Fill in this information to identify the case:					
Debtor	Progrexion ASG, Inc.				
United States Ba	ankruptcy Court for the:	District of Delaware (State)			
Case number	23-10726	<u> </u>			

Official Form 410

Proof of Claim 04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies or any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

P	art 1: Identify the Clai	the Claim			
1.	Who is the current creditor?	Andrew Rhodes Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor			
2.	Has this claim been acquired from someone else?	✓ No Yes. From whom?			
3.	Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? Andrew Rhodes J. Gerard Stranch IV 223 Rosa L. Parks Avenue, Suite 200 Nashville, TN 37203 Contact phone Contact email gstranch@stranchlaw.com Uniform claim identifier for electronic payments in chapter 13 (if you use	Where should payments to the creditor be sent? (if different) Contact phone Contact email e one):		
	Does this claim amend one already filed?	✓ No ✓ Yes. Claim number on court claims registry (if known)	Filed on		
5.	Do you know if anyone else has filed a proof of claim for this claim?	✓ No Yes. Who made the earlier filing?			

Official Form 410 Proof of Claim

6.	Do you have any number you use to identify the debtor?	No Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor:	
•	How much is the claim?	\$ 15,150 unliquidated Does this amount include interest or other charges? No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).	
-	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. WARN Act claim	
9.	Is all or part of the claim secured?	Yes. The claim is secured by a lien on property. Nature or property: Real estate: If the claim is secured by the debtor's principle residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim. Motor vehicle Other. Describe: Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)	
		Value of property: Amount of the claim that is secured: Amount of the claim that is unsecured: \$ (The sum of the secured and unsecured amount should match the amount in line)	

Amount necessary to cure any default as of the date of the petition: Annual Interest Rate (when case was filed)_____% Fixed Variable 10. Is this claim based on a **№** No Yes. Amount necessary to cure any default as of the date of the petition. 11. Is this claim subject to a right of setoff? **☑** No Yes. Identify the property: _

Proof of Claim

lease?

12. Is all or part of the claim	□ No			
entitled to priority under 11 U.S.C. § 507(a)?	Yes. Chec	k all that apply:	Amount entitled to priority	
A claim may be partly priority and partly		estic support obligations (including alimony and child support) under S.C. § 507(a)(1)(A) or (a)(1)(B).	\$	
nonpriority. For example, in some categories, the law limits the amount		\$3,350* of deposits toward purchase, lease, or rental of property vices for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$	
entitled to priority.	days	es, salaries, or commissions (up to \$15,150*) earned within 180 before the bankruptcy petition is filed or the debtor's business ends, ever is earlier. 11 U.S.C. § 507(a)(4).	\$ <u>15150</u>	
	☐ Taxes	or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$	
	Contri	ibutions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$	
	Other	. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$	
	* Amounts	are subject to adjustment on 4/01/25 and every 3 years after that for cases begun	on or after the date of adjustment.	
13. Is all or part of the claim pursuant to 11 U.S.C. § 503(b)(9)?	rsuant to 11 U.S.C.			
Part 3: Sign Below				
The person completing this proof of claim must sign and date it. FRBP 9011(b). If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is. A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.	I am the trust I am a guaran I understand that a the amount of the I have examined the I declare under per Executed on date	litor's attorney or authorized agent. tee, or the debtor, or their authorized agent. Bankruptcy Rule 3004. Intor, surety, endorser, or other codebtor. Bankruptcy Rule 3005. In authorized signature on this <i>Proof of Claim</i> serves as an acknowled claim, the creditor gave the debtor credit for any payments received to the information in this <i>Proof of Claim</i> and have reasonable belief that the nalty of perjury that the foregoing is true and correct. \(\text{\	ward the debt.	
	/s/Michael C Signature	. ladevara		
	Print the name of	f the person who is completing and signing this claim:		
	Name	Michael C. Iadevaia First name Middle name Lastr	name	
	Title	Attorney		
	Company	Stranch, Jennings, and Garvey PLLC Identify the corporate servicer as the company if the authorized agent is a servicer	.	
	Address			
	Contact phone	Fmail		

