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**EXHIBIT 2  
LONG-FORM NOTICE**

**UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON**

EUGENE MANNACIO, on behalf of himself  
and all others similarly situated,

Plaintiff,

vs.

SOVEREIGN LENDING GROUP  
INCORPORATED,

Defendant.

Case No. 3:22-cv-05498-RSM

**NOTICE OF CLASS ACTION AND PROPOSED SETTLEMENT**

**TO: All persons in the United States who received calls from Sovereign Lending Group between November 29, 2017 through the **date of preliminary approval**, including while they were on the National Do Not Call Registry or despite making a request that the caller stop calling.**

**IF YOU ARE A MEMBER OF THIS CLASS OF PERSONS, YOU SHOULD READ THIS NOTICE CAREFULLY BECAUSE IT MAY AFFECT YOUR LEGAL RIGHTS AND OBLIGATIONS.**

***A FEDERAL COURT AUTHORIZED THIS NOTICE. THIS IS NOT A SOLICITATION FROM A LAWYER.***

- A settlement (“Settlement”) has been proposed in the class action lawsuit referenced above pending in the United States District Court for the Western District of Washington (“Action”). You may be a class member in the proposed Settlement and may be entitled to participate in the proposed Settlement.

- The United States District Court for the Western District of Washington has ordered the issuance of this notice in this Action. Sovereign Lending Group Incorporated (“Defendant” or “Sovereign Lending”) denies it did anything wrong and has defended itself throughout the lawsuit. The Court has not decided who is right. Both sides have agreed to settle the dispute to avoid burdensome and costly litigation.
- If the Court gives final approval to the Settlement, Sovereign Lending will create a fund of \$500,000. If you submit a valid Claim Form, you may be eligible to obtain a share from this fund in the amount of approximately \$75-150 depending on the number of claims that are submitted. The value of a Settlement Class Member’s individual award will depend upon the number of Settlement Class Members who file valid Claim Forms.

**YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT**

<b>SUBMIT A CLAIM FORM</b>	This is the only way to get an award under the Settlement. Visit the Settlement website located at www.[xxxx].com to obtain a Claim Form.	Deadline: [Month] [Day], [Year]
<b>EXCLUDE YOURSELF</b>	If you exclude yourself from the Settlement, you will not receive an award under the Settlement. Excluding yourself is the only option that allows you to bring or maintain your own lawsuit regarding the allegations in the Action ever again.	Deadline: [Month] [Day], [Year]
<b>OBJECT</b>	You may write to the Court about why you object to (i.e., don’t like) the Settlement and think it shouldn’t be approved. Submitting an objection does not exclude you from the Settlement.	Deadline: [Month] [Day], [Year]
<b>GO TO THE “FAIRNESS HEARING”</b>	The Court will hold a “Fairness Hearing” to consider the Settlement, the request for attorneys’ fees and costs of the lawyers who brought the Action, and the Representative Plaintiff’s request for service awards for bringing the Action. You may, but are not required to, speak at the Fairness Hearing about any objection you submitted to the Settlement. If you intend to speak at the Fairness Hearing, you must also submit a “Notice of Intention to Appear” to the Court and the parties’ attorneys, indicating your intent to do so.	Hearing Date: [Month] [Day], [Year]  Time: [XX:XX] [am/pm]

**YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT**

<b>DO NOTHING</b>	You will not receive a Settlement award under the Settlement. You will also give up your right to object to the Settlement, and you will be not be able to be part of any other lawsuit about the legal claims in this case.	N/A
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- These rights and options—**and the deadlines to exercise them**—are explained in more detail below.
- The Court in charge of this Action has preliminarily approved the Settlement and must decide whether to give final approval to the Settlement. The relief provided to Settlement Class Members will be provided only if the Court gives final approval to the Settlement and, if there are any appeals, after the appeals are resolved in favor of the Settlement. *Please be patient.*

**WHAT THIS NOTICE CONTAINS**

BACKGROUND INFORMATION ..... ##

1. Why did I get this notice?
2. What is this lawsuit about?
3. Why is this a class action?
4. Why is there a Settlement?
5. How do I know if I am part of the Settlement?
6. I’m still not sure if I am included.

THE PROPOSED SETTLEMENT ..... ##

7. What relief does the Settlement provide to the Class Members?

HOW TO REQUEST AN AWARD UNDER THE SETTLEMENT – SUBMITTING A CLAIM FORM ..... ##

8. How can I get a Settlement award?
9. When will I get a Settlement award?

THE LAWYERS IN THIS CASE AND THE PLAINTIFF..... ##

10. Do I have a lawyer in this case?
11. How will the lawyers be paid?
12. Will the Plaintiff receive any compensation for their efforts in bringing this Action?

