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15 **UNITED STATES DISTRICT COURT**
16 **SOUTHERN DISTRICT OF CALIFORNIA**

17 HEATHER TURREY, et al.,

18 Plaintiffs,

19 v.

20 VERVENT, INC., etc., et al.,

21 Defendants.

Case No. 3:20-cv-00697-DMS-AHG

CLASS ACTION

**DECLARATION OF HEATHER
TURREY IN SUPPORT OF MOTION
FOR CLASS REPRESENTATIVE
SERVICE AWARD**

Date: August 16, 2024

Time: 1:00 p.m.

District Judge Dana M. Sabraw
Courtroom 13A, 13th Fl. (Carter-Keep)
Magistrate Judge Allison H. Goddard
Chambers Room 3B, (Schwartz)

Complaint Filed: April 10, 2020

Trial Date: June 8, 2023

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1 I, HEATHER TURREY, declare:

2 1. I am the a plaintiff and Class Representative in the case called *Turrey v.*
3 *Vervent, Inc.*, S.D. Cal. No. 3:20-cv-00697-DMS-AHG. I have personal knowledge
4 of the facts stated below and, if called upon to testify, would be competent to do so.

5 2. I was named a plaintiff in the original, and all subsequent, complaints
6 filed in this case. *See* Dkt. Nos. 1, 84-3,133-3 and 141. I was designated as a Class
7 Representative in Motion to Certify Class filed on July 29, 2021. *See* Dkt. 87. That
8 motion was stayed pending the resolution of the Motion to Amend the Complaint.
9 Thereafter, I was again designated as a Class Representative in the Amended Motion
10 for Class Certification and was included in a declaration in support of the motion to
11 appoint me as the Class Representative in this case. *See* Dkt. No. 143-2. Class
12 certification was granted, and I was appointed a Class Representative for the Class
13 RICO Claim by this Court on January 11, 2023. *See* Dkt. No. 151

14 3. I am a resident of the State of California. I volunteered to be a plaintiff
15 and to represent other borrowers in this class action because I believe it is wrong for
16 companies to service and collect on fraudulent student loan products. I understand
17 that I was appointed by the Court to be the representative of the class, and it is my
18 duty to act in the best interest of the class and to not put my interests ahead of theirs
19 in this case. I believe that I have carried out this duty.

20 4. I retained my attorneys in March 2020 and have kept in contact with
21 them and stayed informed on the progress of the case. I have answered all of my
22 attorneys' questions regarding my experience with PEAKS, Vervent Inc., and ITT
23 Technical School. From the time I agreed to act as a class representative, I understood
24 that trial was quickly approaching and that I would have to make myself available
25 very quickly to meet the discovery and trial schedule.

26 5. Early in the case, Defendants offered to settle my claim individually. I
27 rejected Defendants' offer because it was important to me that other students harmed
28 by Defendants' conduct received compensation for their injuries.

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1 6. After I was appointed as the Class Representative by the Court, I have
2 spent a lot of time and effort on this case. I spoke with my attorneys numerous times
3 about my experience with PEAKS, Vervent Inc., and ITT Technical School. I've also
4 spoken to them regularly about Defendants' discovery requests, my deposition, the
5 case in general, and the jury trial.

6 7. I reviewed and spoke with my attorneys about the interrogatories and
7 requests for documents that Defendants served. I answered all the questions to the
8 best of my knowledge and searched my home, emails, and other sources for any
9 documentation related to my PEAKS loan. I sent my attorneys account statements and
10 documents that were in my possession. These documents were eventually used during
11 the trial. After the answers to the interrogatories and the responses to the request for
12 documents were prepared by my attorneys, I reviewed them to make sure they were
13 accurate. I signed a verification of my interrogatory answers swearing under the
14 penalty of perjury that they were truthful to the best of my knowledge.

15 8. In preparing for my deposition, I had several meetings and phone calls
16 with my attorneys where they asked me detailed questions about my background, my
17 education history, and the reasons why I took out a PEAKS loan. I re-read the
18 complaints and my previous interrogatories and request for production of documents
19 answers. During the meetings we also went through a mock deposition where they
20 would ask questions as if they were Defendants' attorneys. On June 15, 2021, I
21 attended the deposition. I had to answer all questions from Defendants' attorneys
22 under oath and subject to the penalty of perjury.

23 9. On March 22, 2023, I attended a settlement conference on Zoom with
24 Magistrate Judge Allison Goddard. In order to attend, I had to take time off work,
25 however it was important for me to attend in order to demonstrate my commitment
26 and involvement in the case. I spoke to my attorneys beforehand in preparation for
27 the settlement conference and was debriefed by them afterwards.

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1 10. Prior to trial, I had several meetings to prepare to testify and discuss how
2 the trial would work. I immersed myself in the case to ensure I was prepared to answer
3 any questions from Defendants' attorneys. I re-read the complaints, my answers to
4 interrogatories and requests for production of documents, and my deposition
5 transcript several times to ensure my trial testimony would be accurate and truthful. I
6 was very nervous to testify in front of everyone at the trial. I had never testified at a
7 trial before but felt strongly about the case.

8 11. On June 7, 2023, I traveled to San Diego from my home in Lancaster,
9 California to prepare for, attend, and testify at the trial. I attended two days of the trial
10 and did not leave San Diego until June 9, 2023. I returned to San Diego the hear the
11 verdict on June 22, 2023. I spoke with my attorneys regularly throughout the trial to
12 keep up to date about the proceedings.

13 12. On June 9, 2023, I was called to testify at the trial. I was subjected to
14 several rounds of questions by both my attorney and by defense attorneys. I answered
15 everything to the best of my knowledge. I continue to communicate with my attorneys
16 to get updates on the motions brought since the trial and the overall progress of the
17 case. I remain committed to the case and will stay active and involved.

18 I declare under penalty of perjury that the foregoing is true and correct.
19 Executed on June 19, 2024, at Lancaster, California.

Heather Turrey
Heather Turrey (Jun 19, 2024 12:52 PDT)

HEATHER TURREY

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CERTIFICATE OF SERVICE

I hereby certify that on June 27, 2024, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the e-mail addresses denoted on the Electronic Mail Notice List, and I hereby certify that I have mailed the foregoing document or paper via the United States Postal Service to the non-CM/ECF participants indicated on the Electronic Mail Notice List.

I certify under penalty of perjury that the foregoing is true and correct. Executed on June 27, 2024.

s/ Timothy G. Blood

TIMOTHY G. BLOOD

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