Official Form 410 Proof of Claim

KCC ePOC Electronic Claim Filing Summary

For phone assistance: Domestic (888) 249-2721 | International (310) 751-2604

Debtor:						
23-10726 - Progrexion ASG, Inc.	23-10726 - Progrexion ASG, Inc.					
District:						
District of Delaware						
Creditor:	Has Supporting Documentation:					
Andrew Rhodes	Yes, supportir	ng documentation successfully uploaded				
J. Gerard Stranch IV	Related Document Statement:					
223 Rosa L. Parks Avenue, Suite 200						
	Has Related Claim:					
Nashville, TN, 37203	No					
Phone:	Related Claim Filed By:					
Phone 2:	Filing Party:					
Fax:	Authorized ag	ent				
Email:						
gstranch@stranchlaw.com						
Other Names Used with Debtor:	Amends Claim:					
	No					
	Acquired Claim:					
	No					
Basis of Claim:	Last 4 Digits:	Uniform Claim Identifier:				
WARN Act claim	No					
Total Amount of Claim:	Includes Interest or Charges:					
15,150 unliquidated	No					
Has Priority Claim:	Priority Under:					
Yes	11 U.S.C. §507(a)(4): 15150					
Has Secured Claim:	Nature of Secured Amount:					
No	Value of Property:					
Amount of 503(b)(9):	Annual Interest Rate:					
No 2	Arrearage Amount:					
Based on Lease:	•					
No	Basis for Perfection:					
Subject to Right of Setoff:	Amount Unsecured:					
No Color in the co						
Submitted By:						
Michael C. ladevaia on 07-Sep-2023 9:15:11 a.m. Eastern Time						
Title:						
Attorney						
Company:						
Stranch, Jennings, and Garvey PLLC						

JASON R. HULL [11202] JHULL@MOHTRIAL.COM

MARSHALL OLSON & HULL, PC TEN EXCHANGE PLACE, SUITE 350

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IN THE UNITED STATES DISTRICT COURT DISTRICT OF UTAH, CENTRAL DIVISION

ANDREW RHODES, CASSANDRA MASON, and JOHN BRAY, on behalf of themselves and all others similarly situated,

Plaintiffs,

v.

PGX HOLDINGS, INC.; PROGREXION; TELESERVICES, INC.; PROGREXION MARKETING, INC.; PROGREXION, ASG, INC.; EFOLKS, LLC; CREDITREPAIR.COM, INC.; CREDIT.COM, INC.; JOHN C. HEATH, ATTORNEY AT LAW, P.C., d/b/a LEXINGTON LAW FIRM,

Defendants.

COMPLAINT

[PROPOSED CLASS ACTION]

JURY TRIAL DEMANDED

Case No.: 2:23-cv-354

^{*}Pro Hac Vice Forthcoming

Andrew Rhodes, Cassandra Mason, and John Bray (the "Plaintiffs"), on behalf of themselves and a putative class of similarly situated former employees as defined herein, brings this suit against Defendant PGX Holdings, Inc., and its subsidiaries, Defendants Progrexion Teleservices, Inc. ("PTI"), Progrexion Marketing, Inc. ("PMI"), Progrexion ASG, Inc. ("PASG"), eFolks, LLC ("eFolks"), CreditRepair.com, Inc. ("CreditRepair.com"), Credit.Com, Inc. ("Credit.com"), and John C. Heath, Attorney at Law P.C., d/b/a ("Lexington Law"), by way of this Class Action Complaint against Defendants—a common business enterprise—alleging as follows:

NATURE OF THE ACTION

- 1. This is a Class Action Complaint brought under the Worker Adjustment and Retraining Notification Act, 29 U.S.C. §§ 2101–2109 (the "WARN Act"), by the Plaintiffs on their own behalf and on behalf of the other similarly situated persons against Defendant PGX Holdings, Inc., and its subsidiaries, Defendants Progrexion Teleservices, Inc. ("PTI"), Progrexion Marketing, Inc. ("PMI"), Progrexion ASG, Inc. ("PASG"), eFolks, LLC ("eFolks"), CreditRepair.com, Inc. ("CreditRepair.com"), Credit.Com (Credit Inc.") and John C. Heath, Attorney at Law P.C., d/b/a ("Lexington Law") their employers (a common business enterprise) for WARN Act purposes.
- 2. On or within 30 days of April 5, 2023, Defendants made a mass layoff by, unilaterally and without proper notice to employees or staff, terminating approximately 800 total employees nationwide, including employees at their:
 - a. Salt Lake City, Utah facility, located at 257 East 200 South, Suite 1200, Salt Lake City, UT 84111;
 - b. West Valley City, UT facility, located at 2850 S. Decker Lake Dr., Suite 300,
 West Valley City, Utah 84119;

- c. Rexburg, Idaho facility, located at 7 East Main St., Rexburg, Idaho 83440;
- d. Phoenix, Arizona facility, located at 20620 N. 19th Ave, Phoenix, Arizona,
 85027; and
- e. Oklahoma City, Oklahoma facility located at 7725 W Reno Ave #393, Oklahoma City, Oklahoma.
- 3. Defendants failed to provide 60 days advance written notice to employees or staff as required by the WARN Act, 29 U.S.C. § 2101 *et seq.*, to the affected employees.
- 4. On or about April 5, 2023, Defendants informed the affected employees in the Utah, Idaho, Arizona, and Oklahoma facilities that, as of that same day, their services would no longer be required and that they were not required nor allowed to report for work.
- 5. Defendants' reduction in forces constituted a mass layoff or plant closing, which became terminations, commencing on April 5, 2023 and occurring within 30 days. As such, Plaintiffs and other similarly situated employees, should have received the full protection afforded by the WARN Act.

