ORANGE COUNTY SUPERIOR COURT, CIVIL COMPLEX CENTER STATE OF CALIFORNIA (Unlimited Civil)

751 W. Santa Ana Blvd., Santa Ana, CA 92701

CU PHAN, et. al.,	) Case No. 30-2009-00180152
	) Assigned for all Purposes to:
	) Honorable Ronald L. Bauer
Plaintiffs,	) Department CX103
	)
v.	)
	)
UNITED LAW GROUP, INC., et. al.,	) CLASS ACTION
	)
	) **NOTICE OF PENDING CLASS ACTION**
Defendants.	)

TO: All persons who between July 31, 2005 and June 30, 2010 signed a written legal services agreement for loan modification services to be provided by United Law Group.

THIS NOTICE CONCERNS YOUR LEGAL RIGHTS—READ IT CAREFULLY

I. WHY ARE YOU RECEIVING THIS NOTICE?

You are receiving this Notice because you hired United Law Group, owned by attorney Sean Rutledge, to obtain a modification of your home mortgage. This Notice is to advise you that a class action is pending in this Court and that you may be a member of the Class. This Notice describes the class action and your options. There has been no trial and no settlement reached yet.

If this Notice was not mailed to your current address, or if you have a change of address, you should mail a letter with the previous and new address information to Class Counsel identified below.

II. BACKGROUND ON THE LAWSUIT

In July 2009, one of more of the plaintiff filed this class action against United Law Group (ULG) and a number of former officers and employees of the law firm. A number of other former clients subsequently joined the lawsuit as plaintiffs. The lawsuit alleges that ULG and related defendants illegally used cappers (paid telemarketers) in violation of California law. It further alleges that these defendants committed mail and wire fraud in order to deceive clients into paying substantial fees in violation of federal racketeering laws and the California Consumer Legal Remedies Act.

Although ULG and Sean Rutledge originally filed motions to dismiss the lawsuit, after those motions were denied they did not further participate in this lawsuit. ULG eventually filed bankruptcy, but the Bankruptcy Court permitted Plaintiffs' Counsel to prosecute this lawsuit to its conclusion in order to attempt to collect a judgment against the assets of ULG.

The following Defendants have already been "defaulted" meaning that unless they do something to remove the default, they have forfeited their right to defend the case: United Law Group, Inc.; Sean Alan Rutledge; Damian Robert Kutzner; Robert Joseph Buscho; Vito Torchia, Jr.; Corvi J. Urling; Judy Contino. That means it should be possible to obtain a default judgment against them later this year.

There are other former employees and related companies named in the lawsuit but they have not been served or are not being pursued because they are no longer in existence, cannot be located or are thought to have little or no assets.

In July 2011, the Court ordered that this lawsuit can proceed as a class action. In making this ruling, the Court expressed no opinion about the merits of the claims or defenses in the lawsuit. The Court also ordered that Jeffrey Wilens of the Lakeshore Law Center, 18340 Yorba Linda Blvd., Suite 107-610, Yorba Linda, CA 92886, and Jeffrey Spencer of the Spencer Law Firm, 1211 Puerta Del Sol, Suite 150, San Clemente, CA 92673, will be the attorneys for the Class, also known as Class Counsel. This means they will be representing your interests; however you are not obligated to pay them out of your own pocket for their legal services.

The Court has expressed no opinion about the ultimate likelihood of success of this lawsuit. There is no trial date set and the case is not likely to proceed to trial due to the defaults mentioned above. Later, this year, Plaintiffs' Counsel will file papers with the Court seeking entry of a default judgment against the persons and entity named above.

It is unknown whether any of the judgment will prove to be collectable and how long it will take to collect any money. It is possible that no money will be collected. The judgment may be in the millions of dollars but it is anticipated that only a small fraction of that amount will ever be collected.

III. THE CLASS

The Court has certified a class, for trial, consisting of:

> All persons who between July 31, 2005 and June 30, 2010 signed a written legal services agreement for loan modification services to be provided by United Law Group.

You may qualify to be a Class Member but it is possible at some later time that you will be found not to be a class member.

IV. YOUR RIGHTS TO PARTICIPATE IN OR EXCLUDE YOURSELF FROM THE LAWSUIT

Your options are to:

A. Do Nothing.

If you wish to participate in this lawsuit and have a chance to receive any monetary compensation if it is successful, then you do not need to do anything. If you do not exclude yourself as described below, you will automatically be included in the Class. You will be bound by the results, win or lose. Either way, you will not personally be responsible for paying for the legal services you are receiving.

You may also seek to appear in this case through counsel of your own choosing and at your own expense.

B. Exclude Yourself from the Class.

If you do not want to be bound by the results of this lawsuit, then you can request to be excluded from the Class. If you do this, you will not receive any monetary compensation even if the lawsuit is successful. On the other hand, you will be free to bring your own lawsuit even if this Class Action is not successful.

If you do exclude yourself, certain legal deadlines will apply on any claims you might make in your own lawsuit. You should contact your own attorney immediately to discuss such deadlines if you are considering excluding yourself from the Class.

If you wish to be excluded from the Class, you must submit a written request addressed to Lakeshore Law Center, 18340 Yorba Linda Blvd., Suite 107-610, Yorba Linda, CA 92886. The request must be postmarked no later than **September 6, 2011.** To be valid, your request must:

(1) state that you wish to be excluded from the United Law Group Class Action;
(2) contain your name, address and telephone number;
(3) be signed by you.

You have the right to consult and/or retain an attorney of your choice at your own expense to advise you regarding the Class Action. You also have the right, either personally or through an attorney retained and paid by you, to seek to intervene in the Class Action.

V. FUTURE EVENTS AND FURTHER INFORMATION

This Notice's description of the case is general. For more details of the matters involved in this lawsuit, you may inspect the case files at the Superior Court of the State of California for Orange County during regular business hours. Do not telephone or address any questions about the case to the Clerk of the Court or the Judge.

This Class Action is still being prepared for further proceedings. Because of the large number of Class Members, you will not receive regular updates. Please do not contact Class Counsel Jeffrey Wilens just to ask about the status of the case. You may check this website for information about the status of the case: www.lakeshorelaw.org and look for a link to "United Law Group."

If you change your mailing address in the future, notice of the new address should be faxed to Jeffrey Wilens at 714-854-7206 or mailed to his address specified above.

BY ORDER OF THE COURT:

Dated: July 18, 2011 by Richard W. Luesebrink
Judge of the Superior Court