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SUPERIOR COURT OF THE STATE OF CALIFORNIA

COUNTY OF ORANGE

TEKA SMITH, individually, and on behalf of all others similarly situated, Plaintiff, vs. CENTER STREET LENDING CORPORATION; and DOES 1 through 10, inclusive, Defendants.	Case No.: 30-2025-01521474-CU-OE-CXC **PAGA SETTLEMENT AGREEMENT** Action Filed: October 21, 2025 Trial Date: None Set

PAGA SETTLEMENT AGREEMENT

This PAGA Settlement Agreement ("Agreement") is made by and between Plaintiff Teka Smith ("Plaintiff") and Defendant Center Street Lending Corporation ("Defendant"). The Agreement refers to Plaintiff and Defendant collectively as "Parties," or individually as "Party."

1. DEFINITIONS.

1.1. "Action" means the Plaintiff's lawsuit alleging wage and hour violations against Defendant captioned *Smith v. Center Street Lending Corporation*, initiated on October 21, 2025 and pending in the Superior Court of the State of California, County of Orange, Case No. 30-2025-01521474-CU-OE-CXC.

1.2. "Administrator" means Phoenix Class Action Administration Solutions ("Phoenix"), the neutral entity the Parties have agreed to appoint to administer the Settlement.

1.3. "Administration Expenses Payment" means the amount the Administrator will be paid from the Gross Settlement Amount, not to exceed $5,000.00, to reimburse its reasonable fees and expenses in accordance with the Administrator's "not to exceed" bid submitted to the Court in connection with approval of the Settlement.

1.4. "Aggrieved Employee(s)" means all persons employed by Defendant in the State of California and classified as non-exempt and paid hourly during the PAGA Period.

1.5. "Aggrieved Employee Data" means Aggrieved Employee identifying information in Defendant's possession, including the Aggrieved Employee's name, last-known mailing address, Social Security number, and number of PAGA Pay Periods.

1.6. "Aggrieved Employee Address Search" means the Administrator's investigation and search for current Aggrieved Employee mailing addresses using all reasonably available sources, methods and means including, but not limited to, the National Change of Address database, skip traces, and direct contact by the Administrator with Aggrieved Employees.

1.7. "Approval Order" means the Court Order Granting Approval of PAGA Settlement.

1.8. "Court" means the Superior Court of California, County of Orange County.

1.9. "Defendant" means Center Street Lending Corporation, the named defendant in the Action.

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1.10. "Defense Counsel" means Alex Medina of Medina McKelvey LLP.

1.11. "Effective Date" means the following: (a) the date the Court enters an Order approving the PAGA settlement if the LWDA does not seek to intervene in the matter; or (b) sixty-five (65) calendar days after the date of entry of the Order of the court approving the PAGA settlement if any objection is asserted by the LWDA or the LWDA seeks to intervene in the matter but no appeal is filed; or (c) if a timely appeal is made, ten (10) business days after the final resolution of that appeal if the appeal is rejected, the settlement is upheld, and the settlement approval order is no longer subject to further judicial review.

1.12. "Enhancement Award" means the amount allocated to Plaintiff, not to exceed $5,000.00, in recognition of his efforts in prosecuting the Action and in exchange for a general release.

1.13. "Gross Settlement Amount" means $100,000.00, which is the total and maximum amount Defendant agrees to pay under the Settlement, except as provided in Paragraph 8 below. The Gross Settlement Amount will be used to pay the Individual PAGA Payment(s), the LWDA PAGA Payment, PAGA Counsel Fees Payment, PAGA Counsel Litigation Expenses Payment, Enhancement Award, and the Administration Expenses Payment.

1.14. "Individual PAGA Payment" means the Aggrieved Employee's pro rata share of 35% of the PAGA Penalties calculated according to the number of Pay Periods the Aggrieved Employee worked during the PAGA Period.

1.15. "Judgment" means the judgment entered by the Court based upon the Order granting Approval of the Settlement.

1.16. "LWDA" means the California Labor and Workforce Development Agency, the agency entitled, under Labor Code § 2699(i).

1.17. "LWDA PAGA Payment" means the 65% of the PAGA Penalties paid to the LWDA under Labor Code § 2699(i).

