

If you were a California resident when you used certain websites (including Money Mutual) to receive a payday loan from certain lenders, a class action lawsuit may affect your rights.

A court authorized this Notice. This is not a solicitation from a lawyer.

- After receiving payday loans from certain lenders through various websites affiliated with Defendants (including Money Mutual), Plaintiffs sued companies and individuals linked to the websites.
- The Court has allowed the lawsuit to be a class action on behalf of all persons who obtained loans from certain lenders through these websites.
- The lawsuit alleges Defendants assisted the lenders in making illegal loans.
- The Court has not decided whether Defendants did anything wrong. There is no money available now, and no guarantee there will be. However, your legal rights are affected, and you have a choice to make now:

YOUR LEGAL RIGHTS AND OPTIONS	
Do Nothing	<p>You will:</p> <ul style="list-style-type: none">• Stay in the lawsuit• Await the outcome• Give up certain rights <p>By doing nothing, as a class member you may receive money or benefits that may come from a trial or settlement, but you give up any rights to sue the Defendants separately about the same legal claims alleged in this lawsuit. If you do nothing, and the class does not win in this lawsuit, you may be prevented from later bringing the same or related claims.</p>
Ask to be excluded	<p>You will:</p> <ul style="list-style-type: none">• Get out of this lawsuit• Obtain no money or benefits from it• Keep any rights to sue individually <p>If you ask to be excluded and if money or benefits are later awarded, you won't share in those, but you keep any rights to sue Defendants separately about the same legal claims that are alleged in this lawsuit.</p>

- Your options are explained in this Notice. To ask to be excluded you must act before **July 20, 2017**. **To learn how to be excluded, read paragraph 17**

below.

- Lawyers must prove the claims against Defendants at a trial to be held in the future. If money or benefits are obtained from either or both, you will be notified of how you can receive a share of that money.
- Any questions? Read the rest of this Notice and visit www.lakeshorelaw.org/moneymutual.

WHAT THIS NOTICE CONTAINS

BASIC INFORMATION..... PAGE 3

1. Why did I get this notice?
2. What if my contact information changes in the future?
3. What is this lawsuit about?
4. What is a class action and who is involved?
5. Why is this lawsuit a class action?

THE CLAIMS IN THE LAWSUIT..... PAGE 4

6. What does the lawsuit complain about?
7. How do Defendants respond to these claims?
8. Has the Court decided who is right?
9. What are Plaintiffs asking for?
10. Is there any money available now?

WHO IS IN THE CLASS..... PAGE 5

11. Am I part of this Class?
12. Can the identity of the Class Members change?
13. Is there anything I need to do to prove I am a class member or damages?
14. Is there a list of the relevant lenders and websites that promoted the lenders?

YOUR RIGHTS AND OPTIONS..... PAGE 6

15. What happens if I do nothing at all?
16. Why would I ask to be excluded?
17. How do I ask the Court to exclude me from the Class?

THE LAWYERS REPRESENTING YOU..... PAGE 7

18. Do I have a lawyer in this case?
19. Should I get my own lawyer?
20. How will the lawyers be paid?

THE TRIAL..... PAGE 7

21. How and when will the Court decide who is right?
22. Do I have to come to the trial?
23. Will I get money after the trial?

GETTING MORE INFORMATION..... PAGE 8

24. Are more details available?

BASIC INFORMATION

1. WHY DID I GET THIS NOTICE?

Certain records indicate that you applied for a loan by visiting certain websites affiliated with Defendants. You filled out your name, contact information in the State of California, employment and banking information, and that information was then sent to one or more potential payday lenders. It is likely but not certain that you actually received a loan from the particular lender. If it turns out you never received a loan from any of the lenders in question, then you are not a member of the Class and are not entitled to any money or benefits.

This Notice explains the Court has allowed or “certified” a class action that may affect you. You have legal rights and options that you may exercise before the Court holds a trial. The trial is to decide whether the claims being made against Defendants on your behalf are correct. Judge Jeffrey S. White of the United States District Court, Northern District of California is overseeing this class action. The lawsuit is known as Gilbert v. MoneyMutual, LLC. et. al., Case No. 3-cv-01171-JSW.

