You Do Nothing

14. What happens if I do nothing at all?

If you do nothing, and if the Court approves the settlement, you will still receive the \$400.00 automatic payment.

Getting More Information

15. How do I get more information?

This notice summarizes the proposed settlement. More details—including the settlement agreement, the Amended Class Action Complaint, answers to common questions, plus other information to help you understand the settlement—are available at www.pateltransunionclassaction.com.

You can also request this information by contacting Class Counsel identified in Section 8 above.