1.18. "Net Settlement Amount" constitutes the amount available from the Gross Settlement Amount to distribute as PAGA Penalties. The Net Settlement Amount is equal to the Gross Settlement Amount, less the following payments in the amounts approved by the Court: the PAGA Counsel Fees Payment, PAGA Counsel Litigation Expenses Payment,

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Enhancement Award to Plaintiff, and the Administration Expenses Payment. The remainder is to be paid to the LWDA as the LWDA PAGA Payment and to the Aggrieved Employees as Individual PAGA Payments.

1.19. "PAGA" means the Private Attorneys General Act (Labor Code §§ 2698. *et seq*.).

1.20. "PAGA Approval Motion" means any motion filed with the Court that seeks approval of this Settlement.

1.21. "PAGA Counsel" means Kane Moon, H. Scott Leviant, and Jaeyoung Lee of Moon Law Group, PC, the attorneys representing Plaintiff in the Action.

1.22. "PAGA Pay Period" means any Pay Period during which an Aggrieved Employee worked for Defendant for at least one day during the PAGA Period.

1.23. "PAGA Counsel Fees Payment" and "PAGA Counsel Litigation Expenses Payment" mean the amounts allocated to PAGA Counsel for reimbursement of reasonable attorneys' fees and expenses, respectively, incurred to prosecute the Action.

1.24. "PAGA Notice" means Plaintiff's original letter to Defendant and the LWDA providing notice pursuant to Labor Code § 2699.3(a).

1.25. "PAGA Penalties" means the total amount of PAGA civil penalties to be paid from the Gross Settlement Amount, allocated 35% to the Aggrieved Employees and 65% to the LWDA in settlement of PAGA claims.

1.26. "PAGA Period" means the period from October 21, 2024 to March 31, 2026.

1.27. "Plaintiff" means Teka Smith, the named plaintiff in the Action.

1.28. "Released PAGA Claims" means the claims being released as described in Paragraph 5 below.

1.29. "Released Parties" means Defendant, its parents, subsidiaries, affiliates, predecessors, insurers, successors and assigns, current and former employees, attorneys, professional employment organizations, officers, directors, and their employee benefit plans and programs and their administrators and fiduciaries.

1.30. "Settlement" means the disposition of the Action effected by this Agreement and the Judgment.

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2. RECITALS.

2.1. On October 19, 2025, and pursuant to Labor Code § 2699.3(a), Plaintiff gave timely written notice to Defendant and the LWDA by sending the PAGA Notice.

2.2. On October 21, 2025, Plaintiff commenced this Action by filing a Complaint alleging causes of action against Defendant for failure to pay minimum and straight time wages; failure to pay overtime wages; failure to provide meal periods; failure to authorize and permit rest periods; failure to indemnify necessary business expenses; failure to timely pay final wages at termination; failure to provide and maintain accurate itemized wage statements; and unfair business practices.

2.3. On May 11, 2026, Plaintiff filed a First Amended Complaint alleging a cause of action against Defendant for civil penalties under the Private Attorneys General Act of 2004 ("PAGA").

2.4. The First Amended Complaint is the operative complaint in the Action (the "Operative Complaint.")

2.5. Defendant denies the allegations in the Operative Complaint, denies any failure to comply with the laws identified in in the Operative Complaint, and denies any and all liability for the causes of action alleged.

2.6. The Parties, PAGA Counsel, and Defense Counsel represent that they are not aware of any other pending matter or action asserting claims that will be extinguished or affected by the Settlement.

3. MONETARY TERMS.

3.1. Gross Settlement Amount. Except as otherwise provided by Paragraph 8 below, Defendant promises to pay $100,000.00 and no more as the Gross Settlement Amount. Defendant has no obligation to pay the Gross Settlement Amount prior to the deadline stated in Paragraph 4.1 of this Agreement. The Administrator will disburse the entire Gross Settlement Amount without asking or requiring Aggrieved Employees to submit any claim as a condition of payment. None of the Gross Settlement Amount will revert to Defendant.