DISMISSAL OF ACTION AND RELEASE OF ALL CLAIMS ..... ##

13. What am I giving up to obtain relief under the Settlement?

HOW TO EXCLUDE YOURSELF FROM THE SETTLEMENT ..... ##

14. How do I exclude myself from the Settlement?

1 HOW TO OBJECT TO THE SETTLEMENT ..... ##

- 15. How do I tell the Court that I disagree with the Settlement?
- 16. What is the difference between excluding myself and objecting to the Settlement?

3 FAIRNESS HEARING..... ##

- 17. What is the Fairness Hearing?
- 18. When and where is the Fairness Hearing?
- 19. May I speak at the hearing?

6 ADDITIONAL INFORMATION..... ##

- 20. How do I get more information?
- 21. What if my address or other information has changed or changes after I submit a Claim Form?

12 **BACKGROUND INFORMATION**

14 **1. Why did I get this notice?**

15 You received this Notice because a Settlement has been reached in this Action and you may be a  
16 Class Member. If you are a member of the Settlement Class, you may be eligible for the relief detailed  
17 below.

18 This Notice explains the nature of the Action, the general terms of the proposed Settlement, and  
19 your legal rights and obligations. To obtain more information about the Settlement, including  
20 information about how you can see a copy of the Settlement Agreement (which defines certain  
21 capitalized terms used in this Notice), see Section 20 below.

22 **2. What is this lawsuit about?**

23 An individual (the “Plaintiff”) filed a lawsuit against Sovereign Lending on behalf of himself and  
24 all others similarly situated. The lawsuit alleges and the Plaintiff claims that Sovereign Lending  
25 violated the Telephone Consumer Protection Act, 47 U.S.C. § 227 (the “TCPA”) by, *inter alia*,  
26 placing unsolicited calls to Plaintiff and members of the putative class on telephone numbers they  
27 had registered on the National Do Not Call Registry and after recipients asked not to be called.

Sovereign Lending denies each and every one of the allegations of unlawful conduct, any  
wrongdoing, and any liability whatsoever, and no court or other entity has made any judgment or  
other determination of any liability. Sovereign Lending further denies that any Class Member is

entitled to any relief and, other than for settlement purposes, that this Action is appropriate for certification as a class action. **The issuance of this Notice is not an expression of the Court's opinion on the merits or the lack of merits of the Plaintiff's claims in the Action.** For information about how to learn about what has happened in the Action to date, please see Section 20 below.

**3. Why is this a class action?**

In a class action lawsuit, one or more people sue on behalf of other people who allegedly have similar claims. For purposes of this proposed Settlement, one court will resolve the issues for all Settlement Class Members. The company sued in this case, Sovereign Lending, is called the Defendant.

**4. Why is there a Settlement?**

Plaintiff has made claims against Sovereign Lending. Sovereign Lending denies that it has done anything wrong or illegal and admits no liability. The Court has not decided that the Plaintiff or Sovereign Lending should win this Action. Instead, both sides agreed to a Settlement. That way, they avoid the cost of a trial, and the Settlement Class Members will receive relief now rather than years from now, if at all.

**5. How do I know if I am part of the Settlement?**

The Court has decided that everyone who fits this description is a Class Member for purposes of the proposed Settlement: All persons or entities within the United States to whom Defendant or a third party acting on its behalf: (a) made one or more telephone calls, including while the call recipient's number was on the National Do Not Call Registry; and/or (b) made one or more calls after asking Defendant or a third party acting on Defendant's behalf to stop calling when that telephone number was obtained by the Defendant from The Money Source Inc.

**6. I'm still not sure if I am included.**

If you are still not sure whether you are included in the Settlement Class, you can write or call the Settlement Administrator for free help. The Settlement Administrator's contact information is below.

*Sovereign Lending TCPA Settlement*  
c/o \_\_\_\_\_  
[Address]  
[City] [State], [Zip Code ]  
1-8XX-XXX-XXXX  
Email: [xxxx]@[xxxx].com

**THE PROPOSED SETTLEMENT**

1           **7.           What relief does the Settlement provide to the Class Members?**

2 Sovereign Lending has created a Settlement Fund of \$500,000 which will be used to pay the  
3 Claims of Settlement Class Members, Settlement Class Counsel’s Fees, Costs, and Expenses  
4 Award (see Section 11 below), Plaintiff’s Service Payment (see Section 12 below), and  
5 compensation for the Settlement Administrator for providing notice to the Settlement Class and  
6 administering the Settlement.

7 If you are a Settlement Class Member, you are eligible to receive a pro rata share of the  
8 Settlement Fund by timely and validly submitting a Claim Form.

