

Class Action Notice

Authorized by the Superior Court of Massachusetts

Were you sued in a small claims court in Massachusetts by Andrew Metcalf or Judgment Acquisitions Unlimited (JAU) between January 1, 2020 and September 4, 2025?

There is a settlement of a class action lawsuit against Metcalf and JAU.

You may be entitled to relief.

You can visit www.JAUClassAction.com to learn more.

Important things to know:

- This is an important legal document.
- You can object to the terms of this settlement. If you choose to object, you must do so by August 7, 2026 and send to Assistant Clerk Erin Coronado, Suffolk Superior Court, Civil Clerk's Office, 3 Pemberton Square, 12th floor, Boston, MA 02108.
- If you have questions or need assistance, please call 617-384-1010.

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About This Notice

Why did I get this notice?

A case was filed, *Tommy Royal et. al v. Andrew Metcalf, Judgment Acquisitions Unlimited Inc., and Michael Zola*, that was brought on behalf of people who were sued by Andrew Metcalf or his trade name Judgment Acquisitions Unlimited (JAU) in small claims court in Massachusetts between January 1, 2020, and September 4, 2025, regarding a debt allegedly purchased by Metcalf or JAU. **You received this notice because you may be a member of the group of people affected, called the “class.”** This notice gives you a summary of the terms of the proposed agreement, explains what rights class members have, and helps class members make decisions about what action to take.

What do I do next?

Read this notice to understand the settlement and to determine if you are a class member. Then, decide which of these actions you want to take:

Options	What each option means:
Do Nothing (or advise of payment info)	The settlement will take effect. Metcalf will stop any debt collection actions against you and declare any judgments he obtained void and unenforceable. If you have already paid Metcalf over \$1,000 pursuant to a claim related to this case, you will receive a check for a minimum of \$50 at the address associated with your file. Please go to www.JAUClassAction.com to confirm that the address on file is accurate. You will be bound by the settlement.
Object	Tell the Court why you don't like the settlement. If the settlement is ultimately approved by the Court, you will still be bound by its terms.

Read on to understand the specifics of the settlement and what either choice would mean for you.

What are the most important dates?

Your deadline to object: **August 7, 2026**

Settlement Fairness Hearing: **August 28th, 2026 at 2 pm** via Zoom:

Meeting ID: 160 146 5947 - Meeting Password: 928003

Meeting URL: <https://www.zoomgov.com/j/1601465947>

Learning About the Lawsuit

What is this lawsuit about?

Tommy Royal filed a lawsuit in 2023 alleging that debt collection practices conducted by Andrew Metcalf and Judgment Acquisitions Unlimited violated Massachusetts consumer protection laws and regulations concerning debt collection.

Andrew Metcalf denies that he did anything wrong.

In September 2025, the Superior Court granted Royal's motion for class certification and entered an order of summary judgment against Metcalf. Metcalf has filed an appeal of the judgment order.

Where can I learn more?

You can get a complete copy of the proposed settlement and other key documents in this lawsuit at:

www.JAUClassAction.com

Why is there a settlement in this lawsuit?

In early 2026, the parties agreed to settle, which means they have reached an agreement to resolve the lawsuit. Both sides want to avoid the cost and risk of continuing the case in court. If the settlement is approved, the Metcalf will dismiss his appeal of the judgment order and the case will be dismissed.

The settlement is for all members of the settlement class and Tommy Royal.

What is a class action settlement?

A class action settlement is an agreement between the parties to resolve and end the case. Settlements can provide money to class members and changes to the practices that caused the harm.

What happens next in this lawsuit?

The Court will hold a Fairness Hearing to decide whether to approve the proposed settlement. The hearing will be held at:

Where: Suffolk County Superior Court, 3 Pemberton Sq., Boston, MA 02108.

When: August 28, 2026 at 2 pm via Zoom

Meeting ID: 160 146 5947 - Meeting Password: 928003

Meeting URL: <https://www.zoomgov.com/j/1601465947>

The Court has directed the parties to send you this notice about the proposed settlement. Because the settlement of a class action decides the rights of all members of the proposed class, the Court must give final approval to the settlement before it can take effect. Payments will only be made if the Court approves the settlement.

You don't have to attend the hearing, but you may at your own expense. At the hearing, you are entitled to an opportunity to object and show why the court should not approve the settlement. To learn more about necessary steps you must take prior to the hearing if you choose to object, go to the section of this document titled "Objecting" on page 10.

If the Court does not approve the settlement, it will not take effect and the lawsuit will continue. The date of the hearing may change without further notice to members of the class. To learn more and confirm the hearing date, go to www.JAUClassAction.com

Learning About the Settlement

What does the settlement provide?

The settlement requires Metcalf to stop all debt collection and lawsuits on class member accounts related to this case. In addition, the settlement requires that Metcalf file notices that any judgments obtained in class member cases have been declared void and unenforceable, dismiss any class member cases still pending, and release any property liens recorded pursuant to class member cases.

