



Class Action Settlement Notice
Authorized by the U.S. District Court
for the Southern District of California

This website explains the Settlement, the Settlement Class, and your legal rights and options.

Please read its contents carefully.

You are not being sued.

Does this Settlement Affect Me?

If you received a notice by mail or email about this Settlement, you have been identified as a member of a class in a purported class action lawsuit.

Specifically, CoreLogic Credco, LLC's records indicate that: (1) it resold a consumer report about you to a third party between January 1, 2021 and May 2, 2023; (2) in that report, there was a notation that you were deceased; and (3) one or two of either Equifax, Experian, or Trans Union did not provide any notation indicating you were deceased. As a class member, you may be eligible to receive a payment as part of this class action Settlement.

This notice describes your rights. Please review it carefully.

If you are not sure whether you are a member of the Settlement Class, you may contact the settlement administrator to ask. The Settlement Administrator may be reached by phone at 1-888-256-6149, by email at info@CreditReportSettlement.com, or by mail at Credit Report Settlement, c/o JND Legal Administration, P.O. Box 91468, Seattle, WA 98111.

What is a class action lawsuit?

A class action is a lawsuit in which one or more people sue on behalf of a larger group, called the Class.

Your Legal Rights & Options			
STAY IN THE CLASS	If you do nothing, then you will be bound by the Court’s decisions regarding the Settlement. You will not be able to pursue any potential claims against the Defendant that have been released as part of the Settlement. Review the full release is available on this website as part of the Settlement Agreement.		
	Automatic Payment Group	Claim Form Group	Your mailed or emailed notice will tell you which group you are in. If you are still unsure of which group to whom you belong, please consult the notice you received or contact the Settlement Administrator. The settlement administrator may be reached by phone at 1-888-256-6149, by email at info@CreditReportSettlement.com , or by mail at Credit Report Settlement, c/o JND Legal Administration, P.O. Box 91468, Seattle, WA 98111.
If you are in the Automatic Payment group, then you do not need to do anything to receive a payment. If the Settlement is approved, then you will be sent a check.	If you are in the Claim Form group and are eligible to receive payment, then you must complete and return a Claim Form by January 5, 2024 , if you want to be eligible for a payment.		
EXCLUDE YOURSELF FROM THE SETTLEMENT	You can opt-out of the Settlement if you want to maintain any legal rights you may have against Defendant. If you opt-out, you will not be eligible to receive a settlement payment. To opt-out from the Settlement, you must send a written request addressed to the Settlement Administrator and state that you wish to be excluded from the Settlement and include the information discussed in more detail in this Notice. The opt-out deadline is January 5, 2024 .		
OBJECT TO THE SETTLEMENT	You have the right to write to the Court to object to the Settlement if you believe it is unfair. You would remain a part of the Class and be bound by the Court’s decisions regarding the Settlement. The objection deadline is January 5, 2024 .		

Read on to understand the specifics of the Settlement and what each choice would mean for you. The Court still must decide whether to grant final approval of the Settlement. Payments will be made if the Court approves the Settlement and after any appeals are fully resolved.

What are the most important dates?

The Court has scheduled a final approval hearing for **February 26, 2024**. The hearing may be conducted by telephonic means, and if it is the Settlement Website will so state. Your deadline to opt-out of the Settlement, or object to the Settlement, is **January 5, 2024**. If you are part of the Claim Form group and eligible to receive payment, then you must complete and return a Claim Form by **January 5, 2024**.

Learning About the Lawsuit & Settlement

What is This Lawsuit About?

Plaintiff Marlene Steinberg (“Plaintiff”) filed a class action lawsuit against CoreLogic Credco, LLC (“Defendant”) alleging the Defendant violated the Fair Credit Reporting Act (“FCRA”) by including a deceased notation on her consumer report when she was in fact alive.

Defendant denies it violated the FCRA.

The Court has not made any determination whether Defendant violated the FCRA. Nor has the Court made any determination that this lawsuit should proceed as a class action, as opposed to an individual claim brought by Plaintiff. This Notice should not be interpreted as an expression of the Court’s opinion on the merits of the lawsuit. If the Parties had not reached a settlement, Defendant would have vigorously defended the lawsuit and moved for judgment in its favor, and it also would have opposed any attempt to have this case certified as a class action.

The Settlement Class is defined to include: all persons residing in the United States of America (including its territories and Puerto Rico) who were the subject: (1) of a consumer report resold by Defendant to a third party within the time period of January 1, 2021 and continuing through May 2, 2023, (2) where the consumer report contained a notation that the consumer was deceased, and (3) either one or two of the nationwide consumer reporting agencies (Experian, Trans Union and Equifax) provided information to Defendant that did not include a deceased notation.

What Can I Get Out of The Settlement?

If Settlement is finally approved, a \$5,695,000 Settlement Fund will be used to make cash payments to the Settlement Class Members, pay the attorneys’ fees requested by Class Counsel, to pay a service award to the Plaintiff/Class Representative, and to pay for the costs of notice and administration of the Settlement Class.

If the Settlement is approved in full, each Automatic Payment Class Member and Claim Form group Class Members who returns a timely and valid Claim Form will receive a settlement payment.

Depending on the final number of participating Class Members and after deduction of the requested amounts to be approved by the Court to be paid from the Settlement Fund for fees, costs, and a service award, it is estimated that each Class Member will receive approximately \$607.00.

Who Are The Attorneys Representing The Class And How Will They be Paid?