2. WHAT IF MY CONTACT INFORMATION CHANGES IN THE FUTURE?

This case may not be completed for a year or longer into the future. Future notices may also be emailed to you. Therefore, if there is a change in your email address, it is important that you notify Class Counsel by emailing them your full name, telephone number and new email address. See paragraph 24 for Class Counsel’s contact information.

3. WHAT IS THIS LAWSUIT ABOUT?

The lawsuit contends that the Defendants operated or were affiliated with certain websites used to refer potential borrowers to potential lenders. One of these websites is MoneyMutual.com. The lawsuit contends many of the lenders promoted on the websites were illegally making loans to California residents because they were not licensed to do so.

This lawsuit is about whether Defendants violated state and federal law by assisting unlicensed lenders make loans.

The Defendants deny they did anything wrong or that any damages should be awarded to the class.

4. WHAT IS A CLASS ACTION AND WHO IS INVOLVED?

In a class action lawsuit, one or more people called “Class Representatives” (in this case Sean L. Gilbert, Keeya Malone, Charmaine B. Aquino, and Kimberly Bilbrew) sue on behalf of other people who have similar claims. The people together are a “Class” or

“Class Members.” The companies or persons they sue (in this case MoneyMutual, LLC, Selling Source, LLC, PartnerWeekly, LLC, Glenn McKay, John Hashman, Brian Rauch, Samuel W. Humphreys, Douglas Tulley, Alton F. Irby III and Montel Williams) are called the Defendants. One court resolves the issues for everyone in the Class—except for those people who choose to exclude themselves from the Class.

5. WHY IS THIS LAWSUIT A CLASS ACTION?

The Court decided that this lawsuit can be a class action and move towards a trial because it meets the requirements of Rule 23 of the Federal Rules of Civil Procedure, which governs class actions in federal court. Specifically, the Court found that:

- There are more than 100,000 California residents who applied for loans using one of Defendants’ websites;
- There are legal questions and facts that are common to each of them;
- Plaintiffs’ claims are typical of the claims of the rest of the Class;
- Plaintiffs and the lawyers representing the Class will fairly and adequately represent the Class’ interests;
- The common legal questions and facts are more important than questions that affect only individuals; and
- This class action will be more efficient than having many individual lawsuits.

More information about why the Court is allowing this lawsuit to be a class action is in the Court’s Order Certifying the Class, which is available at <http://www.lakeshorelaw.org/moneymutual>.

THE CLAIMS IN THE LAWSUIT

6. WHAT DOES THE LAWSUIT COMPLAIN ABOUT?

In the lawsuit, Plaintiffs allege that under California law it is illegal to make loans or assist a lender in making a loan without a state lending license. Plaintiffs contend that by referring potential California borrowers to the unlicensed lenders, Defendants illegally assisted the lenders. Based upon the same alleged conduct, Plaintiffs also allege that Defendants violated the Racketeer Influenced and Corrupt Organizations Act (RICO). You can read the Plaintiffs’ Fifth Amended Class Action Complaint at <http://www.lakeshorelaw.org/moneymutual>.

7. HOW DO DEFENDANTS RESPOND TO THESE CLAIMS?

Defendants deny they did anything wrong and contend they were not obligated to screen lenders for compliance with the law. They further argue that if the loans were not legal, the Class members can only obtain relief from the lenders themselves.

8. HAS THE COURT DECIDED WHO IS RIGHT?

The Court has not decided which side is correct. By allowing this lawsuit to proceed as a Class Action the Court is not suggesting which side will win the case. The burden will be on Plaintiffs to prove the case at trial.

9. WHAT ARE PLAINTIFFS ASKING FOR?

Plaintiffs are asking the Court to prohibit Defendants from promoting any lender which is not licensed in the State of California, to pay money damages to Class Members including three times the amount of money paid by Class Members to the lenders, and to forfeit all money Defendants earned as their fees for referring the borrowers to the unlicensed lenders.

10. IS THERE ANY MONEY AVAILABLE NOW?

No money or benefits are available now and the Court has not yet decided whether Defendants did anything wrong, and the two sides have not settled the case. There is no guarantee that money or benefits will ever be obtained. If they are, you will be notified about how to ask for a share.

