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11 *ATTORNEYS FOR PLAINTIFFS AND*
 12 *THE SETTLEMENT CLASSES*

13 **UNITED STATES DISTRICT COURT**
 14 **NORTHERN DISTRICT OF CALIFORNIA**
 15 **OAKLAND DIVISION**

16 MARIKA HAMILTON, MICHAEL
 HICKMAN, JEFFREY and ELLEN YELLIN,
 17 and BRENDAN O'LEARY, individually and on
 behalf of the classes of similarly situated
 18 individuals,

19 Plaintiffs,

20 v.

21 WELLS FARGO BANK, N.A., for itself and as
 a successor in interest to GOLDEN WEST
 22 BANK, WACHOVIA BANK, and WELLS
 FARGO FINANCIAL / NOWLINE BANK,

23 Defendant.

No. 09-cv-4152-CW

**~~PROPOSED~~ ORDER GRANTING
 FINAL APPROVAL TO CLASS
 ACTION SETTLEMENT**

Honorable Claudia A. Wilken

1 **FINAL APPROVAL ORDER**

2 WHEREAS, a putative class action is pending before the Court entitled *Hamilton v.*
3 *Wells Fargo Bank, N.A.*, Case No. 09-cv-4152-CW; and

4 WHEREAS, the five named Plaintiffs—Marika Hamilton, Michael Hickman, Jeffrey
5 Yellin, Ellen Yellin and Brendan O’Leary (collectively, “Plaintiffs” or “Class
6 Representatives”)—brought four separate lawsuits following Wells Fargo’s decision to suspend
7 their respective HELOCs. These actions are *Hamilton v. Wells Fargo Bank, N.A.*, 09-cv-4152
8 (N.D. Cal., filed Sept. 8, 2009); *Hickman v. Wells Fargo Bank, N.A.*, No. 09-cv-5090 (N.D. Ill,
9 filed Aug. 19, 2009); *Yellin v. Wells Fargo Bank, N.A.*, No. 10-cv-2665 (N.D. Cal., removed
10 June 18, 2010); and *O’Leary v. Wells Fargo Bank, N.A.*, No. 10-cv-1913 (E.D. Cal., filed July
11 20, 2010) (collectively, “Underlying Class Actions”);

12 WHEREAS, with leave of Court, on January 25, 2012 Plaintiff Hamilton filed a
13 Consolidated Amended Class Action Complaint joining the Plaintiffs in the Underlying Class
14 Actions for the purpose of effectuating the settlement;

15 WHEREAS, Plaintiffs and Defendant WELLS FARGO BANK, N.A., for itself and as a
16 successor in interest to GOLDEN WEST BANK, WACHOVIA BANK, and WELLS FARGO
17 FINANCIAL / NOWLINE BANK (“Defendant” or “Wells Fargo”) have agreed on a Settlement
18 Agreement dated December 5, 2011 which, together with the Exhibits attached thereto, sets forth
19 the terms and conditions for a proposed settlement and dismissal of the Underlying Class Actions
20 with prejudice as to Defendant upon the terms and conditions contained therein (the “Settlement
21 Agreement”), and the Court having read and considered the Settlement Agreement and Exhibits
22 attached thereto, and the Court having considered all of the submissions and arguments with
23 respect to the Motion for Final Approval and having held a Fairness Hearing on April 26, 2012;

24 WHEREAS, on January 25, 2012, this Court preliminarily approved the Settlement and
25 certified, for settlement purposes, three settlement classes (collectively, “Settlement Class”)
26 defined as follows:

- 27 1. *The “Financial Circumstances Class”:*

1 All persons in the United States from January 1, 2008 to June 30, 2011 whose Wells
2 Fargo HELOC accounts were restricted or reduced by Wells Fargo based on a claim by Wells
3 Fargo that the borrower's financial circumstances had experienced an adverse material change to
4 justify treatment of the borrower's account.

5 2. *The "Property Value Class":*

6 All persons in the United States from July 1, 2008 to June 30, 2011 whose Wells Fargo
7 HELOC accounts were restricted or reduced based on a claim by Wells Fargo that the value of
8 the property securing the HELOC had experienced a significant decline in value to justify
9 treatment of the borrower's account.