The Court has approved lawyers to represent the Settlement Class (“Class Counsel”). The attorneys who have been appointed by the Court to represent the Settlement Class are:

E. Michelle Drake
Joseph C. Hashmall
Berger Montague PC
1229 Tyler Street NE, Suite 205
Minneapolis, MN 55413
612-594-5999

Kristi C. Kelly
Andrew Guzzo
Casey Nash
Kelly Guzzo PLC
3925 Chain Bridge Rd, Suite 202
Fairfax VA 22030
703-424-7675

Subject to Court approval, Class Counsel will seek attorneys' fees in the amount of 25% of the Settlement Fund (\$1,423,750) and reimbursement of their out-of-pocket expenses.

Class Counsel may also seek a service award in an amount not to exceed \$7,500.00 to be paid to Plaintiff/Class Representative for her services in representing the Settlement Class.

The attorneys' fees, costs, service award, and settlement administration expenses will be paid from the Settlement Fund, if approved by the Court.

Deciding What You Want to Do

What are my options?

You have three options. You can (1) remain in the Class, or (2) exclude yourself (i.e., "opt out") from the Settlement, or (3) remain in the class and object to the Settlement.

Your options and rights are explained in the following sections, along with the steps you must take if you wish to opt-out or object.

Remaining in the Class

What Are The Consequences of Remaining in the Settlement Class?

You do not have to take any action to remain in the Settlement Class.

If you remain in the Class, you will not be able to pursue claims against Defendant that are covered by the Settlement's release. All the Court's decisions regarding the Settlement will apply to you and you will be bound by any judgment entered.

If you remain in the Settlement Class, and you are in the Automatic Payment group, then you will receive a monetary settlement payment if the Court grants final approval of the Settlement.

If you remain in the Settlement Class and you are in the Claim Form group, you must return a timely and valid Claim Form in order to receive a monetary settlement payment if the Court grants final approval of the Settlement.

Opting Out

What Happens if I Opt-Out of The Settlement Class?

If you exclude yourself from the Settlement Class, you will not receive any money from the Settlement. You will not be bound by any of the Court's orders regarding the Settlement Class, or any judgment or release entered regarding the Settlement Class. You will retain any legal rights you may have against Defendant.

You will be responsible for the fees and costs of any future services provided by your own lawyer.

How do I Opt-Out?

If you wish to be excluded or "opt out" of the Settlement Class, then you must mail a written request for exclusion addressed to the Settlement Administrator at Credit Report Settlement, c/o JND Legal Administration, P.O. Box 91468, Seattle, WA 98111. Your request for exclusion must be in writing,

signed by you, and postmarked on or before **January 5, 2024**. The request must state: “I do not want to be part of the Class in *Steinberg v. CoreLogic Credco*.”

The request for opt-out/exclusion must also be dated and include your name, address, telephone number. The address you use on your exclusion request should be the address to which this notice was mailed. If you have a new address, please also inform the Administrator of the new address so they can update the appropriate records. If you exclude yourself, you are not eligible to receive a payment.

Objecting to the Settlement

What Happens if I Object to The Settlement?

If you object according to the steps below, the Court will consider your objection. If it overrules your objection, you will be bound by the Court’s decision, and you will remain a part of the Settlement Class.

How Do I Object to The Settlement?

You may object to all or part of the Settlement if you think it is not fair, reasonable and/or adequate for any reason.

To object, you must submit to the Settlement Administrator at Credit Report Settlement, c/o JND Legal Administration, P.O. Box 91468, Seattle, WA 98111, a written explanation of the reasons you think that the Court should not approve the Settlement. Be sure to sign the letter and include your name, address, and the basis of your objection including any documentation, and include a notation that it is for “*Steinberg v. CoreLogic Credco*.” The deadline to postmark an objection to the Settlement Administrator is **January 5, 2024**. If you are represented by counsel in your objection, you must include that attorney’s information with your objection.

Additional Information

How Do I Know if I am Required to Make a Claim?

Money from the Settlement Fund will be paid to some Class Members automatically, while other Class Members are required to make a Claim in order to receive a payment. Your mailed or emailed notice will tell you whether you are required to make a claim. If you are unsure whether you have to make a claim, you may contact the Settlement Administrator to find out which group you are in. The settlement administrator may be reached by phone at 1-888-256-6149, by email at info@CreditReportSettlement.com, or by mail at Credit Report Settlement, c/o JND Legal Administration, P.O. Box 91468, Seattle, WA 98111.

If you are part of the Claim Form group and eligible to receive payment, then you must complete and return a Claim Form by **January 5, 2024**.

Precise details about which Class Members are required to make Claims is included in the full Settlement Agreement, which is available on this website.

When And Where Will The Court Decide Whether to Approve The Settlement?

The Court will hold a Final Fairness Hearing on February 26, 2024, at 10:30a.m. PST at 333 West Broadway, San Diego, CA 92101. At the Final Fairness Hearing, the Court will consider whether the proposed Settlement

is fair, reasonable, and adequate. The Court will also hear objections to the Settlement, if any. We do not know how long the Court will take to make its decision after the Final Fairness Hearing. In addition, the Final Fairness Hearing may be continued at any time by the Court without further notice to you.

You do not have to appear at the Final Fairness Hearing. If you are filing an objection, your objection should include a statement of whether or not you intend to appear at the Hearing, and if you intend to appear with counsel (see Section “How Do I Object to The Settlement” above).

Where Can I Get Additional Information?

Review the additional documents available on this Website, including the Complaint, and the full Settlement Agreement. You may also contact the Settlement Administrator by phone at 1-888-256-6149, by email at info@CreditReportSettlement.com, or by mail at Credit Report Settlement, c/o JND Legal Administration, P.O. Box 91468, Seattle, WA 98111.