JURISDICTION AND VENUE

- 6. This Court has jurisdiction over this matter pursuant to 28 U.S.C § 1331 and 29 U.S.C. § 2104(a)(5).
- 7. Venue is proper in this district pursuant to 28 U.S.C. § 1391(b) and 29 U.S.C. § 2104(a)(5).

PARTIES

- 8. At all times herein relevant, each of the Representative Plaintiffs was and are members of the Nationwide class.
- 9. Plaintiff Andrew Rhodes is a citizen of the United States and resident of Salt Lake County, Utah. Plaintiff Rhodes was employed by PTI at all relevant times at the West Valley City, UT, facility. He is an "aggrieved employee" within the meaning of 29 U.S.C. § 2104(a)(7).
- 10. Plaintiff Cassandra Mason is a citizen of the United States and resident of Salt Lake County, Utah. Plaintiff Mason was employed by PTI at all relevant times at the Salt Lake City, UT facility. She is an "aggrieved employee" within the meaning of 29 U.S.C. § 2104(a)(7).
- 11. Plaintiff John Bray is a citizen of the United States and resident of Salt Lake County, Utah. Plaintiff Bray was employed by PTI at all relevant times at the West Valley City, UT facility. He is an "aggrieved employee" within the meaning of 29 U.S.C. § 2104(a)(7).
- 12. Defendant PGX Holdings, Inc., is a Delaware corporation with its principal place of business 257 East 200 South, Suite 1200, Salt Lake City, UT 84111. Defendant PGX Holdings, Inc. may be served via its registered agent, CT Corporation System, 1108 E South Union Ave, Midvale, UT 84047.
- 13. Defendant PTI is a Delaware limited liability corporation with its principal place of business at 257 East 200 South, Suite 1200, Salt Lake City, UT 84111. Defendant PTI may be served via its registered agent, CT Corporation System, 1108 E South Union Ave, Midvale, UT 84047.

- 14. Defendant PASG is a Delaware corporation with its principal place of business at 257 East 200 South, Suite 1200, Salt Lake City, UT 84111. Defendant PASG may be served via its registered agent, CT Corporation System, 1108 E South Union Ave, Midvale, UT 84047.
- 15. Defendant PMI is a Delaware corporation with it its principal place of business at 257 East 200 South, Suite 1200, Salt Lake City, UT 84111. Defendant PMI may be served via its registered agent, CT Corporation System, 1108 E South Union Ave, Midvale, UT 84047.
- 16. Defendant eFolks LLC is a Delaware corporation with its principal place of business at 257 East 200 South, Suite 1200, Salt Lake City, UT 84111. Defendant eFolks may be served via its registered agent, CT Corporation System, 1108 E South Union Ave, Midvale, UT 84047.
- 17. Defendant CreditRepair.com, Inc. is a Florida corporation with its principal place of business at 257 East 200 South, Suite 1200, Salt Lake City, UT 84111. Defendant CreidtRepair.com may be served via its registered agent, CT Corporation System, 1108 E South Union Ave, Midvale, UT 84047.
- 18. Defendant Credit.Com is an entity belonging to PGX Holdings, with its principal place of business at 257 East 200 South, Suite 1200, Salt Lake City, UT 84111. Defendant Credit.Com may be served via its registered agent, CT Corporation System, 1108 E South Union Ave, Midvale, UT 84047.
- 19. Defendant Lexington Law is a professional corporation with its principal place of business 2875 South Decker Lake Drive, Suite 200, West Valley City, UT 84119. Defendant Lexington Law may be served via its registered agent, John C. Heath, 2875 S. Decker Lake Dr., Suite 200, West Valley City, UT 84119.

20. Collectively, these entities operate as a common enterprise under Defendant PGX Holdings, Inc. Defendant PGX Holdings, Inc., as a result, is the responsible entity for the operation of the common enterprise with facilities located at: 257 East 200 South, Suite 1200, Salt Lake City, UT 84111; 2850 S. Decker Lake Dr., Suite 300, West Valley, City, Utah 84119; 7 East Main St., Rexburg, Idaho 83440, and 7725 W Reno Ave #393, Oklahoma City, Oklahoma; and one or all of such entities who employed the affected employees of Defendant PGX Holdings, Inc., and the entities liable for the actions alleged in this complaint.