10 3. *The "Former Customer Class":*

11 All persons in the United States from January 1, 2008 to June 30, 2011 who closed their
12 Wells Fargo HELOC accounts following a restriction or reduction of the account by Wells Fargo
13 based upon a claim by Wells Fargo that there has been a material adverse change of the
14 borrower's financial circumstances, or a significant decline in the value of the property securing
15 the HELOC, and who paid a Deferred Origination Fee as a result of the closure.

16 WHEREAS, Notice to the Settlement Class Members has been provided in accordance
17 with the Court's Preliminary Approval Order, and the substance of and dissemination program
18 for the Notice, which included direct U.S. mail notice and the creation of a settlement website,
19 fully complied with the requirements of Fed. R. Civ. P. 23 and Due Process, constituted the best
20 notice practicable under the circumstances, and provided due and sufficient notice to all persons
21 entitled to notice of the Settlement of this Action;

22 WHEREAS, the Settlement Agreement was arrived at as a result of arms' length
23 negotiations conducted in good faith by experienced attorneys familiar with the legal and factual
24 issues of this case and with the assistance of a mediator, Judge Edward Infante (Ret.), and thus is
25 supported by Plaintiffs and Class Counsel;

26 WHEREAS, the Settlement as set forth in the Settlement Agreement is fair, reasonable,
27 adequate, and in the best interests of the Settlement Class in light of the complexity, expense,
28

1 and duration of litigation and the risks involved in establishing liability and damages and in
2 maintaining the Underlying Class Actions through trial and appeal;

3 WHEREAS, the Settlement consideration provided under the Settlement Agreement
4 constitutes fair value given in exchange for the release of the Released Claims against the
5 Released Defendant. The Court finds that the settlement consideration provided to Settlement
6 Class Members is reasonable, considering the facts and circumstances of the claims and defenses
7 asserted in the Action, and the potential risks and likelihood of success of alternatively pursuing
8 trials on the merits;

9 WHEREAS, the persons listed as having filed timely requests for exclusion listed on
10 Addendum A hereto are found to have validly excluded themselves from the Settlement in
11 accordance with the provisions of the Preliminary Approval Order.

12 **IT IS THEREFORE ORDERED, ADJUDGED AND DECREED THAT:**

13 1. The Settlement Agreement is finally approved as fair, reasonable, adequate, and
14 in the best interests of the Settlement Class. The Parties are directed to consummate the
15 Settlement Agreement in accordance with its terms. The Parties and Settlement Class Members
16 who did not timely exclude themselves from the Settlement Class are bound by the terms and
17 conditions of the Settlement Agreement, except for the Parties listed on Addendum A as having
18 filed an untimely exclusion who will be found to have validly excluded themselves from the
19 Settlement.

20 2. The Court approved Notice Plan to the Settlement Classes, as set forth in the
21 Preliminary Approval Order of January 25, 2012, and finds that the Notice Plan has been
22 successfully implemented and satisfies the requirements of Federal Rule of Civil Procedure 23 and
23 Due Process.

24 3. The Court finds that Defendant properly and timely notified the appropriate state and
25 federal officials of the Settlement Agreement, pursuant to the Class Action Fairness Act of 2005
26 (“CAFA”), 28 U.S.C. § 1715. The Court has reviewed the substance of Defendant’s notices and
27 accompanying materials, and finds that they complied with all applicable requirements of CAFA.

1 4. The following settlement classes are hereby finally certified, solely for purposes
2 of this Settlement, pursuant to Federal Rule of Civil Procedure 23(b)(3):

3 a. *The “Financial Circumstances Class”:*

4 All persons in the United States from January 1, 2008 to June 30, 2011 whose Wells
5 Fargo HELOC accounts were restricted or reduced by Wells Fargo based on a claim by Wells
6 Fargo that the borrower’s financial circumstances had experienced an adverse material change to
7 justify treatment of the borrower’s account.

8 b. *The “Property Value Class”:*

9 All persons in the United States from July 1, 2008 to June 30, 2011 whose Wells Fargo
10 HELOC accounts were restricted or reduced based on a claim by Wells Fargo that the value of
11 the property securing the HELOC had experienced a significant decline in value to justify
12 treatment of the borrower’s account.

