

**IF YOU ARE A RESIDENT OF THE STATE OF WASHINGTON FOR WHOM
NATIONWIDE SUPPORT SERVICES, INC. AGREED TO PROVIDE DEBT
ADJUSTING SERVICES, YOU COULD BE ENTITLED TO PAYMENT
FROM A CLASS ACTION SETTLEMENT.**

A court authorized this notice. This is not a solicitation from a lawyer.

- Washington consumers (“Plaintiffs”) filed a complaint against Defendants Nationwide Support Services, Inc., and Joanne Garneau (the “Nationwide Defendants”) alleging violations of Washington’s Debt Adjusting Statute and Consumer Protection Act. In the complaint, Plaintiffs seek to represent a Class comprised of all Washington residents for whom Nationwide Support Services, Inc. agreed to provide debt adjusting services pursuant to Nationwide Support Service Agreements between June 24, 2006 and the date of the Class Settlement Agreement, except for those Washington residents who execute a timely and valid exclusion request (the “Class”). The Nationwide Defendants deny Plaintiffs’ claims and deny liability to any proposed member of the Class.
- A proposed Class Settlement with the Nationwide Defendants has now been achieved in that action. The settlement establishes a Class Settlement Fund from which eligible Class Members will receive monetary awards. Plaintiffs and the Nationwide Defendants arrived at this settlement before the claims or defenses were tried on the merits. Accordingly, there has been no finding whether the Nationwide Defendants violated any law in its conduct toward Plaintiffs or members of the Class.
- Plaintiffs and Plaintiffs’ attorneys (“Class Counsel”) have investigated the facts and the applicable law regarding the claims brought against the Nationwide Defendants in the lawsuit. The issues before the Court are complex and there is uncertainty as to the outcome of the claims against the Nationwide Defendants. Therefore, Plaintiffs and Class Counsel have judged the Class Settlement with the Nationwide Defendants to be fair, adequate, reasonable, and in the best interests of the Class. The Court, further, has now made a preliminary determination that the Class Settlement with the Nationwide Defendants is within the range of reasonableness such that Class Members should be given notice of the proposed Class Settlement and hearing should be held to determine whether the Class Settlement should be given final approval.
- Your legal rights are affected whether you act or don’t act. Please read this notice carefully.

YOUR LEGAL RIGHTS AND OPTIONS IN THIS SETTLEMENT:

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DO NOTHING	Remain in the Class, receive any payment you are entitled to under the Class Settlement, and give up any rights to sue the Nationwide Defendants separately about the same legal claims alleged in this case.
EXCLUDE YOURSELF	Exclude yourself from the Class and receive no payment under the Class Settlement. This option allows you to sue or maintain a separate suit against the Nationwide Defendants concerning the same legal claims alleged in this case.
OBJECT	If you don’t like the Settlement, you may explain your objection in writing to the Court.
GO TO A HEARING	Ask to speak in Court about the fairness of the Settlement.

- Your rights and options—and the deadlines to exercise them—are explained in this notice. To ask to be excluded, you must act before **December 2, 2013**.

- The Court in charge of this case has to decide whether to give final approval to the Class Settlement. Payments will be made to Class Members if the Court gives final approval.

BASIC INFORMATION

1. Why did I get this notice?

The records of Nationwide Support Services (“Nationwide”) show that you entered into a contract with a company for whom Nationwide agreed to provide debt adjusting services. This Notice explains that the Court has conditionally allowed, or “certified,” a settlement class that may affect you. You have legal rights and options that you may exercise before the Court holds a Final Fairness Hearing. Judge Lonny R. Suko of the United States District Court, Eastern District of Washington is overseeing this class action. The lawsuit is known as *Wheeler v. Nationwide Support Services, Inc., et al*, Case No. 10-CV-202-LRS.

2. What is this lawsuit about?

This lawsuit involves allegations that the Nationwide Defendants violated Washington’s Debt Adjusting Statute and Consumer Protection Act by charging unlawful fees. The lawsuit seeks recovery for Washington consumers of fees paid to the Nationwide Defendants in addition to other relief. You can read Plaintiffs’ Class Action Complaint at www.thescottlawgroup.com/nationwide. The Nationwide Defendants do not admit to any wrongdoing and deny liability to the Class.

3. What is a class action and who is involved?

In a class action, persons called “Plaintiffs” or “Class Representatives” (in this case Doyle Wheeler and Carri Wheeler) commence a lawsuit on behalf of themselves and other people having similar claims. Plaintiffs and the people they sue on behalf of are referred to as the Class. The parties sued (in this case the Nationwide Defendants) are called the Defendants. One court resolves the case for all members of the Class (except for those who choose to exclude themselves from the Class).