WHO IS IN THE CLASS

11. AM I PART OF THIS CLASS?

Judge White decided that all California residents who received a payday loan from certain lenders between February 11, 2009 and February 8, 2016 by using one of various websites (including Money Mutual) are members of the class.

It has been determined that you applied for a loan using one of these websites and that your personal information was provided by Defendants to one or more of the alleged unlicensed lenders. However, it is likely but not certain that you actually obtained a loan from that lender. If it turns out you never received a loan from any of the lenders in question, then you are not a member of the Class and are not entitled to any money or benefits.

12. CAN THE IDENTITY OF THE CLASS MEMBERS CHANGE?

The Class definition may be subject to change by the Court. If that occurs, you will be notified by email.

13. IS THERE ANYTHING I NEED TO DO NOW TO PROVE I AM A CLASS MEMBER OR WHAT MY DAMAGES ARE?

You are not required to respond to this notice or submit any documentation to the Court or Class Counsel at this time. However, please do not destroy or delete any documents

that relate to any payday loan you received from a listed lender. If there is a recovery of money in this action, you may be asked to show that you received a loan through the lead generated by Defendants' website(s). You should keep all records of your payday transactions (which might include, but is not limited to, loan agreements and bank statements) on or after February 11, 2009.

14. IS THERE A LIST OF THE PARTICULAR LENDERS THAT ARE RELEVANT TO THIS LAWSUIT AND THE WEBSITES THAT PROMOTED THE LENDERS.

A list of the alleged unlicensed lenders is attached to this Notice as Exhibit A. It has been determined that it would be more confusing than helpful to list all of the websites in question, but a well-known one is MoneyMutual.com.

YOUR RIGHTS AND OPTIONS

15. WHAT HAPPENS IF I DO NOTHING AT ALL?

You don't have to do anything now if you want to keep the possibility of getting money or benefits from this lawsuit. By doing nothing you are staying in the Class. If you stay in and the Plaintiffs obtain money or benefits, either as a result of the trial or a settlement, you will be notified about how to receive a share of the settlement proceeds (or how to ask to be excluded from any settlement).

Keep in mind that if you do nothing now, regardless of whether the Plaintiffs win or lose the trial, you will not be able to sue, or continue to sue Defendants—as part of any other lawsuit—about the same legal claims that are the subject of this lawsuit.

16. WHY WOULD I ASK TO BE EXCLUDED?

If you already have your own lawsuit against these Defendants concerning payday loans you received, and you want to continue with it, you need to ask to be excluded from the Class. Also, if you want to bring your own lawsuit later, you need to ask to be excluded from the Class. If you exclude yourself from the Class—which also means to remove yourself from the Class, and is sometimes called “opting-out” of the Class—you won't get any money or benefits from this lawsuit even if Plaintiffs obtain them as a result of the trial or from any settlement (that may or may not be reached) between Defendants and Plaintiffs. However, you may then be able to sue or continue to sue these companies. If you exclude yourself, you will not be legally bound by the Court's judgments in this class action.

17. HOW DO I ASK THE COURT TO EXCLUDE ME FROM THE CLASS?

To ask to be excluded, you must send an “Exclusion Request” in the form of a letter sent by mail, stating that you want to be excluded from the Gilbert v. MoneyMutual, LLC class action. You must include your name and address, and sign the letter. You must

mail your Exclusion Request postmarked by **July 20, 2017** to Putterman Landry + Yu LLP, 353 Sacramento, Suite 560, San Francisco, CA 94111, or you can email the Exclusion Request by the same date to MMoptout@plylaw.com. You may also get an Exclusion Request form at the website, <http://www.lakeshorelaw.org/moneymutual>.

THE LAWYERS REPRESENTING YOU

18. DO I HAVE A LAWYER IN THIS CASE?

Yes. The Court decided that the law firms of Lakeshore Law Center and The Spencer Law Firm are qualified to represent you and all Class Members. Together, the law firms are called “Class Counsel.” They are experienced in handling similar consumer rights cases. More information about these law firms, their practices and their experiences is available at www.lakeshorelaw.org and www.spencerlaw.net.

