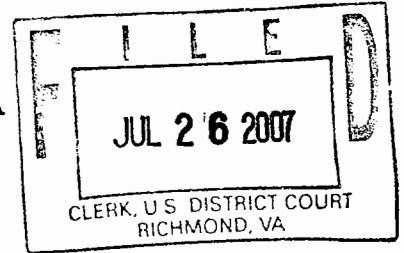


IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Richmond Division



ROBIN KARNETTE, et al.,

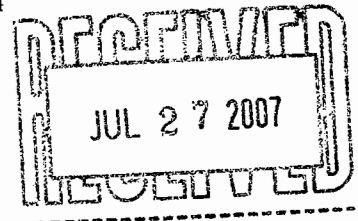
Plaintiffs,

v.

Civil No. 3:06cv44

WOLPOFF & ABRAMSON, LLP,

Defendant.



AMENDED ORDER OF CLASS CERTIFICATION

Having considered the Plaintiffs' Motion for Clarification or Reconsideration of Order of Class Certification and Memorandum In Support (Dkts. 88 and 89) the Order of Class Certification (Dkt. 87) is amended as follows:

Pursuant to this Court's Memorandum Opinion of March 23, 2007 (Docket No. 78), it is hereby Ordered that:

1. Having satisfied the requirements of Rule 23(a), b(2), and b(3) of the Federal Rules of Civil Procedure, Plaintiff's Motion for Class Certification (Docket No. 47) is GRANTED in part and DENIED in part, and a class seeking declaratory relief, statutory relief, and attorneys' fees is hereby certified pursuant to Rule 23(b)(2), with notice as provided by Rule 23(c)(2)(A);

2. The class is defined as:

a. All persons with addresses in Virginia;

- c. Used false, deceptive, or misleading representations or means in an attempt to collect a debt in violation of the FDCPA, 15 U.S.C. §§ 1692e and e(10);
4. Robin Karnette and Diane McIntyre are appointed as Class Representatives;
5. Dale W. Pittman, Thomas D. Domonoske, O. Randolph Bragg, and Craig M. Shapiro are appointed as Class Counsel;
6. The attached Class Notice shall be sent to the class members by first class U.S. Mail;
7. Defendants shall provide the names and addresses of the class members in an electronic format to Class Counsel no later than August 31, 2007;
8. The Class Notices shall be mailed to the class members no later than September 21, 2007;

The Clerk is directed to send a copy of this Order to all counsel of record by facsimile and by regular mail.

It is so ORDERED.



Senior United States District Judge

Richmond, Virginia

Date: July 26, 2007

Robin Karnette and Diane McIntyre, et al. v. Wolpoff & Abramson, L.L.P.
U.S. DISTRICT COURT FOR THE EASTERN DISTRICT OF VIRGINIA
Richmond Division
CASE NO.: 3:06cv44

THIS IS TO NOTIFY YOU THAT YOU HAVE BEEN IDENTIFIED AS A CLASS MEMBER IN THIS LAWSUIT. YOU MAY NOT INTERVENE IN THIS LAWSUIT.

THIS IS NOT A BILL

A. THE LAWSUIT

A class action lawsuit was filed by Robin Karnette and Diane McIntyre (“Plaintiffs”) against Wolpoff & Abramson, L.L.P. (“Defendant”) in the United States District Court for the Eastern District of Virginia alleging violations of the **Fair Debt Collection Practices Act (FDCPA)**.

On March 23, 2007, the Court certified this case to proceed as a class action. The class is defined as:

(i) all persons with addresses in Virginia (ii) from whom Defendant obtained or attempted to obtain an arbitration award through an arbitral process with non-participatory process that included a notice with the statement “You may request a Hearing in your Response or in a separate writing. Unless you have agreed otherwise, an In-person Participatory Hearing will be held in the Judicial District where you reside or do business” (iii) in connection with an attempt to collect an alleged debt which is shown by Defendant’s records or the records of the original creditors to be primarily for personal, family, or household purposes (iv) during the one year prior to the date of filing this action and through the date of certification, *i.e.* – January 18, 2005 through March 23, 2007.

The class claims are as follows: that the Defendant (a) misrepresented the character, amount, or legal status of class members’ debts in violation of the FDCPA, 15 U.S.C. § 1692e(2)(A); (b) threatened action that cannot legally be taken or that is not intended to be taken in violation of the FDCPA, 15 U.S.C. § 1692e(5); and (c) used false, deceptive, or misleading representations or means in an attempt to collect a debt in violation of the FDCPA, 15 U.S.C. §§ 1692e and e(10).

YOU HAVE BEEN IDENTIFIED AS A MEMBER OF THIS CLASS.

The Court has ruled that: (1) this case shall proceed as a class action as described above; (2) that this notice is to be sent to all members of the class; and (3) that, as a member of the class, you will be bound by any judgment entered by the Court.

B. POTENTIAL RECOVERY FOR CLASS MEMBERS

If the lawsuit is successful and the Court so awards,

- a. The class members may recover statutory damages in an amount not to exceed the lesser of \$500,000 or 1% of the net worth of Wolpoff & Abramson, L.L.P.;
- b. A declaratory judgment that the practices of Wolpoff & Abramson, L.L.P. violate the FDCPA;
- c. Costs and reasonable attorneys' fees.

When You May Be Paid:

After determination of Defendant's liability for the claims asserted by this lawsuit, proof of damages, and entry of final judgment by the Court against Defendant, and if all or any part of the judgment is actually collected, you will be paid as directed by the Court. Alternatively, if there is a court approved settlement, you will be paid as directed by the Court.

C. YOUR RIGHTS

How to Remain a Member of the Class:

As a member of this Class, you need not do anything. You will not be charged for the services of Class Counsel.

Your Right to Intervene or File an Appearance:

You DO NOT have the right to file an appearance or to intervene (participate as a named plaintiff). It is not necessary to appear or to intervene in order for you to receive your share of any recovery.

D. SUITS FOR ACTUAL DAMAGES

If the lawsuit results in a final adjudication that Wolpoff & Abramson, L.L.P. violated 15 U.S.C. § 1692e(2)(A), 15 U.S.C. § 1692e(5) 15 U.S.C. §§ 1692e or e(10) of the FDCPA, you may have the right to file a subsequent, individual suit against Wolpoff & Abramson, L.L.P., to seek compensation for any actual damages that you suffered as a result of the violations of 15 U.S.C. § 1692e(2)(A), 15 U.S.C. § 1692e(5) 15 U.S.C. §§ 1692e or e(10) of the FDCPA. Any such suit would be at your own expense.

E. ADDITIONAL INFORMATION

The Class Action Complaint, the Order certifying the class, and other relevant documents can be viewed at the following website: <http://www.wolpoffandabramsonclassaction.com>.

If you would like more information about this notice or this litigation, you may write Class Counsel at:

Dale W. Pittman
THE LAW OFFICES OF
DALE W. PITTMAN, P.C.
The Eliza Spottswood House
112-A West Tabb Street
Petersburg, VA 23803

or O. Randolph Bragg
HORWITZ, HORWITZ & ASSOC.
25 E. Washington Street – Suite 900
Chicago, IL 60602

The court papers filed in this case are available for inspection in the Office of the Clerk, U.S. District Court for the Eastern District of Virginia, United States District Court, Lewis F. Powell, Jr. Courthouse Building, Civil Division, 1000 East Main Street, Suite 307, Richmond, Virginia 23219-3525.

Please do not call the Judge or Clerk of the Court. They will not be able to give you advice about this case.

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