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QUESTION NO. 2.

As to each Defendant listed below, do you find that Plaintiffs have proved by a preponderance of the evidence that Defendant was a "debt collector?"

ANSWER:

*[Please indicate your finding with regard to each applicable Defendant by circling the appropriate answer below.]*

<b>Credigy Services Corporation</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Luis Renato Silva Nunes</b>	<b>Yes</b>	<b>No</b>
<b>Brett Boyde</b>	<b>Yes</b>	<b>No</b>
<b>Paulo Peres</b>	<b>Yes</b>	<b>No</b>

*[Proceed to the next Question, or if you answered "No" as to all of the above Defendants, proceed to Question 11.]*

QUESTION NO. 3.

As to each Defendant listed below, do you find that Plaintiffs have proved by a preponderance of the evidence that Defendant engaged in collection practices directed at Plaintiffs that were harassing, oppressive, abusive or unfair?

ANSWER:

*[Please indicate your finding with regard to each Defendant by circling the appropriate answer below. Do not answer this question with respect to any Defendant that you answered "No" to on Question No. 2.]*

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<b>Credigy Services Corporation</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Luis Renato Silva Nunes</b>	<b>Yes</b>	<b>No</b>
<b>Brett Boyde</b>	<b>Yes</b>	<b>No</b>
<b>Paulo Peres</b>	<b>Yes</b>	<b>No</b>

*[Proceed to the next Question.]*

**QUESTION NO. 4.**

As to each Defendant listed below, do you find that the Defendant has proved by a preponderance of the evidence that the violation you found in the previous question was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid such error?

N/A

**ANSWER:**

*[Please indicate your finding with regard to each Defendant by circling the appropriate answer below. Answer this question only with respect to any Defendant which you answered "Yes" in the previous question.]*

<b>Credigy Services Corporation</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Luis Renato Silva Nunes</b>	<b>Yes</b>	<b>No</b>
<b>Brett Boyde</b>	<b>Yes</b>	<b>No</b>
<b>Paulo Peres</b>	<b>Yes</b>	<b>No</b>

*[Proceed to the next Question.]*

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QUESTION NO. 5.

As to each Defendant listed below, do you find that Plaintiffs have proved by a preponderance of the evidence that after giving written notice to Defendant to cease further communications with them, Defendant communicated further with one or more of the Plaintiffs with respect to a debt or an alleged debt?

ANSWER:

*[Please indicate your finding with regard to each Defendant by circling the appropriate answer below. Do not answer this question with respect to any Defendant that you answered "No" to on Question No. 2.]*

<b>Credigy Services Corporation</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Luis Renato Silva Nunes</b>	<b>Yes</b>	<b>No</b>
<b>Brett Boyde</b>	<b>Yes</b>	<b>No</b>
<b>Paulo Peres</b>	<b>Yes</b>	<b>No</b>

*[Proceed to the next Question.]*

QUESTION NO. 6.

As to each Defendant listed below, do you find that the Defendant has proved by a preponderance of the evidence that the violation you found in the previous question was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid such error?

1 ANSWER:

2 *[Please indicate your finding with regard to each Defendant by circling the*  
3 *appropriate answer below. Answer this question only with respect to any*  
4 *Defendant which you answered "Yes" in the previous question.]*

5			
6	<b>Credigy Services Corporation</b>	<b>Yes</b>	<b>No</b>
7	<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<b>No</b>
8	<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<b>No</b>
9	<b>Luis Renato Silva Nunes</b>	<b>Yes</b>	<b>No</b>
10	<b>Brett Boyde</b>	<b>Yes</b>	<b>No</b>
11	<b>Paulo Peres</b>	<b>Yes</b>	<b>No</b>

12  
13 *[Proceed to the next Question.]*

14  
15 QUESTION NO. 7.

16 As to each Defendant listed below, do you find that Plaintiffs have proved by a  
17 preponderance of the evidence that Defendant made a misleading  
18 representation to a Plaintiff regarding the legal status of a debt or alleged debt?  
19

20 ANSWER:

21 *[Please indicate your finding with regard to each Defendant by circling the*  
22 *appropriate answer below. Do not answer this question with respect to any*  
23 *Defendant that you have answered "No" to on Question No. 2.]*

24			
25	<b>Credigy Services Corporation</b>	<b>Yes</b>	<b>No</b>
26	<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<b>No</b>
27	<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<b>No</b>
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<b>Luis Renato Silva Nunes</b>	<b>Yes</b>	<input checked="" type="radio"/> <b>No</b>
<b>Brett Boyde</b>	<b>Yes</b>	<input checked="" type="radio"/> <b>No</b>
<b>Paulo Peres</b>	<b>Yes</b>	<input checked="" type="radio"/> <b>No</b>

*[Proceed to the next Question.]*

**QUESTION NO. 8.**

As to each Defendant listed below, do you find that the Defendant has proved by a preponderance of the evidence that the violation you found in the previous question was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid such error?