3.2. Payments from the Gross Settlement Amount. The Administrator will make and deduct the following payments from the Gross Settlement Amount, in the amounts specified by the Court in the PAGA Approval:

3.2.1. To PAGA Counsel: A PAGA Counsel Fees Payment of not more than 33 1/3%, which is currently estimated to be $33,333.33, subject to the escalator clause, and a PAGA Counsel Litigation Expenses Payment of not more than $10,000.00. The amounts paid as the PAGA Counsel Fees Payment and the PAGA Counsel Litigation Expenses Payment are both subject to Court approval. Defendant will not oppose requests for these payments provided that they do not exceed these amounts. Plaintiff and/or PAGA Counsel will file an application or motion for PAGA Counsel Fees Payment and PAGA Litigation Expenses Payment. Released Parties shall have no liability to PAGA Counsel, or any other Plaintiff's Counsel, arising from any claim to any portion of any PAGA Counsel Fee Payment and/or PAGA Counsel Litigation Expenses Payment. The Administrator will pay the PAGA Counsel Fees Payment and PAGA Counsel Expenses Payment using one or more IRS 1099 Forms. PAGA Counsel assumes full responsibility and liability for any taxes owed on the PAGA Counsel Fees Payment and the PAGA Counsel Litigation Expenses Payment. PAGA Counsel holds Defendant harmless, and indemnifies Defendant, from any dispute or controversy regarding any division or sharing of any of these Payments.

3.2.2. To Plaintiff: An Enhancement Award to Plaintiff in an amount not to exceed $5,000.00, subject to Court approval. Defendant will not oppose Plaintiff's request for this payment provided it does not exceed this amount. Plaintiff and/or PAGA Counsel will file an application or motion in support of the Enhancement Award. The Enhancement Award shall be paid by the Administrator and reported on an IRS Form 1099. Plaintiff shall be solely responsible for any taxes owed on the Enhancement Award and agrees to hold Defendant harmless from any claims, penalties, or interest arising from the tax treatment of this payment.

3.2.3. To the Administrator: An Administrator Expenses Payment not to exceed

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$5,000.00, except for a showing of good cause and as approved by the Court. Phoenix Class Action Administration Solutions was selected by the Parties, based on its not-to-exceed bid of $5,000.00, or administration services.

3.2.4. To the LWDA and Aggrieved Employees: PAGA Penalties to be paid from the Gross Settlement Amount, with 65% allocated to the LWDA PAGA Payment and 35% allocated to the Individual PAGA Payments.

3.2.4.1. The Administrator will calculate each Individual PAGA Payment by (a) dividing the amount of the Aggrieved Employees' 35% share of the PAGA Penalties by the total number of PAGA Pay Periods worked by all Aggrieved Employees during the PAGA Period and (b) multiplying the result by each Aggrieved Employee's PAGA Pay Periods. Aggrieved Employees assume full responsibility and liability for any taxes owed on their Individual PAGA Payment.

3.2.4.2. To the extent required by law, Individual PAGA Payments will be reported for tax purposes using IRS form 1099. Tax forms, if required, will be issued by the Administrator.

4. SETTLEMENT FUNDING AND PAYMENTS.

4.1. Funding of Gross Settlement Amount. Defendant shall fully fund the Gross Settlement Amount by transmitting the funds to the Administrator no later than fourteen (14) calendar days after the Effective Date.

4.2. Payments from the Gross Settlement Amount. Within fourteen (14) calendar days after Defendant funds the Gross Settlement Amount, the Administrator will mail checks for all Individual PAGA Payments, the LWDA PAGA Payment, the Enhancement Award, the Administration Expenses Payment, the PAGA Counsel Fee Payment, and the PAGA Counsel Litigation Expenses Payment.

4.2.1. The Administrator will issue checks for the Individual PAGA Payments and send them to the Aggrieved Employees via First Class U.S. Mail, postage prepaid. The face of each check shall prominently state the date (not less than 180 calendar days after the date of mailing) when the check will be voided. The Administrator will cancel all checks not cashed by the void date. Before mailing any checks, the Settlement Administrator must update the recipients' mailing addresses using the National Change of Address Database. Included with each check will be a one-page letter describing the nature of the Individual PAGA Payment. A copy of that letter is attached hereto as **Exhibit A**. The letter will be in English and Spanish. The letter may be modified as directed by the Court without requiring any amendment of this Settlement, and the original **Exhibit A** shall be removed and replaced with any revised version of the letter.

4.2.2. The Administrator must conduct an Aggrieved Employee Address Search for all Aggrieved Employees whose checks are returned undelivered without USPS forwarding address. Within seven (7) calendar days of receiving a returned check the Administrator must re-mail checks to the USPS forwarding address provided or to an address ascertained through the Aggrieved Employee Address Search. The Administrator need not take further steps to deliver checks to Aggrieved Employees whose re-mailed checks are returned as undelivered. The Administrator shall promptly send a replacement check to any Aggrieved Employee whose original check was lost or misplaced, requested by the Aggrieved Employee prior to the void date.

