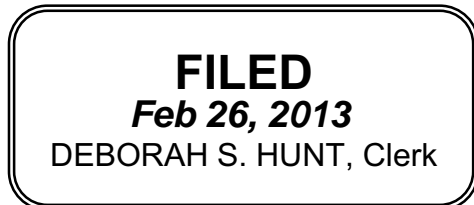


UNITED STATES COURT OF APPEALS
FOR THE SIXTH CIRCUIT

Nos. 11-3814/3961/4016/4019/4021



MARTHA VASSALLE; JEROME JOHNSON;
HOPE FRANKLIN; ANDREA BRENT,
Plaintiffs - Appellees,

ROBERT CLAWSON, CHRISTOPHER GUEST,
and MANUELA RIVERA (11-3961); KELLI
GRAY (11-4016); LADON HERRING, GILBERT
JAMES, and ANN RUBIO (11-4019),
Objectors - Appellants,

ELAINE PELZER (11-3814 and 11-4021),
Intervenor - Appellant,

v.

MIDLAND FUNDING LLC; MIDLAND CREDIT
MANAGEMENT, INC.; ENCORE CAPITAL
GROUP, INC.,
Defendants - Appellees.

Before: MOORE and COLE, Circuit Judges; and ROSE, District Judge.

JUDGMENT

On Appeal from the United States District Court
for the Northern District of Ohio at Toledo.

THIS CAUSE was heard on the record from the district court and was argued by counsel.

IN CONSIDERATION WHEREOF, it is ORDERED that the district court's order approving the settlement is REVERSED, the judgment certifying the nationwide settlement class and award of attorney fees is VACATED, and the case is REMANDED for further proceedings consistent with the opinion of this court.

ENTERED BY ORDER OF THE COURT

A handwritten signature in black ink, appearing to read "Deborah S. Hunt".

Deborah S. Hunt, Clerk