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FILED SAN MATEO COUNTY

JUL 0 2 2020

Clerk of the Superior Court

By

DEPUTYCLERK

SUPERIOR COURT OF THE STATE OF CALIFORNIA

COUNTY OF SAN MATEO

EDUARDO DE LA TORRE, on behalf of all others similarly situated and the general public,

Plaintiff.

v.

CASHCALL, INC., a California corporation; and DOES 1 through 25, inclusive,

Defendants.

CASE NO.: 19-CIV-01235

STIPULATION AND PROPOSED ORDER AMENDING ORDER GRANTING STIPULATION ON CLASS NOTICE PLAN, AND AMENDING CLASS DEFINITION

Judge: Hon. Marie S. Weiner

Dept: 2

Complaint Filed: March 7, 2019

Trial Date: None

COMPLEX CASE—CLASS ACTION

CASE NO.: 19-CIV-01235-- STIPULATION AND PROPOSED ORDER AMENDING ORDER GRANTING STIPULATION ON CLASS NOTICE PLAN, AND AMENDING CLASS DEFINITION 1



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Plaintiff Eduardo de la Torre and Defendant CashCall, Inc. (collectively, "Parties"), by and through their respective attorneys of record, hereby stipulate and agree as follows:

WHEREAS, on January 16, 2020 the Court entered its Order Granting Plaintiff's Motion for Class Certification:

WHEREAS, on May 4, 2020 the Court entered its Order Granting Stipulation Regarding Notice Plan (the "Order"). The Parties did not become aware of that Order until discovering it online on June 15, 2020;

WHEREAS, since learning of the Order, the parties and the Class Notice Administrator have been proceeding diligently to send Notice to the Class in compliance with the Order. However, sending the Notice by the date specified by the Order, June 18, 2020, has proven infeasible because the Order was not discovered until June 15;

WHEREAS, CashCall has provided the Class Notice Administrator with a list of borrowers whose loans meet the Class definition and whose loans had interest rates of 90% or more. The Class Notice Administrator is prepared to send notice to those Class members by July 3, 2020;

WHEREAS, the Court's Order Granting Plaintiff's Motion for Class Certification approved the following Class definition: "All individuals who, while residing in California, borrowed from \$2,500 to \$2,600 from CashCall for personal, family or household use any time from August 1, 2005, to July 10, 2011";

WHEREAS, on June 23, 2020, CashCall's Counsel advised Plaintiff's Counsel and the Class Notice Administrator that the current Class definition would include loans (approximately 8,500) at 87% interest;

CASE NO.: 19-CIV-01235-- STIPULATION AND PROPOSED ORDER AMENDING ORDER GRANTING STIPULATION ON CLASS NOTICE PLAN, AND AMENDING CLASS DEFINITION 2

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WHEREAS, Plaintiffs' intention was that the Class be defined so that it was limited to loans of 90% or more, as reflected in Plaintiff's Class Certification Motion (p. 3)¹ and in this Court's Order granting that Motion (pp. 14-16). Sending notice to those borrowers with loans at 87% interest would further delay the issuance of Notice to the Class and would be inconsistent with the mutual understandings of the Parties regarding the Class definition:

NOW, THEREFORE, the Parties hereby stipulate and agree, and respectfully request, that the Court enter the attached Proposed Order (1) extending the date for sending Notice to the Class from June 18, 2020 to July 15, 2020; and (2) approving an amendment to the Class definition limiting the Class definition to loans of 90% interest or more, in order to exclude the loans of 87% inadvertently included within the Class definition.

DATED: June 1, 2020

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The Class commencement date (August 1, 2005) reflects the date CashCall first began lending at over 90% on its \$2,600 loan product in California. All loans covered by the Class definition are at either a 96% or 135% annual interest rate." Plaintiff's Memorandum of Points and Authorities in Support of Motion for Class Certification, filed August 19, 2019, at 3:16-19 (record citation omitted); see also pp. 2:7-12; 4:5-14; 9:6-15.

CASE NO.: 19-CIV-01235-- STIPULATION AND PROPOSED ORDER AMENDING ORDER GRANTING STIPULATION ON CLASS NOTICE PLAN, AND AMENDING CLASS DEFINITION

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Attorneys for Defendant CashCall, Inc.

[PROPOSED] ORDER

The Parties' Stipulation having been considered and GOOD CAUSE APPEARING, the Court hereby orders as follows:

1. The Order Granting Stipulation Regarding Notice Plan, entered, May 4, 2020, is amended as follows:

July 15, 2020 (extended from June 18, 2020)	Notice Administrator will activate website.
July 15, 2020 (extended from June 18, 2020)	Notice Administrator will send the Long-Form Class Notice by email to class members.

- 2. The Class definition is hereby amended as follows to exclude the inadvertently included 87% loans from the Class: "All individuals who, while residing in California, borrowed from \$2,500 to \$2,600 from CashCall for personal, family or household use any time from August 1, 2005, to July 10, 2011, whose loans had an interest rate of 90% or more."
- Except as so modified, the Order Granting Stipulation Regarding Notice Plan and
 Order Granting Class certification remain in full force and effect.

Dated: June 30, 2020

HONORABLE MARIE WEINER SUPERIOR COURT JUDGE

CASE NO.; 19-CIV-01235-- STIPULATION AND PROPOSED ORDER AMENDING ORDER GRANTING STIPULATION ON CLASS NOTICE PLAN, AND AMENDING CLASS DEFINITION 5