13 c. *The “Former Customer Class”:*

14 All persons in the United States from January 1, 2008 to June 30, 2011 who closed their
15 Wells Fargo HELOC accounts following a restriction or reduction of the account by Wells Fargo
16 based upon a claim by Wells Fargo that there has been a material adverse change of the
17 borrower’s financial circumstances, or a significant decline in the value of the property securing
18 the HELOC, and who paid a Deferred Origination Fee as a result of the closure.

19 5. The requirements of Rule 23(a) and (b)(3) have been satisfied for settlement
20 purposes. The Settlement Class is so numerous that joinder of all members is impracticable,
21 there are questions of law or fact common to the Settlement Class, the claims of the Plaintiffs are
22 typical of the claims of the Settlement Class, the Plaintiffs will fairly and adequately protect the
23 interests of the Settlement Class, and the questions of law or fact common to Settlement Class
24 members predominate over any questions affecting only individual members.

25 6. The preliminary appointment of the following attorneys as Settlement Class
26 Counsel is hereby confirmed:

27 Jay Edelson, Esq.
28 Steven L. Woodrow, Esq.

1 Evan M. Meyers, Esq.
2 Edelson McGuire LLC
3 350 North LaSalle Street, Suite 1300
4 Chicago, Illinois 60654

5 7. Settlement Class Counsel are experienced in class litigation, including litigation
6 of similar claims in other cases, and have fairly and adequately represented the interests of the
7 Settlement Class.

8 8. The Underlying Class Actions are hereby dismissed with prejudice. This
9 dismissal with prejudice shall not allow the Parties or any members of the Settlement Class to
10 litigate or otherwise reopen issues resolved by this judgment, or included within the Released
11 Claims. This judgment has been entered without any admission by Defendant of liability or as to
12 the merits of any of the allegations in the underlying complaints.

13 9. For a 12-month period following this Order, for Settlement Class Members whose
14 HELOCs were suspended or reduced based upon either a material adverse change in financial
15 circumstances or a decline in the equity cushion caused by a decline in the value of the property
16 securing the HELOC, Wells Fargo is directed to proactively consider borrowers for reinstatement
17 of said HELOCs. Wells Fargo is directed to conduct 4 rounds of such proactive reinstatements
18 during the 12-month period.

19 10. For a 12-month period following this Order, Defendant is directed not to use an
20 Automated Valuation Model to value its borrowers' homes serving as security for their respective
21 HELOCs that is older than 90 days in connection with any decision to restrict HELOCs.

22 11. Defendant has implemented changes to its policies and procedures for restricting
23 HELOCs based upon either a material adverse change in financial circumstances or a decline in the
24 equity cushion caused by a decline in the value of the property securing the HELOCs that are
25 beneficial to customers. For a 12-month period following this Order, Defendant is directed not to
26 make any material changes to its existing policies and procedures for restricting HELOCs based
27 upon either a material adverse change in financial circumstances or a decline in the equity cushion
28 caused by a decline in the value of the property securing the HELOC, unless such changes are
beneficial to borrowers.

1 12. Defendant has implemented changes to its policies and procedures for reinstating
2 borrowers whose HELOCs were restricted based upon either a material adverse change in financial
3 circumstances or a decline in the equity cushion caused by a decline in the value of the property
4 securing the HELOC that are beneficial to customers. For a 12-month period following this Order,
5 Wells Fargo also agrees not to make any material changes to its existing policies and procedures for
6 reinstating borrowers whose HELOCs were restricted based upon either a material adverse change
7 in financial circumstances or a decline in the equity cushion caused by a decline in the value of the
8 property securing the HELOC, whether reinstatement is considered proactively or based upon the
9 borrower's request, unless such changes are beneficial to borrowers.

10 13. For a 12-month period following this Order, Defendant is directed to send
11 borrowers whose accounts were restricted based upon a decline in the equity cushion caused by a
12 decline in the value of the property securing the HELOC, who then request additional
13 information about the restriction or reinstatement of their accounts, a letter substantially in the
14 form attached as Exhibit 3 to the Settlement Agreement. Defendant is also directed to modify the
15 letter that it uses to notify borrowers that their HELOCs have been restricted to specifically
16 disclose the borrowers' ability to request such additional information.