9           **HOW TO REQUEST AN AWARD UNDER THE SETTLEMENT –**  
10           **SUBMITTING A CLAIM FORM**

11           **8.           How can I get a Settlement Award?**

12 To qualify for a Settlement award, you must send in a Claim Form. A Claim Form is available  
13 by clicking [HERE](#) or on the Internet at the website [www.\[xxxx\].com](http://www.[xxxx].com). The Claim Form may be  
14 submitted electronically or by postal mail. Read the instructions carefully, fill out the form, and  
15 postmark it by [Month] [Day], [Year] or submit it online on or before 11:59 p.m. (Pacific) on  
16 [Month] [Day], [Year].

17           **9.           When will I get a Settlement award?**

18 As described in Sections 17 and 18, the Court will hold a hearing on [Month] [Day], [Year] at  
19 [time] to decide whether to approve the Settlement. If the Court approves the Settlement, after  
20 that, there may be appeals. It’s always uncertain whether these appeals can be resolved, and  
21 resolving them can take time, perhaps more than a year. You can check on the progress of the  
22 case on the website dedicated to the Settlement at [www.\[xxxx\].com](http://www.[xxxx].com). Please be patient.

23           **THE LAWYERS IN THIS CASE AND THE PLAINTIFF**

24           **10.           Do I have a lawyer in this case?**

25 The Court has ordered that the law firms of Paronich Law, P.C. and Turke & Strauss LLP  
26 (“Settlement Class Counsel”) will represent the interests of all Settlement Class Members. You  
27 will not be separately charged for these lawyers. If you want to be represented by your own  
lawyer, you may hire one at your own expense.

**11.           How will the lawyers be paid?**

1 Settlement Class Counsel will petition the Court to receive a Fees, Costs, and Expenses Award  
2 up to \$XXX(total). The Court will make the final decision as to the amount to be paid to the  
3 attorneys for their fees and costs. You will not be required to separately pay any attorneys' fees  
4 or costs to the Settlement Class Counsel.

5 **12. Will the Plaintiff receive any compensation for their efforts in bringing this**  
6 **Action?**

7 The Plaintiff will request a Service Payment of up to \$10,000 for his services as class  
8 representative and his efforts in bringing the Action. The Court will make the final decision as  
9 to the amount to be paid to the Plaintiff.

10 **DISMISSAL OF ACTION AND RELEASE OF ALL CLAIMS**

11 **13. What am I giving up to obtain relief under the Settlement?**

12 If the Court approves the proposed Settlement, you will be releasing your claims against  
13 Sovereign Lending and the other entities allegedly involved in the calls at issue unless you have  
14 excluded yourself from the Settlement. This generally means that you will not be able to file or  
15 pursue a lawsuit against Sovereign Lending or be part of any other lawsuit against Sovereign  
16 Lending asserting claims that were or could have been asserted in the Action. The Settlement  
17 Agreement, available on the Internet at the website [www.\[xxxx\].com](http://www.[xxxx].com) contains the full terms of  
18 the release.

19 **HOW TO EXCLUDE YOURSELF FROM THE SETTLEMENT**

20 **14. How do I exclude myself from the Settlement?**

21 You may exclude yourself from the Class and the Settlement. You can submit a request for  
22 exclusion to the Settlement Administrator electronically (through the Settlement Website) or by  
23 postal mail. If you want to be excluded, you must either complete the Opt-Out Form available  
24 on the Settlement Website located at [www.\[xxxx\].com](http://www.[xxxx].com), or write the Settlement Administrator  
25 stating: (a) the name and case number of the action – “Mannacio v. Sovereign Lending Group  
26 Inc. W.D. Wa. Case No. 3:22-cv-5498”; (b) the full name and the unique identification number  
27 for the Settlement Class Member assigned by the Settlement Administrator; (c) the address,  
telephone number, and email address (optional) of the Settlement Class Member seeking  
exclusion; (d) that the requestor does not wish to participate in the Settlement; and (e) be signed  
personally by you. If you are not using the Opt-Out Form on the Settlement Website, the  
request for exclusion must be sent to the Settlement Administrator at:

*Sovereign Lending TCPA Settlement*  
c/o \_\_\_\_\_  
[Address]

[City] [State], [Zip Code]  
[www.\[xxxx\].com](http://www.[xxxx].com)

Your request for exclusion must be submitted electronically or be postmarked no later than [Month] [Day], [Year] at 11:59 pm (Pacific). If you submit your request for exclusion by postal mail, you are responsible for your postage.

If you validly and timely request exclusion from the Settlement Class, you will be excluded from the Settlement Class, you will not be bound by the Settlement Agreement or the judgment entered in the Action, you will not be eligible to make a Claim for any benefit under the terms of the Settlement Agreement, you will not be entitled to submit an objection to the Settlement, and you will not be precluded from prosecuting any timely, individual claim against Sovereign Lending based on the conduct complained of in the Action.