FACTS

- 21. As a common enterprise, Defendants are Utah-based businesses that provide credit repair services through various consumer brands.
- 22. On or about April 5, 2023, Defendants informed all employees at its Salt Lake City, UT, West Valley, UT, Oklahoma City, OK, and Rexburg, ID locations, including Plaintiffs, that they were abolishing positions and terminating employees' employment effective immediately, April 5, 2023, and that terminated employees would perform no additional compensated services.
- 23. That same day, Defendants filed a notice with the Utah Department of Workforce Services, advising that 355 employees of Defendants located in the State of Utah would be separated.
- 24. As of this filing, no similar notice has been reported to be filed with the Idaho Department of Labor or the Oklahoma Department of Labor.
- 25. On April 28, Defendants filed a notice with the Arizona Department of Labor, indicating that 203 employees were terminated.

- 26. Defendants did not provide any WARN Act Notice as required by 29 U.S.C. §§ 2101 *et seq.* even though it planned to abolish, terminate, and/or layoff over one-hundred full-time employees employed there.
- 27. Upon information and belief, no circumstances existed that would have permitted NBC from reducing the notification period as provided in 29 U.S.C. § 2102(b).
- 28. By failing to provide their affected employees who were temporarily or permanently terminated on or around April 5, 2023, with WARN Act Notices and other benefits, Defendants acted willfully and cannot establish that they had any reasonable grounds or basis for believing their actions were not in violation of the statute.

RULE 23 CLASS ACTION ALLEGATIONS

29. Plaintiffs brings their WARN Act claim as a Class Action pursuant to Federal Rule of Civil Procedure 23 on behalf of the following Nationwide class:

All employees of Defendants who were terminated pursuant to a mass layoff or plant closing (as those terms are defined in the WARN Act) within 30 days of April 5, 2023.

- 30. Class Action treatment of WARN Act claims is appropriate because all of Federal Rule of Civil Procedure 23's Class Action requisites can be satisfied. For example:
 - a. The class includes, upon information and belief, over 50 class members, and, as such, is so numerous that joinder of all the class members is impracticable under these circumstances, thereby satisfying Federal Rule of Civil Procedure 23(a)(1).
 - b. Questions of law and fact are common to the class, including, *inter alia*, whether Defendants provided adequate notice of their mass layoff under the WARN Act, 29 U.S.C. § 2102. Thus, Plaintiffs satisfy Federal Rule of Civil Procedure 23(a)(2).

- c. Plaintiffs are members of the class, and their claims are typical of the claims of other class members. Plaintiffs have no interests that are antagonistic to or in conflict with the interests of other class members. Thus, Plaintiffs satisfy Federal Rule of Civil Procedure 23(a)(3).
- d. Plaintiffs will fairly and adequately represent the class and its interests. Moreover, Plaintiffs have retained competent and experienced counsel who will effectively represent the interests of the class. Thus, Plaintiffs satisfy Federal Rule of Civil Procedure 23(a)(4).
- 31. Class certification is appropriate pursuant to Federal Rule of Civil Procedure 23(b)(1) because the prosecution of separate actions by individual class members would create a risk of inconsistent or varying adjudications which would establish incompatible standards of conduct for Defendants and/or because adjudications with respect to individual class members would as a practical matter be dispositive of the interests of non-party class members.
- 32. Class certification is appropriate pursuant to Federal Rule of Civil Procedure 23(b)(2) because Defendants acted or refused to act on grounds generally applicable to the Class, making appropriate declaratory and injunctive relief with respect to Plaintiffs and the class as a whole.
- 33. Class certification is appropriate under Federal Rule of Civil Procedure 23(b)(3) because common questions of law and fact predominate over any question affecting only individual class members, and because a Class Action is superior to other available methods for the fair and efficient adjudication for this litigation.

FIRST CAUSE OF ACTION (VIOLATIONS OF THE WARN ACT, 29 U.S.C. §§ 2101, et seq.)

