

*Aliff v. Vervent*  
c/o Epiq  
PEAKS Student Loan Claims Administrator  
P.O. Box 2288  
Portland, OR 97208-2288

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**Important Notice About  
a Class Action Settlement**

**If you are a former ITT student who had a PEAKS student loan, a class action lawsuit may affect your rights.** This notice explains what the class action is about and how your rights may be affected. More information about the class action is available at [PEAKSStudentLoanClaims.com](http://PEAKSStudentLoanClaims.com).

Para una notificación en español, visite [PEAKSStudentLoanClaims.com](http://PEAKSStudentLoanClaims.com).

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

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You received this notice because our records indicate you may be part of a class action lawsuit called *Aliff et al. v. Vervent, Inc., et al.*, Case No. 3:20-cv-00697 (S.D. Cal.). The Court decided this lawsuit should be a class action on behalf of a “class,” or group of people, that could include you. This notice summarizes your rights and options before an upcoming trial. More information is available at [PEAKSStudentLoanClaims.com](http://PEAKSStudentLoanClaims.com) or by calling Blood Hurst & O’Reardon, LLP, at (619) 338-1100 or Langer Grogan & Diver, PC, at (215) 320-5660.

**What is this case about?** The lawsuit claims Defendants Vervent (formerly “First Associates Loan Servicing, LLC”); Activate Financial, LLC; and certain individuals improperly collected money from former ITT students on PEAKS loans. The PEAKS loans were deemed invalid in September 2020, and no one owes money on the loans going forward. The lawsuit seeks refunds for the money former students paid from April 10, 2016, until October 2020. Defendants deny all liability.

The trial is set for June 5, 2023. The Court appointed the law firms of Blood Hurst & O’Reardon, LLP; Langer Grogan & Diver, PC; and Law Office of Paul Arons to represent the Class as “Class Counsel.” Class Counsel will represent the interests of all Class Members at the trial. You do not need to hire your own lawyer (although you may if you wish).

**Who is affected?** The Class includes all PEAKS loan borrowers who made a payment during the period April 10, 2016, until October 2020. The Class also includes all PEAKS loan borrowers who made a payment after April 10, 2019, in response to a letter or email from Activate Financial.

**What are my rights?** You can do nothing and stay in the Class or exclude yourself from the Class.

**Do Nothing:** If you do nothing, you will stay in the Class and be bound by all orders and judgments of the Court, and you won’t be able to sue, or continue to sue, Defendants in any lawsuit relating to the claims in this lawsuit. If money or other benefits are obtained, you will be notified about how to get your share.

**Exclude Yourself:** If you ask to be excluded from the Class, you cannot get any money or benefits from this lawsuit if any are awarded, but you will keep any rights to sue Defendants for the claims in this lawsuit and will not be bound by any orders or judgments of the Court.

**How do I exclude myself from the Class?** To exclude yourself, visit [PEAKSStudentLoanClaims.com](http://PEAKSStudentLoanClaims.com) or send a letter to the following address:

*Aliff v. Vervent*  
c/o Epiq  
P.O. Box 2288  
Portland, OR 97208-2288

Your online opt-out form must be **submitted** or letter must be **postmarked by April 28, 2023**. If you send a letter, you must state that you want to be excluded from the *Aliff v. Vervent* class action and include your name, address, telephone number, email address (if any), and signature.

**What if I have additional questions?** If you have questions about this lawsuit, visit [PEAKSStudentLoanClaims.com](http://PEAKSStudentLoanClaims.com), call Class Counsel at (619) 338-1100 or (215) 320-5660, or write to the address above.