## HOW TO OBJECT TO THE SETTLEMENT

### 15. How do I tell the Court that I disagree with the Settlement?

At the date, time, and location stated in Section 18 below, the Court will hold a Fairness Hearing to determine if the Settlement is fair, reasonable, and adequate, and to also consider the attorneys who initiated the Action's request for a Fees, Costs, and Expenses Award, and a Service Payment to the Plaintiff.

If you wish to object to the fairness, reasonableness, or adequacy of the Settlement Agreement or the proposed Settlement, you must write to the Court and must: (a) clearly identify the case name and number – “Mannacio v. Sovereign Lending Group Inc., W.D. Wa. Case No. 3:22-cv-5498”; (b) include the full name and the unique identification number for the Settlement Class Member assigned by the Settlement Administrator; (c) include the address, telephone number, and email address (optional) of the objecting Settlement Class Member; (d) include the full name, address, telephone number, and email address of the objector's counsel, and the state bar(s) to which counsel is admitted (if the objector is represented by counsel); and (e) provide a detailed explanation stating the specific reasons for the objection, including any legal and factual support and any evidence in support of the objection. The objection will not be valid if it only objects to the lawsuit's appropriateness or merits. Objections may be submitted to the Settlement Administrator electronically by email or by postal mail. The Settlement Administrator will then have the objections submitted to the Court. Or you may submit the objections directly to the Court. If an objection is submitted by postal mail, the Settlement Class Member must pay for postage. The Settlement Administrator's contact information is below.

*Sovereign Lending TCPA Settlement*  
c/o \_\_\_\_\_  
[Address]  
[City] [State], [Zip Code]  
[www.\[xxxx\].com](http://www.[xxxx].com)

1 The mailing address to the Court is:

2 Clerk of the Court  
3 United States District Court Western District of Washington  
4 700 Stewart Street, Suite 2310  
5 Seattle, WA 98101

6 The objection must be submitted electronically or be postmarked no later than [Month] [Day],  
7 [Year] at 11:59 pm (Pacific). You may, but need not, submit your objection through counsel of  
8 your choice. If you do make your objection through an attorney, you will be responsible for  
9 your personal attorney's fees and costs.

10 **IF YOU DO NOT TIMELY MAKE AN OBJECTION, YOU WILL BE DEEMED TO**  
11 **HAVE WAIVED ALL OBJECTIONS AND WILL NOT BE ENTITLED TO SPEAK AT**  
12 **THE FAIRNESS HEARING.**

13 If you submit a written objection, you have the option to appear and request to be heard at the  
14 Fairness Hearing, either in person or through personal counsel. You are not required, however,  
15 to appear. However, if you, or your attorney, intend to make an appearance at the Fairness  
16 Hearing, you must include on your timely and valid objection a statement substantially similar  
17 to "Notice of Intention to Appear." Only those who submit timely objections including Notices  
18 of Intention to Appear may speak at the Fairness Hearing. If you make an objection through an  
19 attorney, you will be responsible for your attorney's fees and costs.

20 **16. What is the difference between excluding myself and objecting to the**  
21 **Settlement?**

22 Objecting is simply telling the Court that you disagree with something about the Settlement.  
23 You can object only if you stay in the Settlement Class. Excluding yourself is telling the Court  
24 that you don't want to be part of the Settlement Class. If you exclude yourself, you have no  
25 basis to object because the Settlement no longer affects you.

26 **FAIRNESS HEARING**

27 **17. What is the Fairness Hearing?**

The Court has preliminarily approved the Settlement and will hold a hearing to decide whether  
to give final approval to the Settlement. The purpose of the Fairness Hearing will be for the  
Court to determine whether the Settlement should be approved as fair, reasonable, adequate,  
and in the best interests of the Settlement Class; to consider the Fees, Costs, and Expenses  
Award to the attorneys who initiated the Action; and to consider the request for a Service  
Payment to the Plaintiff.



1 It is your responsibility to inform the Settlement Administrator of your updated information. You  
2 may do so at the address below:

3 *Sovereign Lending TCPA Settlement*  
4 c/o \_\_\_\_\_  
5 [Address]  
6 [City] [State], [Zip Code ]  
7 1-8XX-XXX-XXXX  
8 Email: [xxxx]@[xxxx].com

9 \* \* \* \*

10 **DO NOT ADDRESS ANY QUESTIONS ABOUT THE SETTLEMENT OR THE**  
11 **LITIGATION TO THE CLERK OF THE COURT OR THE JUDGE.**

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