Metcalf has also agreed to pay \$25,000 into a settlement fund. This money will be divided among class members who paid Metcalf or JAU \$1,000 or more pursuant to claims related to this case. Part of the money will also be used to pay for costs and lawyer fees approved by the Court, and for the cost of administering this

settlement.

All members of the settlement class will “release” their claims as part of the settlement, which means they cannot sue Metcalf or JAU for the same issues and legal violations raised in this lawsuit. The full terms of the release can be found on the Settlement Website: www.JAUClassAction.com

The settlement also provides that the Court will be asked to approve a payment of \$100 to Tommy Royal, the consumer who brought this lawsuit, to compensate him for his work on the case. This is called a "service payment."

If there is money left over after all payments are made, it will be donated to Greater Boston Legal Services, if the Court approves.

How much will my payment be?

If you paid Metcalf or JAU \$1,000 or more, you will receive a payment of a minimum of \$50. The total amount you receive will depend on the following factors:

- The amount you paid to Metcalf or Judgment Acquisitions Unlimited on the alleged debt underlying the small claims case.
- The amounts that other class members paid to Metcalf or Judgment Acquisitions Unlimited on the alleged debts underlying their small claims cases.
- The amount of the lawyer fees, costs, and service payments approved by the Court.

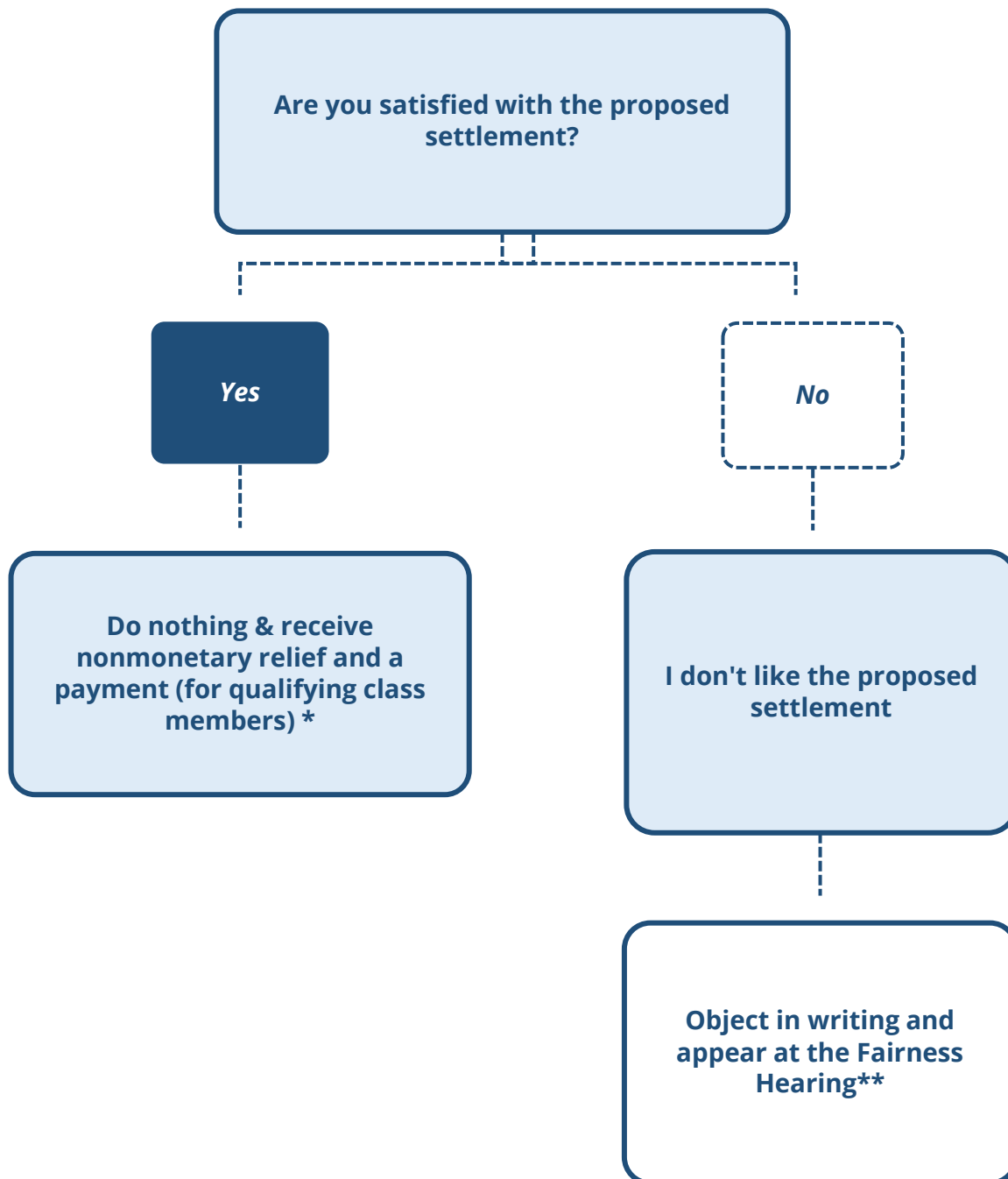
Deciding What to Do

How do I weigh my options?

