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UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF CALIFORNIA

Case No.: 20cv0697 DMS (AHG)

HEATHER TURREY, OLIVER FIATY,
JORDAN HERNANDEZ, and JEFFREY
SAZON, individually, and on behalf of all
others similarly situated,

Plaintiffs,

v.

VERVENT, INC. fka FIRST
ASSOCIATES LOAN SERVICING,
LLC; ACTIVATE FINANCIAL, LLC;
DAVID JOHNSON; and LAURENCE
CHIAVARO,

Defendants.

VERDICT FORM

1 WE, THE JURY IN THE ABOVE-ENTITLED CASE, unanimously render the
2 following verdicts in accordance with the instructions provided by the Court:

3 **Claim 1 - RICO Conspiracy, 18 U.S.C. § 1962(d) (Against all Defendants)**

4 To recover under RICO, 18 USC § 1962(d), Plaintiffs must prove that:

- 5 a. A conspiracy or agreement existed between two or more persons to conduct or
- 6 participate, directly or indirectly, in the affairs of the charged enterprise;
- 7 b. An enterprise as alleged existed, which consisted of a group of persons or entities
- 8 associated together for a common purpose or to engage in a course of conduct,
- 9 through a pattern of racketeering activity;
- 10 c. The Defendant knowingly joined or became a member of the conspiracy or
- 11 agreement with knowledge of its purpose and with the intent to facilitate the
- 12 enterprise;
- 13 d. The Defendant knew that a member of the conspiracy, not necessarily the
- 14 Defendant, would commit at least two racketeering acts; and
- 15 e. That the activities of the enterprise in some way affected interstate or foreign
- 16 commerce.

17 1. Do you find that Plaintiffs and the class members established each of the
18 above elements by a preponderance of the evidence? (Check YES or NO
19 next to each Defendant)

20 Vervent, Inc.: YES NO

21
22 Activate Financial, LLC: YES NO

23
24 Laurence Chiavaro: YES NO

25
26 David Johnson: YES NO

2. Do you find that this alleged conspiracy caused economic injury to Plaintiffs and the class members? (Check YES or NO next to each Defendant)

Vervent, Inc.: YES NO

Activate Financial, LLC: YES NO

Laurence Chiavaro: YES NO

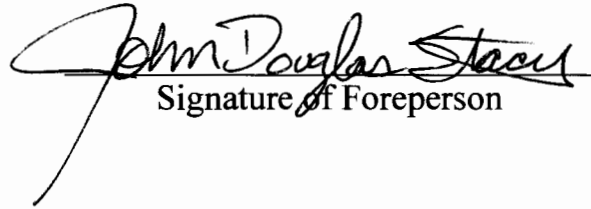
David Johnson: YES NO

3. If you answered "YES" to 1 and 2, state the amount, in dollars, that will fairly compensate Plaintiffs and the class for the damages that occurred between April 10, 2016 and September 2020.

Amount: \$ 4,000,000

1 Please ensure that you have complied with the instructions in this form and answered
2 all questions that these instructions directed you to complete. Then please have the
3 foreperson sign and date this form below. After signing the form, please notify the clerk
4 that a verdict has been reached.

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6 Date: 6/22/23

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8 Signature of Foreperson
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