4.2.3. For any Aggrieved Employee whose Individual PAGA Payment check is uncashed and cancelled after the void date, the Administrator shall transmit the funds represented by such checks to the California Controller's Unclaimed Property Fund in the name of the Aggrieved Employee who did not cash the check.

4.2.4. The payment of Individual PAGA Payments shall not obligate Defendant to confer any additional benefits or make any additional payments to the Aggrieved Employees (such as 401(k) contributions or bonuses) beyond those specified in this Agreement.

5. <u>RELEASES OF CLAIMS.</u>

Effective on the date when Defendant fully funds the entire Gross Settlement Amount, Plaintiff, the State of California, and the Aggrieved Employees will release claims against all Released Parties as follows:

5.1. <u>Release by Plaintiff, the State of California, and Aggrieved Employees</u>: Plaintiff, the State of California and all Aggrieved Employees are deemed to release, on behalf of themselves and their respective former and present representatives, agents, attorneys, administrators, successors, and assigns, the Released Parties from all claims asserted in the Operative Complaint or any other claims under PAGA, based on the facts alleged, including any and all claims for PAGA penalties for violations of the California Labor Code governing: meal and rest breaks; minimum wages, overtime and double time wages (including, but not limited to, any and all theories related to "off the clock work" or incorrect calculation of the "regular rate of pay"); expense reimbursement; late payment of wages; failure to properly record and maintain employment records; waiting time penalties; wage statement violations; separation pay violations; and unfair business practices. This release shall include a release for PAGA claims under California Labor Code Sections 201-203, 204, 210, 223, 225.5, 226, 226.3, 226.7, 510, 512, 558, 1194, 1197, 1198, 2802, 2699, 2699.3, 2699.5, 2082, and the applicable IWC Wage Order(s).

6. <u>MOTION OR APPLICATION FOR APPROVAL OF SETTLEMENT.</u>

6.1. <u>Responsibilities of PAGA Counsel</u>.

6.1.1. <u>Drafting of the PAGA Approval Motion</u>. PAGA Counsel will prepare all documents necessary for obtaining approval of this Settlement under Labor Code Section 2699, subd. (f)(2) including (i) a draft proposed Order Granting Approval of PAGA Settlement; (ii) a signed declaration from the Administrator attaching its "not to exceed" bid for administering the Settlement and attesting to its willingness to serve; competency; operative procedures for protecting the security of Aggrieved Employee Data; amounts of insurance coverage for any data breach, defalcation of funds or other misfeasance; all facts relevant to any actual or potential conflicts of interest with Aggrieved Employees or the LWDA; and the nature and extent of any financial relationship with Plaintiff, PAGA Counsel or Defense Counsel; (iii) a signed declaration from PAGA Counsel firm attesting to its timely transmission to the LWDA of all necessary PAGA documents; and (iv) all facts relevant to any actual or potential conflict of interest with Aggrieved Employees and/or the Administrator.

6.1.2. Filing the PAGA Approval Motion. PAGA Counsel is responsible for expeditiously finalizing and filing the application or motion for approval of this Settlement no later than sixty (60) calendar days after the full execution of this Agreement and, if necessary, obtaining a prompt hearing date for the motion and appearing in Court to advocate in favor of the motion.

6.1.3. Delivery of the Approval Order to the Administrator. PAGA Counsel is responsible for delivering the Approval Order to the Administrator.

6.2. Duty to Cooperate. If the Court does not grant the PAGA Approval Motion of this Settlement or conditions its approval on any material change to this Agreement, PAGA Counsel and Defense Counsel will expeditiously work together on behalf of the Parties by meeting in person or by telephone, and in good faith, to modify the Agreement and otherwise satisfy the Court's concerns.

7. SETTLEMENT ADMINISTRATION.

7.1. Selection of Administrator. The Parties have jointly selected Phoenix to serve as the Administrator and verified that, as a condition of appointment, Phoenix agrees to be bound by this Agreement and to perform, as a fiduciary, all duties specified in this Agreement in exchange for payment of administration expenses. The Parties and their Counsel represent that they have no interest or relationship, financial or otherwise, with the Administrator other than a professional relationship arising out of prior experiences administering settlements.