The Court has preliminarily decided that this lawsuit can proceed as a class action for purposes of settlement. If this proposed Class Settlement with the Nationwide Defendants is not finally approved, or is withdrawn at any time, Plaintiff and the Nationwide Defendants have agreed to withdraw their stipulation for conditional class certification and to return the lawsuit to the same status as before the Class Settlement was signed.

4. What is a Class Settlement?

In a Class Settlement, the Court does not rule in favor of one side or the other. Instead, the parties (here, Plaintiffs and the Nationwide Defendants) negotiate and agree to a settlement that they consider fair to everyone involved. Through Class Settlement the parties avoid the costs, risks, and delays of a trial and the members of the Class receive settlement compensation. In this case, a Class Settlement has been negotiated that Plaintiffs believe is in the best interest of themselves and all other Class Members.

5. How do I know if I am part of the Class Settlement?

The Class Settlement involves all members of the Class. The Class consists of the following people: All Washington residents for whom Nationwide Support Services, Inc. agreed to provide debt adjusting services pursuant to Nationwide Support Service Agreements or otherwise provided debt adjustment services to such residents between June 24, 2006 and the date of this Class Settlement Agreement except for those Washington residents who execute a timely and valid exclusion request.

THE SETTLEMENT BENEFITS – WHAT CLASS MEMBERS GET

6. What benefits does the Class Settlement achieve?

The Nationwide Defendants have agreed to pay a total of \$950,000.00 (the “Class Settlement Fund”) in settlement of the claims against them. Awards to individual Class Members from the Class Settlement Fund will be based on the fees the individual Class Member paid to the Nationwide Defendants. Each eligible Class Member will receive a pro rata award from the Class Settlement Fund of the fees that member paid to the Nationwide Defendants. If approved by the Court, the Class Settlement Fund will also be used to pay court-approved attorneys’ fees and expenses (including litigation costs, expenses of notice and settlement administration expenses), and to pay an incentive award to the Representative Plaintiffs in the amount of \$2,000. While the amount of a Class Member’s individual award is not yet fixed, it is presently anticipated that after Court-approved deductions, the Class Settlement Fund will be sufficient to award eligible Class Members roughly thirty percent (30%) of the fees received by the Nationwide Defendants.

In addition, the Nationwide Defendants agree to comply with Washington law, including the provisions of Washington’s Debt Adjusting Act, Chapter 18.28 RCW.

More details are in a document called the Settlement Agreement, which is available for your inspection at www.thescottlawgroup.com/nationwide.

7. How do I participate in the Class Settlement and receive an award?

You don’t have to do anything if you wish to participate in this Class Settlement and receive your award. By doing nothing you remain a Class Member. If the Class Settlement receives final approval by the Court you will receive by mail your pro-rata distribution from the Class Settlement Fund as described above.

8. If I remain in the Class and participate in the Class Settlement, can I then sue the Nationwide Defendants for the same thing later?

No. If you remain in the Class you give up the right to sue the Nationwide Defendants for the claims that this settlement resolves. If you have a pending lawsuit against the Nationwide Defendants, you should speak to your lawyer in that lawsuit immediately. The Nationwide Defendants are Nationwide Support Services, Inc., and Joanne Garneau.

EXCLUDING YOURSELF FROM THE CLASS SETTLEMENT

9. How do I exclude myself from the Class Settlement, if I wish to do so?

If you don't want to participate in the Class Settlement and wish to keep a right to sue or continue to sue the Nationwide Defendants in a separate suit, then you must exclude yourself from the Class Settlement and do so no later than **December 2, 2013**.

To exclude yourself from the Class Settlement, you must send a written request by mail stating that you want to be excluded from the Settlement Class. The Request for Exclusion must: (1) be in writing; (2) be signed by you; (3) state your current address (and former address if different from the address to which the Class Notice was addressed); and (4) contain the following statement:

I/we hereby request that I/we be excluded from the proposed settlement class in case of *Wheeler v. Nationwide Support Services, Inc., et al.*

If you wish to exclude yourself from the Settlement Class, you must mail your signed request for exclusion to the following address:

The Scott Law Group, P.S.
926 W. Sprague Avenue, Suite 680
Spokane, WA 99201

To be timely, any request for exclusion must be postmarked no later than **December 2, 2013**.

10. If I exclude myself, can I get money from this Class Settlement?

No. If you exclude yourself, you are not eligible for any of the benefits of this Class Settlement.