19. SHOULD I GET MY OWN LAWYER?

You do not need to hire your own lawyer because Class Counsel is working on your behalf. But, you may enter an appearance through an attorney if you wish to do so. If you want your own lawyer, you will have to pay that lawyer.

20. HOW WILL THE LAWYERS BE PAID?

If Class Counsel get money or benefits for the Class, they may ask the Court for fees and expenses. You won't have to pay these fees and expenses. If the Court grants Class Counsel's request, the fees and expenses would be either deducted from any money obtained for the Class or paid separately by Defendants.

THE TRIAL

21. HOW AND WHEN WILL THE COURT DECIDE WHO IS RIGHT?

As long as the case isn't resolved by a settlement or otherwise, Class Counsel will have to prove the Plaintiffs' claims at a trial. The trial has not yet been scheduled. It is also possible the Judge will make important rulings affecting the outcome of this lawsuit before the trial date. There is no guarantee that the Plaintiffs will win, or that they will get any money for the Class.

22. DO I HAVE TO COME TO THE TRIAL?

You probably do not need to attend the trial. Class Counsel will present the case for the Plaintiffs and the Class and Defendants will present the defense. You or your own lawyer are welcome to come at your own expense. However, it is possible a limited number of Class Members, including yourself, may be asked by one side or the other to testify at the trial as a witness, in which case you would be reimbursed for certain expenses.

23. WILL I GET MONEY AFTER THE TRIAL?

If Plaintiffs obtain money or benefits as a result of the trial or a settlement, you will be notified about how to participate. We do not know how long this will take.

GETTING MORE INFORMATION

24. ARE MORE DETAILS AVAILABLE?

Visit the website www.lakeshorelaw.org/moneymutual where you will find the Court's Order Certifying the Class, the Complaint, this Notice, as well as an Exclusion Form. You may also write to, email or call the Class Counsel and your communication will be considered confidential.

If your last name starts with the letters A through the letter M, contact the following attorney:

Mr. Jeffrey Wilens, Esq., Lakeshore Law Center, 18340 Yorba Linda Blvd., Suite 107-610, Yorba Linda, CA 92886, 714-854-7205, JEFF@LAKESHORELAW.ORG.

If your last name starts with the letters N through the letter Z, contact the following attorney:

Mr. Jeffrey Spencer, The Spencer Law Firm, 903 Calle Amanecer, Suite 220, San Clemente, CA 92673, 949-240-8595, JPS@SPENCERLAW.NET.

Both attorneys prefer to be contacted by email.

The pleadings and other records in this litigation may be examined online using the PACER website at <https://www.pacer.gov/>. Any person can create an account and then use the account to access the docket for this lawsuit and view all court filings. Please follow the instructions at <https://www.pacer.gov/psc/hfaq.html>.

DO NOT CONTACT THE JUDGE OR THE COURT TO DISCUSS THE LAWSUIT.

BY ORDER OF THE COURT:

Dated: April 3, 2017

by Jeffrey S. White
Judge of the United States District Court

EXHIBIT A

The UNLICENSED LENDERS that are part of the Selling Source network are as follows:

- a) 24 Loan Store
- b) 3B Financial
- c) 7X Services LLC (RTMM Consulting aka Paydaywiz.com)
- d) A-1 Premium Acceptance (A-1 Premium Budget, Inc. aka Cash in a Wink)
- e) AALM Consulting Services Ltd.
- f) ABC Payday Loan
- g) ABJT Funding dba Dollar Premier
- h) Action Payday aka Action PDL Services
- i) Advance Business Systems
- j) Allied Finance, LLC
- k) Another Fine Mess Limitada (DBA Mambo Cash)
- l) Apex 1 (Cash Advance Network)
- m) B Financial LLC
- n) Baazing Loans LLC
- o) Bottom Dollar Payday aka BD PDL Services LLC
- p) Big Eye Lending
- q) Blizzard Interactive
- r) Blue Hole Financial LDCI
- s) Blue King Inc.
- t) Brighton Financial
- u) Cactus Lending (WTKBJT Financial)
- v) Camel Coin Inc.
- w) Capeside Productions, LLC
- x) Cash Cure LLC
- y) Cash Factory USA (prior to February 14, 2014)