N/A

**ANSWER:**

*[Please indicate your finding with regard to each Defendant by circling the appropriate answer below. Answer this question only with respect to any Defendant which you answered "Yes" in the previous question.]*

<b>Credigy Services Corporation</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Luis Renato Silva Nunes</b>	<b>Yes</b>	<b>No</b>
<b>Brett Boyde</b>	<b>Yes</b>	<b>No</b>
<b>Paulo Peres</b>	<b>Yes</b>	<b>No</b>

*[Proceed to the next Question.]*

1 QUESTION NO. 9.

2 As to each Defendant listed below, do you find that Plaintiffs have proved by a  
3 preponderance of the evidence that the Defendant used any false, deceptive or  
4 misleading representation or means in connection with the collection of any  
5 debt?

6  
7 ANSWER:

8 *[Please indicate your finding with regard to each Defendant by circling the*  
9 *appropriate answer below. Do not answer this question with respect to any*  
10 *Defendant that you have answered "No" to on Question No. 2.]*

11			
12	<b>Credigy Services Corporation</b>	<b>Yes</b>	<b>No</b>
13	<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<b>No</b>
14	<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<b>No</b>
15	<b>Luis Renato Silva Nunes</b>	<b>Yes</b>	<b>No</b>
16	<b>Brett Boyde</b>	<b>Yes</b>	<b>No</b>
17	<b>Paulo Peres</b>	<b>Yes</b>	<b>No</b>

18  
19 *[Proceed to the next Question.]*

20  
21 QUESTION NO. 10.

22 As to each Defendant listed below, do you find that the Defendant has proved  
23 by a preponderance of the evidence that the violation you found in the previous  
24 question was not intentional and resulted from a bona fide error  
25 notwithstanding the maintenance of procedures reasonably adapted to avoid  
26 such error?

27  
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1 ANSWER:

2 *[Please indicate your finding with regard to each Defendant by circling the*  
3 *appropriate answer below. Answer this question only with respect to any*  
4 *Defendant which you answered "Yes" in the previous question.]*

5			
6	<b>Credigy Services Corporation</b>	<b>Yes</b>	<b>No</b>
7	<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<b>No</b>
8	<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<b>No</b>
9	<b>Luis Renato Silva Nunes</b>	<b>Yes</b>	<b>No</b>
10	<b>Brett Boyde</b>	<b>Yes</b>	<b>No</b>
11	<b>Paulo Peres</b>	<b>Yes</b>	<b>No</b>

12  
13 *[Proceed to the next Question.]*

14  
15 **SECOND CLAIM**  
16 **VIOLATION OF RIGHT TO PRIVACY**

17  
18 **QUESTION NO. 11.**

19 As to each Defendant listed below, do you find that Plaintiffs have proved by a  
20 preponderance of the evidence that Defendant intentionally intruded upon the  
21 solitude, seclusion, private affairs or concerns of the listed Plaintiff?

22  
23 ANSWER:

24 *[Please indicate your finding with regard to each Defendant by circling the*  
25 *appropriate answer below.]*  
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United States District Court  
For the Northern District of California

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**Plaintiff Manuel Fausto**

<b>Credigy Services Corporation</b>	<b>Yes</b>	<input type="radio"/> <b>No</b>
<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<input type="radio"/> <b>No</b>
<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<input type="radio"/> <b>No</b>

**Plaintiff Luz Fausto**

<b>Credigy Services Corporation</b>	<b>Yes</b>	<input type="radio"/> <b>No</b>
<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<input type="radio"/> <b>No</b>
<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<input type="radio"/> <b>No</b>

*[Proceed to the next Question.]*

**THIRD CLAIM**

**NEGLIGENT INFLICTION OF EMOTIONAL DISTRESS**

**QUESTION NO. 12.**

As to each Defendant listed below, do you find that Plaintiffs have proved by a preponderance of the evidence that Defendant negligently inflicted emotional distress upon the listed Plaintiff?

**ANSWER:**

*[Please indicate your finding with regard to each Defendant by circling the appropriate answer below.]*

United States District Court  
For the Northern District of California

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**Plaintiff Manuel Fausto**

<b>Credigy Services Corporation</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<b>No</b>

**Plaintiff Luz Fausto**

<b>Credigy Services Corporation</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Receivables, Inc.</b>	<b>Yes</b>	<b>No</b>
<b>Credigy Solutions, Inc.</b>	<b>Yes</b>	<b>No</b>

*[Proceed to the next Question.]*

**COMPENSATORY DAMAGES**

**QUESTION NO. 13.**

*[Answer this question if you answered "Yes" to Question Nos. 2, 3 and "No" to Question No. 4 as to any Defendant; OR*

*If you answered "Yes" to Question Nos. 2, 5 and "No" to Question 6 as to any Defendant; OR*

*If you answered "Yes" to Question Nos. 2, 7 and "No" to Question 8 as to any Defendant; OR*

*If you answered "Yes" to Question Nos. 2, 9 and "No" to Question No. 10 as to any Defendant; OR*