You have two options. You can do nothing and stay in the settlement, or you can object to the settlement. This chart shows how your rights are affected by each option:

	Do Nothing	Object
Will Metcalf stop collection on my account if I . . .	YES	YES
Can I receive settlement money if I . . .	YES	YES
Am I bound by the terms of this lawsuit if I . . .	YES	YES
Can I pursue my own case if I . . .	NO	NO
Will the class lawyers represent me if I . . .	YES	NO

What is the best path for me?



** If necessary, you can contact the Settlement Administrator to provide an updated mailing address to receive your payment.*

***You can object to the settlement AND receive payment.*

How do I get a payment if I am a qualifying class member?

If you have already paid Metcalf over \$1,000 pursuant to a claim related to this case, you will receive a check at the address associated with your file. Please go to www.JAUClassAction.com to confirm that the address on file is accurate. If you'd like payment in another form, you can submit that information on the website.

Do I have a lawyer in this lawsuit?

In a class action, the court appoints lawyers to work on the case and represent the interests of all the class members. For this settlement, the Court has appointed the following lawyers.

Your lawyers: Alexa Rosenbloom, Legal Services Center of Harvard Law School and Jennifer Wagner, National Consumer Law Center. These are the lawyers who negotiated this settlement on your behalf.

If you want to be represented by your own lawyer, you may hire one at your own expense.

Do I have to pay the lawyers in this lawsuit?

Lawyers' costs will be paid from the Settlement Fund. The lawyers have agreed to not seek or collect any legal fees out this settlement. **You will not have to pay the lawyers directly.**

To date, your lawyers have not been paid any money for their work or the expenses that they have paid for the case. To pay for some of their time and risk in bringing this case without any guarantee of payment unless they were successful, your lawyers will request, as part of the final approval of this Settlement, that the Court approve a payment of up to \$2,131.49 to reimburse them for out-of-pocket expenses.

Lawyers' expenses will only be awarded if approved by the Court as a fair and reasonable amount. You have the right to object to the lawyers' expenses even if you think the settlement terms are fair.

Your lawyers will also ask the Court to approve a payment of \$100 to Tommy Royal, the Class Representative, for the time and effort he contributed to the case. If approved by the Court, the Service Award will be paid from the Settlement Fund.

Objecting

What if I disagree with the settlement?

If you disagree with any part of the settlement (including the lawyers' reimbursement), you may object at a Fairness Hearing where the Court will decide whether to approve this settlement. You must give reasons why you think the Court should not approve the settlement and say whether your objection applies to just you, a part of the class, or the entire class. The Court will consider your views. The Court can only approve or deny the settlement — it cannot change the terms of the settlement. You may, but don't have to, hire your own lawyer to help you.

If you do not object at the Fairness Hearing, you will waive any right to raise objections to this settlement in the future.

To object, you must send a letter to the Court that:

- (1) is postmarked by August 7, 2026
- (2) includes the case name and number: *Tommy Royal et. al v. Andrew Metcalf, Judgment Acquisitions Unlimited Inc., and Michael Zola*, Docket No. 2384CV02302;
- (3) includes your full name, address and telephone number, and email address (if you have one);
- (4) states each objection being made, along with the facts and legal authorities underlying each objection, if any;
- (5) lists any witnesses or exhibits that you may call to testify or present at the Fairness Hearing; and
- (6) is signed by you.

Mail the letter to:

Assistant Clerk Erin Coronado
Suffolk Superior Court
Civil Clerk's Office
3 Pemberton Square, 12th floor
Boston MA 02108

Key Resources

How do I get more information?

This notice is a summary of the proposed settlement. The complete settlement with

all its terms can be found on the Settlement Website: www.JAUClassAction.com

To get a copy of the settlement agreement or get answers to your questions:

- contact the Settlement Administrator (information below)
- visit the case website at www.JAUClassAction.com

Resource	Contact Information
Case website	www.JAUClassAction.com
Settlement Administrator	Royal v Metcalf c/o Settlement Administrator PO Box 23489 Jacksonville, FL 32241 info@JAUClassAction.com
Your Lawyers	Alexa Rosenbloom Legal Services Center of Harvard Law School 122 Boylston Street Jamaica Plain, MA 02130 Jennifer Wagner National Consumer Law Center 7 Winthrop Square Boston, MA 02110 617-384-1010