

July 20, 2022

To: Clerk of the Court
United States District Court
Northern District of California
450 Golden Gate Avenue, Courtroom 12, 19th Floor
San Francisco, California 94102

FILED

JUL 26 2022

CLERK, U.S. DISTRICT COURT
NORTH DISTRICT OF CALIFORNIA

From: All listed Post Class Applicants who have signed this letter

Re: Case 3:19-cv-03674-WHA; Fairness Hearing- In support of the settlement as written

Your Honorable Judge William Alsup,

We are writing you today as a collective group of students who have been victimized by our higher education institutions and/or colleges. We are *not* attorneys and are *not* being represented by attorneys in the commission of writing this letter. The information we share in this letter is just to provide to the court a glimpse of the many ways in which the Department of Education and these schools, collectively, have harmed us. We feel strongly that the further court oversight provided by the proposed settlement is needed for post class applicants.

These schools left a path of destruction in their wake in the form of insurmountable debt, worthless degrees, unusable skills, unemployment, and unfulfilled promises of a better life.

We acknowledge that the proposed settlement, with its' inclusion of a post class, is rare and offers post class members an opportunity to have our cases reviewed in a manner that is complete, fair, timely, and without bias. Under former Secretary of Education Betsy DeVos, the Department of Education has discouraged students from applying for borrower defense by using tactics such as telling students not to apply, that they don't qualify, by making the application confusing, using discouraging website language, and chronic website unreliability. There were even extensive, fraudulent solicitation calls from scam artists duping people into paying money to apply for Borrower Defense, further compounding students mistrust and making students feel that there was no way Borrower Defense was a real and legal process. Therefore, we missed the class cut off timeline. With the help of many class members and fellow student victims, we have applied for Borrower Defense, and we have a renewed sense of hope because of the proposed post class protections.

We are in complete **support** of the settlement, as written. We feel that the settlement proposal provides essential protections to the post class; it ensures that the Department of Education meets strict measures, which have been proven necessary by the discovery in this case, including but not limited to:

- Fair and complete review of application to include allegations, statements, and evidence.
- Guaranteed 36-month review of our case that includes the above elements with the commitment of complete discharge if not completed within the allotted timeframe.
- Unbiased monitoring by this court and the predatory lending attorneys.
- Ability to provide additional information or clarification to a reviewer prior to a denial.

Thank you for your time in reviewing this letter.

Respectfully,
Signed by Post Class Members (Details attached)