Consumer Financial Protection Bureau

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CFPB v. Howard Law
Claims Administrator
P.O. Box 5339
Portland, OR 97228-5339

Please submit any claim within 90 days of your receipt of this claims worksheet.

CLAIMS WORKSHEET

Consumer Financial Protection Bureau v. Howard Law

Case No. 8:17-CV-00161 (JLS) (JEMx)

We are the Consumer Financial Protection Bureau (CFPB), a federal government agency that enforces laws that protect consumers. The CFPB sued Howard Law and its owners for charging illegal up-front fees for debt relief services and not describing their services accurately. The CFPB prevailed in its lawsuit, and the company's records indicate that Howard Law collected fees from you in violation of the law.

If you believe you paid fees to Howard Law, you may be eligible for a refund.

If you have already received a check, and if any of the fees you paid to Howard Law were not included in the check you received, you may claim the additional fees you paid.

Here's how:

1. **Gather all the information about fees you paid to Howard Law, including amount, date of payment, and description of fee, if known, along with proof of all your payments, such as credit card or bank statements or copies of canceled checks;**
2. **Use the attached optional worksheet to organize each claim; and**
3. **Sign, date, and return this form, either by emailing it to info@cfpb-howardlaw.org or mailing it to P.O. Box 5339, Portland, OR 97228-5339**

COMPLETE THIS SECTION ONLY IF YOUR NAME AND ADDRESS PRINTED ABOVE NEED TO BE CORRECTED.

First Name* | MI* | Last Name*

Business Name (if applicable)

*Please provide copies of supporting documentation for any name changes.

Mailing Address

City | State | ZIP Code

Questions?
Email info@cfpb-howardlaw.org or call (800) 651-8743.

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CLAIM WORKSHEET

These are questions to consider before submitting your claim.

> Have you already received a refund for any of the fees you paid to Howard Law listed on this claim form?

> Why are we asking this question?
*If you already received a fee refund from Howard Law, or any other source, you are not eligible for another refund of the same fee. Please only list fees for which you have **not** received a refund.*

☐ Yes ☐ No

> Did you include proof of payment for all fees you paid to Howard Law?

> Why are we asking this question?
Fees for which you do not have a receipt or other "proof" of payment may not be eligible for a refund.

☐ Yes ☐ No

Please fill in the total dollar amount of the fees you paid. Attach copies of all payments and receipts.

$ ☐☐☐☐☐ . ☐☐

Morgan Drexen or Howard Law File Number:

☐☐☐☐☐☐☐☐☐☐

☐ Yes, I have attached a copy of proof of my file number.

Signature:

The information I have provided on this form is true to the best of my knowledge.

☐☐ – ☐☐ – ☐☐
MM DD YY
Date signed

CLAIM WORKSHEET

This worksheet is intended to help organize your receipts.

HOW MUCH DID YOU PAY

You need to send proof of the amount(s) of fees you paid to Howard Law so we can confirm your payments and process your refund claim. Make copies of the proofs of payment and any receipts. Here are some ways you can provide proof of payment:

√ Canceled check image(s).
√ Canceled money order image(s).
√ eCheck receipt(s).
√ Credit card, debit card, or bank statement showing payment was sent to Howard Law.
√ Email confirmation from Howard Law or someone acting on its behalf that a specific payment was received.

How much did you pay Howard Law on or after January 30, 2014? Fill out one section for each payment you made.

Date of Payment (MM/DD/YY) ☐☐ - ☐☐ - ☐☐ Amount $ ☐☐☐☐☐ . ☐☐ Payment made to: ☐☐☐☐☐☐☐☐☐☐☐☐

Is proof of payment attached? Proof of payment is required for eligibility.

☐ YES ☐ NO

Was this fee refunded already?

☐ YES ☐ NO

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CLAIM WORKSHEET

Frequently Asked Questions and Privacy Act Notice

Please keep for your records.

What is a file number?
A file number, also called an account number, is a 10-digit tracking number that Howard Law used as an identifier in its records.

Where can I find my file number or "file #"?
You can find your file number on documents sent to you by Howard Law. It may have been written on your records as "Client File No." or "File #." Look for this number on documents including:

- *Invoices and monthly statements.* Review invoices or monthly statements sent to you by Howard Law. Your file number may be listed on the top right-hand corner.
- *Letters from your law firm.* Review any correspondence or letters from Howard Law including termination letters or engagement letters. Your file number may be at the top of the letter, below your contact information.
- *Client questionnaires.* Review the first page of the client questionnaire sent to you by Howard Law.

What documentation should I send as proof of my file number?
Please send the CFPB a copy of one of the above documents sent to you by Howard Law showing your name and file number. DO NOT SEND ORIGINALS. Documents will not be returned to you.

Why did you send me a claim worksheet?
We sent you a claim worksheet because we obtained information indicating that you may have been a client of Howard Law or because you requested a claim worksheet. We're providing an opportunity for you to send us more information about payments you made to Howard Law that may be eligible for a refund. We will review all receipts to determine eligibility for refunds.

Why do I need to provide the requested information?
Your name, contact information, and payment information are used to verify that you are eligible for refunds of payments you made. Please submit your receipts by the deadline printed at the top of the claim worksheet. Please note that all information submitted is treated in accordance with the Privacy Act, described below.

What is my claim amount?
Your claim amount is the total amount of money you paid to Howard Law in up-front fees.

Who is Epiq?
The CFPB has contracted with Epiq to administer claims and payments to consumers on our behalf.

How do I verify that this claims process is legitimate?
The CFPB never requires you to pay money up front or provide any banking information, credit card information, or other payment information before you can cash refund checks that the CFPB has issued. If anyone claims that they can get you a refund but asks you for money, it could be a scam. You can verify with the CFPB that this is a legitimate claims process by calling the CFPB directly at (855) 411-2372 or by visiting our website at cfpb-howardlaw.org.

Can I still ask questions?
To find out more about the case or the payment, please contact the Claims Administrator:

- **Email:** info@cfpb-howardlaw.org
- **Call:** (800) 651-8743
- **Write:** P.O. Box 5339, Portland, OR 97228-5339
- **Visit:** CFPB-HowardLaw.org

Notice of Privacy Act Statement:
The information we are requesting is being collected to determine your eligibility for a redress payment to compensate you for harm suffered from a violation of a Federal consumer financial law that was the subject of a Bureau enforcement action.

CLAIM WORKSHEET

This information may be used by and disclosed to employees, contractors, agents, and others authorized by the CFPB to receive this information to assist in providing your redress. It may also be disclosed:

- to a court, magistrate, or administrative tribunal in the course of a proceeding;
- for enforcement, statutory, and regulatory purposes;
- to another federal or state agency or regulatory authority;
- to a member of Congress, to the Department of Justice, a court, an adjudicative body or administrative tribunal, or a party in litigation; and
- pursuant to the CFPB's published Privacy Act system of records notice, CFPB.025 – Civil Penalty Fund and Bureau-Administered Redress Program Records.

The collection of this information is authorized by Pub. L. 111-203, Title X, Sections 1017(d) (Civil Penalty Fund) and/or 1055(a) (Redress), codified at 12 U.S.C. §§ 5497(d), 5565(a). You are not required to submit or provide any identifying information; however, not doing so may delay processing or be a basis for rejection of your claim.

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0024. It expires on 05/31/2025. The time required to complete this information collection is estimated to average approximately 30 minutes per response. Responding to this collection of information is voluntary. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to Bureau of Consumer Financial Protection (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to CFPB_PRA@cfpb.gov.