*If you answered "Yes" to Question Nos. 11 or 12 as to any Defendant.]*

United States District Court  
For the Northern District of California

1 What if any, amount of compensatory damages do you award to the listed  
2 Plaintiff from the listed Defendant or Defendants for the injury, loss, damage or  
3 harm?  
4

5 ANSWER:

6 *[Please indicate your award by filling the blank below. If you do not award*  
7 *compensatory damages, you should award nominal damages of \$1.00.]*

8 **Plaintiff Manuel Fausto**

9	<b>Credigy Services Corporation</b>	\$ <u>50,000</u> <del>100,000</del>
10	<b>Credigy Receivables, Inc.</b>	\$ <u>0</u>
11	<b>Credigy Solutions, Inc.</b>	\$ <u>0</u>
12	<b>Luis Renato Silva Nunes</b>	\$ <u>0</u>
13	<b>Brett Boyde</b>	\$ <u>0</u>
14	<b>Paulo Peres</b>	\$ <u>0</u>

15 **Total Amount of Compensatory Damages**  
16 **awarded to Manuel Fausto**

\$ 50,000

17 **Plaintiff Luz Fausto**

18	<b>Credigy Services Corporation</b>	\$ <u>50,000</u>
19	<b>Credigy Receivables, Inc.</b>	\$ <u>0</u>
20	<b>Credigy Solutions, Inc.</b>	\$ <u>0</u>
21	<b>Luis Renato Silva Nunes</b>	\$ <u>0</u>
22	<b>Brett Boyde</b>	\$ <u>0</u>
23	<b>Paulo Peres</b>	\$ <u>0</u>

24 **Total Amount of Compensatory Damages**  
25 **awarded to Luz Fausto**

\$ 50,000

26  
27 *[Proceed to the next Question.]*  
28

**PUNITIVE DAMAGES**

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QUESTION NO. 14.

*[Answer this question only if in answering Question 13, you awarded any amount of compensatory or nominal damages as to any of the Defendant.]*

Do you find by clear and convincing evidence that a Defendant's conduct was malicious, or in reckless disregard of Plaintiffs' rights, what if any, amount of punitive damages do you award to Plaintiffs.

ANSWER:

YES  NO

*[If your answer is "Yes," please fill in the blank below. If your answer is "No" to all Defendants, proceed to the next question.]*

<b>Credigy Services Corporation</b>	\$ <u>400,000</u>
<b>Credigy Receivables, Inc.</b>	\$ _____
<b>Credigy Solutions, Inc.</b>	\$ _____

*[Proceed to the next Question.]*

**United States District Court**  
For the Northern District of California

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**COUNTERCLAIM**

QUESTION NO. 15.

Do you find that Defendant Credigy Services Corporation has proved by a preponderance of the evidence that Plaintiff Luz Fausto used an electronic recording device to record a confidential communication in which Defendant Credigy Services Corporation was engaged without the consent of Defendant Credigy Services Corporation?

ANSWER:

YES  NO

*[Proceed to the next Question.]*

**DEFENSE TO COUNTERCLAIM**

QUESTION NO. 16.

Do you find that Plaintiff Luz Fausto has proved by a preponderance of the evidence that she made the recording for the purpose of obtaining evidence reasonably believed to relate to proving that telephone calls were being made with the intent to annoy or harass her or members of her household?

ANSWER:

YES  NO

*[If you answered "Yes" to the preceding question, have your presiding juror sign and date this verdict form. Send a note out to Courtroom Deputy Clerk*

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*Elizabeth Garcia stating that "The jury has reached a verdict." Place this verdict form in the special folder provided to you and have your presiding juror bring it with you when you are summoned into Court. If you answered "No" to the preceding question proceed to the next Question.]*

QUESTION NO. 17.

Do you find that Defendant Credigy Services Corporation suffered actual damages caused by Plaintiff Luz Fausto?

ANSWER:

YES \_\_\_\_\_ NO ✓

*[If you answered "No" to the preceding question, have your presiding juror sign and date this verdict form. Send a note out to Courtroom Deputy Clerk Elizabeth Garcia stating that "The jury has reached a verdict." Place this verdict form in the special folder provided to you and have your presiding juror bring it with you when you are summoned into Court. If you answered "Yes" to the preceding question proceed to the next Question.]*

QUESTION NO. 18.

What amount do you award to Credigy Services Corporation from Plaintiff Luz Fausto for actual damages?

N/A

ANSWER:

*[Please indicate your award by filling the blank below.]*

\$ 0

1 [Have your presiding juror sign and date this verdict form. Send a note out to  
2 Courtroom Deputy Clerk Elizabeth Garcia stating that "The jury has reached a  
3 verdict." Place this verdict form in the special folder provided to you and have your  
4 presiding juror bring it with you when you are summoned into Court.]  
5

6 DATED: 3 April 2009

7 Presiding Juror Signature  
8

9  
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11 **PRINT NAME OF PRESIDING JUROR**  
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**United States District Court**  
For the Northern District of California