17 14. Nothing in this Order shall be construed to preclude Wells Fargo from changing
18 the factors it considers or the manner in which it analyzes the risk of default on HELOC
19 accounts, or in determining whether there has been a significant decline in the equity cushion,
20 provided that Wells Fargo continues to comply with its current written policies and procedures
21 and applicable law.

22 15. The Parties are directed to distribute the \$150 cash payment to Former Customer
23 Class Members, who have submitted valid claim forms, no later than 60 days after the Effective
24 Date.

25 16. Upon the Effective Date, Plaintiffs, and every Settlement Class Member, shall be
26 deemed to have, and by operation of the Judgment shall have, fully, finally, and forever released,
27 relinquished and discharged all Released Claims against the Released Parties.

1 a. As used in this Order, “Released Claims” means all claims (including
2 “Unknown Claims” as defined below), demands, rights, liabilities or causes of action, in law or in
3 equity, accrued or unaccrued, fixed or contingent, direct, individual or representative, of every
4 nature and description whatsoever, whether based on federal, state, local, statutory or common
5 law or any other law, rule or regulation, against the Released Parties, or any of them, arising from
6 the beginning of time to January 25, 2012, relating to Wells Fargo’s HELOC treatment policies,
7 systems, standards and procedures, including without limitation, its HELOC account restrictions,
8 credit limit reductions, and reinstatement standards, processes and policies that were or could
9 have been alleged in the Complaint, including those belonging to Plaintiffs and the Releasing
10 Parties.

11 b. As used in this Order, the “Releasing Parties” shall mean Plaintiffs and
12 Settlement Class Members (except a member of the Settlement Class who has obtained proper
13 and timely exclusion from the Settlement Class pursuant to Section 6.1 of the Settlement
14 Agreement and Paragraph 1 above), including their present or past heirs, executors, estates,
15 authorized users, guarantors, administrators, predecessors, successors, assigns, parents,
16 subsidiaries, associates, affiliates, employers, employees, agents, consultants, insurers, directors,
17 managing directors, officers, partners, principals, members, attorneys, accountants, financial and
18 other advisors, investment bankers, underwriters, lenders, and each of their affiliates’ present or
19 past heirs, executors, estates, administrators, predecessors, successors, assigns, parents,
20 subsidiaries, associates, affiliates, employers, employees, agents, consultants, insurers, directors,
21 managing directors, officers, partners, principals, members, attorneys, accountants, financial and
22 other advisors, investment bankers, underwriters, lenders and any other representatives of any of
23 these Persons and entities.

24 c. As used in this Order, the “Released Parties” means Wells Fargo and any and
25 all of its present or past heirs, executors, estates, administrators, predecessors, successors, assigns,
26 parents, divisions, subsidiaries, associates, affiliates, representatives, employees, agents,
27 consultants, insurers, directors, committees, managing directors, officers, partners, principals,

1 members, attorneys, accountants, financial and other advisors, investment bankers, underwriters,
2 shareholders, lenders, auditors, investment advisors, legal representatives, successors in interest,
3 assigns and Persons, firms, trusts, trustees, corporations, officers, directors, other individuals or
4 entities in which Wells Fargo Bank, N.A. has a controlling interest or which is related to or
5 affiliated with any of them or any other representatives of any of these Persons and entities
6 including each of their affiliates' present or past heirs, executors, estates, administrators,
7 predecessors, successors, assigns, parents, subsidiaries, associates, affiliates, employers, employees,
8 agents, consultants, insurers, directors, managing directors, officers, partners, principals, members,
9 attorneys, accountants, financial and other advisors, investment bankers, underwriters,
10 shareholders, lenders, auditors, investment advisors, legal representatives, successors in interest,
11 assigns and Persons, firms, trusts, corporations, officers, and directors.

