

Frequently Asked Questions

1. What is this class action about?

The class action lawsuit asserts that First Resolution Investment Corp. (FRIC) collected and attempted to collect defaulted consumer debts in Massachusetts without being licensed as a debt collector by the Massachusetts Division of Banks. It also asserts that FRIC filed collection lawsuits and other proceedings without being registered as a foreign corporation with the Massachusetts Secretary of State. A “consumer debt” is a debt incurred primarily for personal, household, or family purposes. FRIC disputes the claims and maintains it did nothing wrong, and the Settlement does not establish otherwise.

2. Am I included in the Settlement?

You are included in the Settlement if, at any time from April 8, 2011, through January 10, 2018, you were subjected to any collection activity by FRIC on a consumer debt while you were a resident of Massachusetts (if you received a class notice in the mail, FRIC's records indicate you are a class member) Collection activities include, but are not necessarily limited to, sending a dunning letter, bill, invoice, notice, demand, statement, or similar document; contacting a debtor by mail or email; placing telephone calls to a debtor or to relatives, household members, neighbors, personal references or employers of a debtor; reporting a debt to a consumer reporting agency; filing or prosecuting a lawsuit; recording or levying an execution; filing or prosecuting a supplementary process action; filing or prosecuting a wage garnishment action; filing a proof of claim in a bankruptcy case; and accepting money from a debtor or on a debtor's behalf. You are also included if FRIC filed any legal proceeding against you in any Massachusetts court during that time period.

It does not matter if third parties (such as collection agencies or lawyers) performed collection activities on FRIC's behalf. It also does not matter if you did not pay any money to FRIC.

3. What can I get from the Settlement?

All Class Members will receive a payment due to this Settlement. In addition, all Class Members with “open accounts” will have accrued interest forgiven and future interest waived. Finally, any Class Member who submits a timely and proper claim will receive a 10% reduction in any amount which still may be allegedly owed to FRIC as of September 26, 2017.

4. How do I get benefits?

You do not need to do anything to receive a payment. And, if you have an “open account,” you don't need to do anything have accrued interest on your account forgiven or to have future interest on your account waived.

If you want to receive a 10% credit on your existing account balance allegedly owed to FRIC, you must submit a claim to the Settlement Administrator by **April 10, 2018**. This is done by submitting the form on this website, or by completing the form at the end of the mailed Notice you received (or a reasonable facsimile) and mailing the form to:

First Class, Inc./ J13713- Clark
5410 W. Roosevelt Rd., Suite 222
Chicago, IL 60644-1490

5. When will I receive payment?

Payments to Class Members will be mailed no later than 60 days after the Court grants final approval to the Settlement at the hearing on May 23, 2018, or within 30 days after any appeals of that approval are resolved. If there are appeals, resolving them can take time. Please be patient.

6. What am I giving up in this settlement?

If the Settlement becomes final, you will give up your right to make a claim against FRIC, and to defend a claim made against you by FRIC, on the basis that FRIC engaged in collection activity in Massachusetts without a debt collection license from the Division of Banks or maintained a legal proceeding in Massachusetts without being registered with the Secretary of State. The nature and scope of the claims being given up are defined as “Released Claims” as set forth in Section 7.1 of the Settlement Agreement. The Settlement Agreement is available on the left hand side of this website.

The Settlement Agreement describes the released claims in detail, so read it carefully. If you have any questions, you can email Class Counsel by using the Inquiry Form on the left hand side of this website for free or you can, of course, talk to your own lawyer at your own expense.

7. How do I object to the settlement?

You can object to the Settlement if you don’t like any part of it. Objecting will not affect any benefits you may be eligible to receive or your rights under the Settlement if it is approved by the Court and becomes final. The Court will consider your views. To object, you must submit a letter to Class Counsel which includes the following:

- Your full name, current mailing address, and either a telephone number or email address;
- A statement saying that you object to the Settlement in *Debra Clark v. First Resolution Investment Corp.*, Suffolk Superior Court, C.A. No. 15-1013-BLS2;
- The reasons you object to the Settlement, along with any supporting materials;
- Whether you intend to appear at the Final Approval Hearing (see “The Final Approval Hearing” below) and want to address the Court;
- The name, address, telephone number, and email address of your lawyer (if you are represented by one); and
- Your signature.

You must mail or fax your objection to one of the following attorneys by **April 10, 2018**. If mailed, the objection must be postmarked by **April 10, 2018**.

Kenneth D. Quat Quat Law Offices 929 Worcester Road Framingham, MA 01701 866-907-1220 Fax 508-861-0162	Josef C. Culik Culik Law, P.C. South Tower 10 Post Office Square, Suite 800 Boston, MA 02110 617-830-1795 Fax 617-830-1576
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8. How do I get more information?

More details are in the Settlement Agreement and Class Notice posted on this website.

If you have any additional questions, you also may contact Class Counsel by making an inquiry through the settlement website. You can also write to the Settlement Administrator at First Class, Inc./ J13713-Clark, 5410 W. Roosevelt Rd., Suite 222, Chicago, IL 60644-1490.

Class Counsel’s information is:

Kenneth D. Quat Quat Law Offices 929 Worcester Road Framingham, MA 01701 866-907-1220	Josef C. Culik Culik Law, P.C. South Tower 10 Post Office Square, Suite 800 Boston, MA 02109 617-830-1795
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DO NOT CONTACT THE COURT REGARDING THIS SETTLEMENT.

ANY QUESTIONS SHOULD BE SUBMITTED THROUGH THE SETTLEMENT WEBSITE.

SEE THE INQUIRY FORM ON THE LEFT HAND SIDE OF THIS WEBSITE.