- 34. Plaintiffs re-allege and incorporate all preceding paragraphs as if set forth in full here.
- 35. Defendants individually are "employers" within the meaning of the WARN Act, 29 U.S.C § 2101(a)(1) and, collectively, operated as a common "business enterprise" as defined by 29 U.S.C § 2101(a)(1).
- 36. Plaintiffs and those they seek to represent were at all relevant times "affected employees" within the meaning of the WARN Act, 29 U.S.C § 2101(a)(5).
- 37. The April 5, 2023, permanent layoffs of at least 505 employees at the Salt Lake City, UT; West Valley City, UT; Rexburg, ID; Oklahoma City, OK; and Phoenix, AZ facilities resulted in "employment losses" as defined in 29 U.S.C. § 2101(a)(3)(B)(i)(I) and (II) for at least 33 percent of the employees and at least 50 employees.
- 38. For purposes of 29 U.S.C. § 2101(a)(3)(B)(i)(I) and (II), the Salt Lake City, UT; West Valley City, UT; Rexburg, ID facilities; Oklahoma City, OK; and Phoenix, AZ individually, and in aggregate, constitute a single site of employment in that each employee's facility was the location to which relevant employees were assigned as their home base, the place from which their work was assigned, and the place to which they reported for work.
- 39. The WARN Act requires employers to provide 60-days' notice of any plant closing or mass layoff "to each representative of the affected employees . . . or, if there is no such representative at that time, to each affected employee," 29 U.S.C. § 2102(a)(1), and "to the State or entity designated by the State to carry out rapid response activities under [29 U.S.C. §]

3174(a)(2)(A)," as well as to "the chief elected official of the local government within which such closing or layoff is to occur," 29 U.S.C. § 2102(a)(2).

- 40. On information and belief, prior to April 5, 2023, Defendants did not give any prior written notice of the plant closing and/or mass layoff to any "affected employee," including Plaintiffs and those they seek to represent, as that term is defined in 29 U.S.C § 2101(a)(5). Nor upon information and belief did Defendants give any *prior* written notice to the Utah Department of Workforce Services, Oklahoma Department of Labor, Arizona Department of Labor, Idaho Department of Labor, or to the chief elected official of the local government within which the mass layoff was ordered. Rather, Defendants waited until the day of the mass layoffs to do so (or they never did).
- 41. Defendants violated the WARN Act by failing to give timely written notice of the mass layoff as required by 29 U.S.C. § 2102(a), which began on or about April 5, 2023.
- 42. As such, Plaintiffs and those they seek to represent are "aggrieved employees" within the meaning of the WARN Act, 29 U.S.C. § 2104(a)(7).
- 43. The WARN Act expressly permits an "aggrieved employee" to bring a civil action individually and on behalf of all those similarly situated to seek relief for violations of the provisions of 29 U.S.C. § 2102. *See* 29 U.S.C. § 2104(5).
- 44. Moreover, Defendants' violations of the WARN Act were not in good faith, and Defendants had no reasonable grounds for believing that the plant closing or mass layoff it ordered was not in violation of the notice requirements at 29 U.S.C. § 2102.

JURY DEMAND

Plaintiffs request a jury on all issues so triable.

PRAYER FOR RELIEF

WHEREFORE, Plaintiffs pray for the following relief:

- 1. Certification of the Class as a Class Action pursuant to Federal Rule of Civil Procedure 23(b), and designation of Plaintiffs as a representative of the Class and her counsel of record as Class Counsel.
 - 2. A declaration that Defendants have violated the WARN Act;
- 3. A judgment against Defendants and in favor of Plaintiffs and those they seek to represent for back pay to the fullest extent permitted by the WARN Act, 29 U.S.C. § 2104(a)(1)(A);
- 4. A judgment against Defendants and in favor of Plaintiffs and those they seek to represent for the loss of benefits, including, but not limited to, medical expenses incurred by Plaintiffs and those they seek to represent during the employment loss, to the fullest extent allowable under the WARN Act, 29 U.S.C. § 2104(a)(1)(B);
- 5. A finding that Defendants' violations of the WARN Act were and are willful, not in good faith, and that Defendants had no reasonable grounds for believing that its mass layoff was not in violation of the notice requirements of the WARN Act, 29 U.S.C. § 2102;
- 6. A judgment against Defendants and in favor of Plaintiffs and those they seek to represent for litigation costs, expenses, attorney's fees to the fullest extent permitted under the WARN Act, 29 U.S.C. § 2104(a)(6), and for discretionary costs pursuant to Federal Rule of Civil Procedure 54(d);
- 7. A judgment against Defendants for civil penalties to the fullest extent allowable under the WARN Act, 29 U.S.C. § 2104(a)(3); and,

8. Such other and further relief as this Court deems just and proper and allowed under the WARN Act.

DATED this 30th day of May, 2023.

MARSHALL OLSON & HULL, PC

BY: /s/ Jason R. Hull Jason R. Hull

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AMINA A. THOMAS*

COUNSEL FOR PLAINTIFFS AND THE PROPOSED CLASS