12 17. The Court awards to Class Counsel \$1,470,000.00 as reasonable attorneys' fees and
13 costs. The Court finds this amount to be reasonable in that it represents a multiplier of 1.07. When
14 Class Counsel's reimbursable expenses of \$37,463.57 are subtracted from the \$1,470,000 figure,
15 the resulting "fees" equal \$1,432,536.43. A multiplier of approximately 1.07 is thus required to be
16 applied to equal the fees awarded. Class Counsel provided the Court with documentation and sworn
17 declarations supporting a lodestar of \$1,339,050. Specifically, Class Counsel expended 2,944.10
18 hours in investigating, litigating, and resolving this case. Additionally, Class Counsel identified
19 each attorney working on the case and his or her corresponding billable rate. The Court finds the
20 rates charged to be appropriate and reasonable and that the hourly rates are in line with comparable
21 market rates. The Court finds the hours expended to be reasonable when compared with the time
22 and effort put forth by Class Counsel in investigating, litigating, and resolving this case, as well as
23 in light of the results achieved for the Settlement Class. Accordingly, the fee award of \$1,470,000 is
24 reasonable when achieved by enhancing the lodestar of \$1,339,050 by 1.07 multiplier and adding
25 \$37,643.57 in costs incurred by Class Counsel. The Court additionally finds this amount fair and
26 reasonable based upon a percentage of recovery cross check. According to Plaintiffs' expert's
27 calculations, the fee award represents between 14.38% and 16.1% of the minimal class recovery. In
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1 light of a 25% “benchmark” established in this Circuit, the fee award well below the benchmark is
2 fair and reasonable.

3 18. Defendant shall pay the Fee Award pursuant to and in the manner provided by the
4 terms of the Settlement Agreement.

5 19. The Court awards an Incentive Award in the collective amount of \$30,000.00 for the
6 named Plaintiffs’ roles as Class Representatives for taking on the risks of litigation and helping
7 achieve the results to be made available to the Settlement Class as follows: \$6,000 to Marika
8 Hamilton, \$6,000 to Michael Hickman, \$6,000 to Jeffery Yellin, \$6,000 to Ellen Yellin, and \$6,000
9 to Brendan O’Leary. Such payments shall be made pursuant to and in the manner provided by the
10 terms of the Settlement Agreement.

11 20. “Unknown Claims” means claims that could have been raised in these Actions, and
12 that the Plaintiffs or any or all other Persons and entities whose claims are being released, or any of
13 them, do not know or suspect to exist, which, if known by him, her or it, might have affected his,
14 her or its decision to accept this agreement to release the Released Parties or the Released Claims or
15 might affect his, her or its decision to agree, object or not to object to the Settlement. Upon the
16 Effective Date, Plaintiffs and all other Persons and entities whose claims are being released shall be
17 deemed to have, and shall have, expressly waived and relinquished, to the fullest extent permitted
18 by law, the provisions, rights and benefits of § 1542 of the California Civil Code, which provides as
19 follows:

20 A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS WHICH THE
21 CREDITOR DOES NOT KNOW OR SUSPECT TO EXIST IN HIS OR HER
22 FAVOR AT THE TIME OF EXECUTING THE RELEASE, WHICH IF KNOWN
23 BY HIM OR HER MUST HAVE MATERIALLY AFFECTED HIS OR HER
24 SETTLEMENT WITH THE DEBTOR.

25 21. Upon the Effective Date, Plaintiffs and all other Persons and entities whose claims
26 are being released, also shall be deemed to have, and shall have, waived any and all provisions,
27 rights and benefits conferred by any law of any state or territory of the United States, or principle of
28 common law, or the law of any jurisdiction outside of the United States, which is similar,
comparable or equivalent to § 1542 of the California Civil Code. Plaintiffs acknowledge that they

1 may discover facts in addition to or different from those that they now know or believe to be true
2 with respect to the subject matter of this release or the law applicable to such claims may change,
3 but that it is their intention to finally and forever to settle and release the Released Claims,
4 notwithstanding any Unknown Claims they may have, as that term is defined in this Paragraph.