7.2. Qualified Settlement Fund. The Administrator shall establish a settlement fund that meets the requirements of a Qualified Settlement Fund ("QSF") under US Treasury Regulation §

468B-1.

7.3. Aggrieved Employee Data. Within fourteen (14) calendar days after the Effective Date, Defendant will deliver the Aggrieved Employee Data to the Administrator in the form of a Microsoft Excel spreadsheet. To protect Aggrieved Employee' privacy rights, the Administrator must maintain the Aggrieved Employee Data in confidence, use the Aggrieved Employee Data only for purposes of this Settlement and for no other purpose, and restrict access to the Aggrieved Employee Data to Administrator employees who need access to the Aggrieved Employee Data to effect and perform under this Agreement. Defendant has a continuing duty to immediately notify PAGA Counsel if it discovers that the Aggrieved Employee Data omitted employee identifying information and to provide corrected or updated Aggrieved Employee Data as soon as reasonably feasible. Without any extension of the deadline by which Defendant must send the Aggrieved Employee Data to the Administrator, the Parties and their counsel will expeditiously use best efforts, in good faith, to reconstruct or otherwise resolve any issues related to missing or omitted Aggrieved Employee Data.

7.4. Administrator Duties. The Administrator has a duty to perform or observe all tasks to be performed or observed by the Administrator contained in this Agreement or otherwise.

8. AGGRIEVED EMPLOYEE SIZE ESTIMATES AND ESCALATOR CLAUSE.

Defendant represents there are 76 Aggrieved Employes who have worked 361 pay periods during the PAGA Period. If the number of pay periods worked by all employees during the PAGA Period is ultimately determined to exceed 397 (361 + 10%), then the Gross Settlement Amount shall be increased by a pro rata amount for each additional pay period over 397 pay periods. However, Defendant has the right at its sole discretion to shorten the PAGA Period to the period which covers 397 pay periods in lieu of increasing the Gross Settlement Amount. If Defendant elects to limit the PAGA Period to a time at which the number of pay periods reach 397, Defendant must provide written notice of the modified end date of the PAGA Period no later than sixteen (16) court days before the hearing on the PAGA approval motion.

9. CONTINUING JURISDICTION AND WAIVER OF RIGHT TO APPEAL.

9.1. Continuing Jurisdiction of the Court. The Parties agree that, after entry of Judgment, the Court will retain jurisdiction over the Parties, Action, and the Settlement solely for purposes of (i) enforcing this Agreement and/or Judgment, (ii) addressing settlement administration matters, and (iii) addressing such post-Judgment matters as are permitted by law.

9.2. Waiver of Right to Appeal. Provided the Judgment is consistent with the terms and conditions of this Agreement, specifically including the PAGA Counsel Fees Payment and PAGA Counsel Litigation Expenses Payment, the Parties, their respective counsel waive all rights to appeal from the Judgment, including all rights to post-judgment and appellate proceedings, the right to file motions to vacate judgment, motions for new trial, extraordinary writs, and appeals. The waiver of appeal does not include any waiver of the right to oppose such motions, writs or appeals. If another party appeals the Judgment, the Parties' obligations to perform under this Agreement will be suspended until such time as the appeal is finally resolved and the Judgment becomes final, except as to matters that do not affect the amount of the Net Settlement Amount.

10. ADDITIONAL PROVISIONS.

10.1. No Admission of Liability or Representative Manageability for Other Purposes. This Agreement represents a compromise and settlement of highly disputed claims. Nothing in this Agreement is intended or should be construed as an admission by Defendant that any of the allegations in the Operative Complaint have merit or that Defendant has any liability for any claims asserted; nor should it be intended or construed as an admission by Plaintiff that Defendant's defenses in the Action have merit. The Parties agree that representative treatment is for purposes of this Settlement only. If, for any reason the Court does not approve this Settlement, Defendant reserves all available defenses to the claims in the Action, and Plaintiff reserves the right to contest Defendant's defenses. The Settlement, this Agreement and Parties' willingness to settle the Action will have no bearing on, and will not be admissible in connection with, any litigation (except for proceedings to enforce or effectuate the Settlement and this Agreement).

10.2. Integrated Agreement. Upon execution by all Parties and their counsel, this Agreement together with its attached exhibits shall constitute the entire agreement between the Parties relating to the Settlement, superseding any and all oral representations, warranties, covenants, or inducements made to or by any Party.