THE LAWYERS REPRESENTING YOU

11. Do I have a lawyer in this case?

The Court has appointed the following attorneys as Class Counsel: Matthew J. Zuchetto of The Scott Law Group, P.S., and Toby J. Marshall of Terrell Marshall Daudt & Willie PLLC. As Class Counsel, these attorneys represent all members of the Class. Information about The Scott Law Group is available at www.thescottlawgroup.com; information about Terrell Marshall Daudt & Willie is available at www.tmdwlaw.com. You will not be individually charged any attorney fees by Class Counsel. If you want to be represented by your own separate lawyer, you may hire one at your own expense.

12. How will the lawyers be paid?

Class Counsel will ask the Court for an award of attorneys' fees and reimbursement of expenses at the time of the Final Fairness Hearing. The Court will determine the amount of fees that should be awarded and the costs that should be reimbursed. The Court's award of fees and costs will be paid from the Class Settlement Fund.

OBJECTING TO THE SETTLEMENT

13. If I remain a Class Member and don't like the Settlement, how do I tell the Court?

If you remain a Class Member and do not exclude yourself and you don't like the Class Settlement, you can object and tell the Court why you think the settlement should not be approved. To object, you must send a letter saying that you object to the Class Settlement in *Wheeler v. Nationwide Support Services, Inc., et al.* Be sure to include your name, address, telephone number, and your signature. You must provide proof that you are a member of the Class and provide a statement of your objection, grounds for the objection, and any other reasons why you desire to be heard. You may include any legal support you wish to bring to the Court's attention and you may attach evidence, documents or writings that you wish to introduce in support of your written objection. All objections must be mailed, postmarked no later than **December 2, 2013, to each of the following places:**

COURT	CLASS COUNSEL	DEFENSE COUNSEL
Clerk of the Court United States District Court Eastern District of Washington P.O. Box 1493 Spokane, WA 99210	Matthew J. Zuchetto The Scott Law Group, P.S. 926 W. Sprague Ave., Suite 680 Spokane, WA 99201	William R. Mitchell William R. Mitchell, Inc. 31351 Rancho Viejo Rd., Ste. 202 San Juan Capistrano, CA 92675

THE COURT'S FAIRNESS HEARING

The Court will hold a Final Fairness Hearing to decide whether to approve the settlement. You may attend the hearing and you may ask to speak, but you don't have to.

14. When and where will the Court decide whether to approve the Class Settlement?

The Court will hold a Final Fairness Hearing at **11:00 a.m. on Tuesday, January 7, 2014**, at the United States District Court, Eastern District of Washington, 920 West Riverside Ave., Spokane, Washington 99201. At this hearing, the Court will consider whether the settlement is fair, reasonable, and adequate. If there are objections, the Court will consider them. Judge Suko will listen to any Class Members who have asked to speak at the hearing. The Court may also hear and decide Class Counsel's request for attorneys' fees and reimbursement of costs, and whether to approve an incentive award to the Class Representative.

15. Do I have to come to the hearing?

No. Class Counsel will answer questions Judge Suko may have. But, you are welcome to come at your own expense. If you submitted an objection, you don't have to come to Court to talk about it. As long as you mailed your objection on time, the Court will consider it. You may pay your own lawyer to attend, but it is not necessary.

16. May I speak at the hearing?

You may ask the Court for permission to speak at the Final Fairness Hearing. To do so, you must send a letter stating your “Notice of Intention to Appear in *Wheeler v. Nationwide Support Services, Inc., et al.*” Be sure to include your name, address, telephone number, and your signature. Your Notice of Intention to Appear must be postmarked no later than **December 2, 2013** and must be sent to the Clerk of the Court, and the Settlement Administrator, at the three addresses given in Question 13 of this Notice. You cannot speak at the hearing if you have excluded yourself from the Class.

GETTING MORE INFORMATION

17. Are more details available?

This Notice briefly summarizes the proposed Class Settlement. Class Counsel has established a website for the benefit of Class Members where more details can be learned. To learn more you may visit www.thescottlawgroup.com/nationwide. You will find copies of important documents on that site such as the complete Class Settlement Agreement, the Court’s Order Preliminarily Approving Settlement and the Class Action Complaint and Nationwide Defendants Answer to Complaint

You may also speak to Class Counsel or their staff by calling 1-888-955-3966. You may also email Class Counsel at scottgroup@me.com, or write to Class Counsel at:

The Scott Law Group, P.S.
926 W. Sprague Avenue, Suite 680
Spokane, WA 99201

DATE: September 17, 2013