5 22. Whether or not the Effective Date occurs or this Agreement is terminated, neither
6 this Agreement, nor any act performed or document executed pursuant to or in furtherance thereof:

7 a. Is, may be deemed, or shall be used, offered or received against the Released
8 Parties, or each or any of them, as an admission, concession or evidence of, the validity of any
9 Released Claims, the truth of any fact alleged by the Plaintiffs, the deficiency of any defense that
10 has been or could have been asserted in the Litigation, or of any alleged wrongdoing, liability,
11 negligence, or fault of the Released Parties, or any of them;

12 b. Is, may be deemed, or shall be used, offered or received against Wells Fargo,
13 as an admission, concession or evidence of, any fault, misrepresentation or omission with respect to
14 any statement or written document approved or made by the Released Parties;

15 c. Is, may be deemed, or shall be used, offered or received against Plaintiff or
16 the Class, or each or any of them, as an admission, concession or evidence of, the infirmity or
17 strength of any claims raised in the Actions, the truth or falsity of any fact alleged by Wells Fargo,
18 or the availability or lack of availability of meritorious defenses to the claims raised in the
19 Litigation;

20 d. Is, may be deemed, or shall be used, offered or received against the Released
21 Parties, or each or any of them, as an admission or concession with respect to any liability,
22 negligence, fault or wrongdoing as against any Parties, in any civil, criminal or administrative
23 proceeding in any court, administrative agency or other tribunal. However, the Agreement, and any
24 acts performed and/or documents executed in furtherance of or pursuant to this Agreement may be
25 used in any proceedings as may be necessary to effectuate the provisions of this Agreement.

26 However, if this Agreement is approved by the Court, any Party or any of the Released Parties may
27 file this Agreement and/or the Judgment in any action that may be brought against such Party or
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1 Parties in order to support a defense or counterclaim based on principles of res judicata, collateral
2 estoppel, release, good faith settlement, judgment bar or reduction or any other theory of claim
3 preclusion or issue preclusion or similar defense or counterclaim in this Action;

4 e. Is, may be deemed, or shall be construed against Plaintiffs and the Classes, or
5 each or any of them, or against the Released Parties, or each or any of them, as an admission or
6 concession that the consideration to be given hereunder represents an amount equal to, less than or
7 greater than that amount that could have or would have been recovered after trial; and

8 f. Is, may be deemed, or shall be construed as or received in evidence as an
9 admission or concession against Plaintiffs and the Classes, or each and any of them, or against the
10 Released Parties, or each or any of them, that any of Plaintiffs' claims are with or without merit or
11 that damages recoverable in the Actions would have exceeded or would have been less than any
12 particular amount.

13 23. The Court shall retain jurisdiction with respect to implementation and enforcement
14 of the terms of this Agreement, and all Parties hereto submit to the jurisdiction of the Court for
15 purposes of implementing and enforcing this Agreement.

16 24. The Objections filed by Jon and Judith Craig and Kevin and Leona Joseph, having
17 been heard and considered, are hereby overruled.

18 25. Based upon the Court's finding that there is no just reason for delay of
19 enforcement or appeal of this Order notwithstanding the Court's retention of jurisdiction to
20 oversee implementation and enforcement of the Settlement Agreement, the Court directs the
21 Clerk to enter final judgment pursuant to Federal Rule of Civil Procedure 54(b).

