



December 6, 2016

Abbas Kazerouni
Kazerouni Law Group, APC
245 Fischer Avenue
Suite D1
Costa Mesa, CA 92626

Re: *Cy Pres Award – Macias v. Water and Power Community Credit Union*

Dear Abbas:

Thank you so much for recommending Public Justice for the \$15,930.17 *cy pres* distribution from *Macias v. Water and Power Community Credit Union*. This award was processed on November 21, 2016, and we have received payment in full.

On behalf of all of us at Public Justice, I write to express my gratitude for your support of our work on behalf of consumers. Moreover, I congratulate you on your success in securing redress for the 100+ consumers in California who were harmed by the defendant's debt collection practices, including violations of the Fair Debt Collection Practices Act (FDCPA). We have done a great deal of work over time to protect the ability of consumers to remedy illegal debt collection practices, including winning a major Fourth Circuit decision protecting state debt collection laws from preemption by federal banking laws, among other efforts.

In keeping with the principles underlying the *cy pres* doctrine, the Public Justice Foundation will use the award to help advance the rights of consumers in California, and nationwide, to be free of deceptive lending practices and violations of the FDCPA and state debt collection laws, and to have access to court to enforce – and help others enforce – consumers' rights and consumer protection laws.

Thank you again for your advocacy and role in directing this significant *cy pres* distribution to our work.

Sincerely,

F. Paul Bland

F. Paul Bland
Executive Director

*Abbas,
Thank you so much. I am so grateful for your support of us in this way. This is substantial and very significant to us. We will work very, very hard to maximize the impact of these resources in protecting consumers.
Paul*

1870
1871
1872
1873
1874
1875
1876
1877
1878
1879
1880
1881
1882
1883
1884
1885
1886
1887
1888
1889
1890
1891
1892
1893
1894
1895
1896
1897
1898
1899
1900

1901
1902
1903
1904
1905
1906
1907
1908
1909
1910
1911
1912
1913
1914
1915
1916
1917
1918
1919
1920

1921
1922
1923
1924
1925
1926
1927
1928
1929
1930
1931
1932
1933
1934
1935
1936
1937
1938
1939
1940
1941
1942
1943
1944
1945
1946
1947
1948
1949
1950
1951
1952
1953
1954
1955
1956
1957
1958
1959
1960
1961
1962
1963
1964
1965
1966
1967
1968
1969
1970
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
1986
1987
1988
1989
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000