UNITED STATES DISTRICT COURT, NORTHERN DISTRICT OF CALIFORNIA

- z) Cash Jar (Down Under Ventures)
- aa) Cash Yes (Hong Kong Partners)
- bb) Center Ice Servicing LLC
- cc) Churchill Financial Management
- dd) Clear Loan Solutions LLC (MB Processing, LLC)
- ee) ClickonCash
- ff) Clickspeed Marketing
- gg) Cloud 9 Marketing Inc.
- hh) Coral Keys Ltd.
- ii) Cowboy Productions Limited
- jj) Cyberclick Marketing
- kk) Cyberclick Media
- ll) Devwire Consulting LLC
- mm) Dialing It Up (Flobridge Group LLC)
- nn) Direct Financial Solutions
- oo) Direct ROI LLC
- pp) DMA Financial Corp - VIP Cash
- qq) Dynamic Online Solutions LLC (Seaside Trust LLC)
- rr) Eastside Lenders
- ss) Edata Solutions (BMG, Bahamas Marketing Group)
- tt) ePayday Loan
- uu) Essex Capital
- vv) Fast Cash Advance
- ww) Fast EFENDS
- xx) Fast Pay Day Loans LLC
- yy) Finestra Corporation
- zz) First American Capital Resources LLC
- aaa) Galaxy Marketing (Pluto Marketing, CCMI)

UNITED STATES DISTRICT COURT, NORTHERN DISTRICT OF CALIFORNIA

- bbb) Global Process Ventures LLC
- ccc) Government Employees Credit Center (Cash Direct Now, Dollar Financial Group)
- ddd) GR Enterprises Inc.
- eee) Great Falls Processing LLC
- fff) Heritage Marketing (ABC Payday Loan)
- ggg) Horizon Financial
- hhh) IEG, LLC
- iii) Inmarco (ABS)
- jjj) Integrity Advance LLC
- kkk) Integrity Payday aka Integrity PDL Services, LLC
- lll) Jet Lending
- mmm) Joro Resources Ltd.
- nnn) Lead Express Inc
- ooo) LeadPile
- ppp) Lend Me Now
- qqq) Lenders International
- rrr) Liquid Ventures
- sss) Loan Pointe LLC
- ttt) MB Marketing, LLC
- uuu) Mexsend S.A.P.I DE C.V. SOFOM E.N.R
- vvv) MK Finance LLC
- www) MMP Finance LLC
- xxx) Money Key
- yyy) My Quick Funds aka MyQuickFNDS C.R.L
- zzz) Net Pay Advance Inc.
- aaaa) Neverland Services SA
- bbbb) Online Advance
- cccc) Online Lending Service LLC

UNITED STATES DISTRICT COURT, NORTHERN DISTRICT OF CALIFORNIA

dddd) OPM LLC
eeee) Orvy LLC
ffff) Overland Financial
gggg) Payday Loan Yes
hhhh) PBT Loan Services LLC
iiii) Platinum Finance Company, LLC (Cashlink, Instant Loan Today)
jjjj) PMI, Inc. (Agean)
kkkk) RBC Servicing LLC
llll) RD STN Financial
mmmm) Red Leaf Ventures
nnnn) Rockhill Consulting Group, LLC dba Green Gate Servicing
oooo) SCS Processing, LLC aka Everest Cash Advance
pppp) Shanghai Partners LLC
qqqq) Sierra Lending LLC
rrrr) Sonic Cash Processing
ssss) Speedy Servicing Inc
tttt) Star Group LLC
uuuu) Sure Advance LLC
vvvv) TailRev LLC
wwww) The Cash Line, LLC
xxxx) The Servicing Company LLC
yyyy) The Useful
zzzz) Total Management Inc
aaaaa) Turtle Bay Holdings, LDC dba seaside payday and seaside dollar
bbbbb) Upfrontpayday LLC
ccccc) VC Funding
ddddd) VIP PDL Services LLC aka VIP Loan Shop
eeee) Vista B LLC (Vista B Loans, Fast Next Day Cash)

ffff) Western Servicing LLC

ggggg) Worldwide Consumer Group LLC

hhhhh) Zip Management Services