22 IT IS SO ORDERED, this 14th day of May, 2012.

23 Enter:

24 
25 United States District Court Judge

ADDENDUM A

TIMELY EXCLUSIONS

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NAME	ADDRESS
AKHTAR, IMRAN	WOODBIDGE, VA
ALBANO, MARK J	WILBRAHAM, MA
ALLEN, FRANCES AMELIA	NORCROSS, GA
ALLEN, ROBERT D AND NELL GENEVA	SURPRISE, AZ
ALVARENGA, SANDRA A	EVERETT, MA
AMARAL, JOSEPH JR AND DENISE	UNION CITY, CA
ANDREWS, HARRISON L	PEORIA, AZ
ANDREWS, KELLY ANN	PEORIA, AZ
ARCHULETTA, LYNN B	LOVELAND, CO
ARMSTRONG, LARRY	CHICO, CA
AVIEL, SIMON D	SAN MATEO, CA
BABU, ANTONY R	SAN RAMON, CA
BACKLUND, CARL SCOTT	BREA, CA
BAILEY, JOSEPH L AND BENNETT, NANCY L	CHAMBLEE, GA
BAILEY, RICHARD DONALD AND KATHLEEN	RIVERSIDE, CA
BARNES, CHRIS	WEST HARTFORD, CT
BARTHOLOMEW, CHARLES JR	ALLENTOWN, PA
BELL, ANGELA A	ELLENDALE, MN
BENNETT, ANTHONY	WEST PALM BEACH, FL
BERTRAM, DAVID R AND HEIDI	WILKES BARRE, PA
BEW, RICHARD T	LA JOLLA, CA
BIGALBAL, JOHN R	LEESBURG, VA
BOCANEGRA, SALMA	SOMERS POINT, NJ
BOCKMAN, LYLE B	DENVER, CO
BOOL, RICHARD A	TUCSON, AZ
BORGER, JAMES W AND MARY M	GLENSIDE, PA
BROKASKI, FREDERICK W AND PAULINE C	GOLETA, CA
BROWN, HENRY L	FLORENCE, SC
BROWN, TRAVIS L	SACRAMENTO, CA
BRUNER, DEAN T AND LEWIS CAROLYN A	KISSIMMEE, FL
BULLIS, LENA V	STRONGSVILLE, OH
BYRD, JOHNNY AND BRENDA	LAKESIDE, CA
CABELLO, APRIL L	CALDWELL, ID
CABELLO, MARTY J	CALDWELL, ID
CAMBRON, ROBERT	PALMER, AK

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NAME

CAPELL, ZACHARY D
CARBONE, JOHN
CARTER, JOSEPHINE J
CASTILLO, DAVID E AND SARAH H
CECHINI, DANIEL J AND SUSAN K
CELLA, MARY B
CHAFEE, VELERIE MASTEN
CHANDLER, LISBETH A
CHANDY, MATHEWS P
CHARIVUKALAYIL, MATHEW THOMAS AND
MATHEW, LALITHA
CHASSE, MARKE E
CHINYE, EZIAFA N
COLLINS, PAMELA W
CONNOLLY, THOMAS T
COOPER, HUGH L AND NANCY D
COOPER, ROBERT
COPPENBARGER, GARY SCOTT
CRATER, BARBARA S
CRAWFORD, BILLY D AND GAIL C
CROCKRELL, CHARLES
DANEVICH, MICHELE A
DE LEO, GLORIA J
DICKIE, JOHN
DIVIRIGILO, NICHOLAS A
DYER, STEVAN
EASTMAN, BRENT MICHAEL
ESCALANTA, RICHARD
FAIRCHILD, LAIRD A
FARMER, JOHN L
FERRIS, SAM
FLOISAND, DAVID K
FOGLEMEN, LINDA H
GALLAGHER, DOLORES A
GEYER, JUDY ANN
GOLDSTEIN, COREY
GRAVES, RICHARD M
GRIGEL, ANN E

ADDRESS

BEND, OR
ALLENWOOD, NJ
SARASOTA, FL
CARMEL VALLEY, CA
MORRISON, CO
COMMERCE CITY, CO
RICHMOND, VA
HERNDON, VA
LAWRENCEVILLE, GA
CHELTENHAM, PA

PORTLAND, OR
MIRAMAR, FL
ATLANTA, GA
LAS VEGAS, NV
VISTA, CA
SHERMAN OAKS, CA
NAPLES, FL
RICEVILLE, TN
BARTOW, FL
BROWNS MILLS, NJ
GILBERT, AZ
SAN DIEGO, CA
VIRGINIA BEACH, VA
HIGHLAND MILLS, GA
FT LAUDERDALE, FL
GAITHERSBURG, MD
RCH CUCAMONGA, CA
SOUTHLAKE, TX
MORROW, GA
SAN JOSE, CA
FARMINGTON, UT
LIBERTY, NC
KENT, OH
CAPE CORAL, FL
SAN DIEGO, CA
PRESCOTT, AZ
HAMEL, MN

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NAME

GRINNELL, ROBERT D AND SUSAN A
GUARDABASCIO, JOSPEH F JR
HAAS, EDWARD L AND MARYANN
HANIS, CHRISTINA R
HARRIS, RONALD C
HEBEIN, JOSEPH
HECKERT, BERNICE
HEDGCOTH, JOHN R
HELLEGERS, GORDON
HERNANDEZ, RAFAEL A
HICKS, KENNETH L AND ARLENE
HILL, PATRICIA LILIANA
HOFFMAN, JOSHUA A
HOHN, PAULA
HOLLMANN, GEMMA B
HUGHES, TERENCE M AND SUSAN M
IACABUCCI, JAMES
IBSEN, DIANNE
ISHMAL GREEN, VELMA P
JANKOWIAK, KENNETH A AND MARY J
JAY, RUTH
JINDELL, AYAD AND LEILA
JOHNSEN, ROY S AND VIRGINIA M
JOHNSON, DIANA J
JOHNSON, RODNEY H
JOHNSON, TODD C
JONES, RANDY AND CATHERINE T
KAFF, DERREK B AND PATRICIA L
KIRKPATRICK, THOMAS
KITTLESON, SCOTT S AND KATHY L
KJOLHAUG, ANDREW J
KNOEBEL, ROBERT S
KOOPMAN, THELMA L
KRABILL, LAURA E
KRAMER, BARBARA
KRUTCIK, JAMES
KRUTCIK, SUSAN
KUCERA, CHRISTOPHER

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NAME

LAMBERT, JEFFREY D
LAMORTE, ROBERT C AND MARILYN S
LARSON, SCOTT D
LATCH, NANCY V
LATOURE, JASON
LAVOIE, RAYMOND M AND THRESA P
LEMMON, LEX R
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CARIDAD M
LIEBEL, NANCY
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MANNING, CARY P
MAPES, KATHLEEN
MARICIC, NICK J
MARTIN, TITUS W
MARTINEZ, GINA C
MATHENY, MARTIN
MAUER ELLIOTT, ADAM C
MAUER ELLIOTT, LISA N
MAZZIE, KEN J
MCCLURE, YVONNE C
MCKAY, ROBERT B
MEADOR, THOMAS C AND ELLEN HEPBURN
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MONEYHAN, LINDEL
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NAME

MUNIER, NICOLE A
NEER, KRISTEN F
NELSON, JENNIFER A
NICHOLS, STEPHEN B
NOWAKOWSKI, THOMAS E JR
NYQUIST, SHERYL
OESER, CYNTHIA F
OLDHAM, WILLIAM
OLIVER, EULALIA A
PALMER, DAVID D
PARKER, ZANE W
PAYNE, LINDA MAY
PAYNE, TIMOTHY J
PERRY, KEITH D
PESOLA, BRUCE
PETERSEN, KAREN L
PETERSON, JAMES M
PEZZI, LAURA
PHILLIPS, DAVID E
PHILLIPS, JAMES S AND JULIA A
PHILLIPS, JOANNE
PICCICACCO, HUGO AND JEAN
POYNS, RICHARD C
PRETE, ANTHONY J AND JEAN ELIZABETH
RANZOLA, VICTOR
RASCHKE, WILLIAM AND JANET
RECCHIA, CAROL
RICHARDS, MICHAEL E
RIVERA, REHELLE
ROBERTS, ADRIAN O AND SANDRA
ROBINSON, COLLEEN A
RODGERS, A RANDALL
ROMERO, ARIEL
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ROWE, PAUL L
RUSSO, JOHN D
SAIA, CHRISTOPHE H

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NAME

SANDVALL, ERIC
SANTORUM, JACOB
SARRIS, JOSEPH A
SAUNDERS, BEN M
SCHNEIDER, WILLIAM J
SCHORTEMAYER, JOHN
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SMITH, CAROL L AND SHARON RUTH
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SPOUSE, JUDITH
STINSON, LOUELLA L
SUBRAMANI, KARTHIK
SURMACZ, ANDRZEJ
SURRENCY, TONY E
SWEENEY, ROBERT A AND MERYL M
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TAUSER, TED C
TINGLE, GARY
TOWNSEND, GREGORY K
TRAYLOR, NAN M
TURNER, ROBERT H
VANDERBOGART, DAVID
VASTA, DAVID
VEITZER, SETH A
VILLARS, TERRY W AND DEBORAH
VINCI, MARY ANN
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