10.3. Attorney Authorization. PAGA Counsel and Defense Counsel separately warrant and represent that they are authorized by Plaintiff and Defendant, respectively, to take all appropriate action required or permitted to be taken by such Parties pursuant to this Agreement to effectuate its terms, and to execute any other documents reasonably required to effectuate the terms of this Agreement including any amendments to this Agreement.

10.4. Cooperation. The Parties and their counsel will cooperate with each other and use their best efforts, in good faith, to implement the Settlement by, among other things, modifying the Settlement Agreement, submitting supplemental evidence and supplementing points and authorities as requested by the Court. In the event the Parties are unable to agree upon the form or content of any document necessary to implement the Settlement, or on any modification of the Agreement that may become necessary to implement the Settlement, the Parties will seek the assistance of a mediator and/or the Court for resolution.

10.5. No Prior Assignments. The Parties separately represent and warrant that they have not directly or indirectly assigned, transferred, encumbered, or purported to assign, transfer, or encumber to any person or entity any portion of any liability, claim, demand, action, cause of action, or right released and discharged by the Party in this Settlement.

10.6. No Tax Advice. Neither Plaintiff, PAGA Counsel, Defendant nor Defense Counsel are providing any advice regarding taxes or taxability, nor shall anything in this Settlement be relied upon as such within the meaning of United States Treasury Department Circular 230 (31 CFR Part 10, as amended) or otherwise.

10.7. Modification of Agreement. This Agreement, and all parts of it, may be amended, modified, changed, or waived only by an express written instrument signed by all Parties or their representatives, and approved by the Court, except where this Agreement expressly permits modifications to **Exhibit A** without further amendment of this Agreement.

10.8. Agreement Binding on Successors. This Agreement will be binding upon, and inure to the benefit of, the successors of each of the Parties.

10.9. Applicable Law. All terms and conditions of this Agreement and its exhibits will be governed by and interpreted according to the internal laws of the state of California, without regard to conflict of law principles.

10.10. Cooperation in Drafting. The Parties have cooperated in the drafting and preparation of this Agreement. This Agreement will not be construed against any Party on the basis that the Party was the drafter or participated in the drafting.

10.11. Confidentiality. To the extent permitted by law, all agreements made, and orders entered during the Action and in this Agreement relating to the confidentiality of information shall survive the execution of this Agreement.

10.12. Use and Return of Aggrieved Employee Data. Information provided to PAGA Counsel pursuant to Evidence Code § 1152, and all copies and summaries of the PAGA Data provided to PAGA Counsel by Defendant in connection with the mediation, other settlement negotiations, or in connection with the Settlement, may be used only with respect to this Settlement, and no other purpose, and may not be used in any way that violates any existing contractual agreement, statute, or rule of court. Not later than ninety (90) calendar days after the Administrator discharges its obligation to pay out of all Settlement funds, Plaintiff shall destroy all paper and electronic versions of Aggrieved Employee Data received from Defendant unless, prior to the Administrator's payment of all Settlement Funds, Defendant makes a written request to I for the return, rather than the destructions, of Aggrieved Employee Data.

10.13. Headings. The descriptive heading of any section or paragraph of this Agreement is inserted for convenience of reference only and does not constitute a part of this Agreement.

10.14. Calendar Days. Unless otherwise noted, all reference to "days" in this Agreement shall be to calendar days. In the event any date or deadline set forth in this Agreement falls on a weekend or federal legal holiday, such date or deadline shall be on the first business day thereafter.

10.15. Notice. All notices, demands or other communications between the Parties in connection with this Agreement will be in writing and deemed to have been duly given as of the third business day after mailing by United States mail, or the day sent by email or messenger, addressed as follows:

To Plaintiff:

Kane Moon (SBN 249834)
kmoon@moonlawgroup.com
H. Scott Leviant (SBN 200834)
hsleviant@moonlawgroup.com
Jaeyoung Lee (SBN 344198)
jlee@moonlawgroup.com
MOON LAW GROUP, PC
725 S. Figueroa Street, Suite 3100
Los Angeles, California 90017
Telephone: (213) 232-3128
Facsimile: (213) 232-3125

To Defendant:

Alex Medina, Esq.
alex@medinamckelvey.com
MEDINA McKELVEY LLP
925 Highland Pointe Dr, Suite 300
Roseville, CA 95678
Telephone: (916) 960-2211

CENTER STREET LENDING CORPORATION
Attn: Michael Campolo, Esq.
Corporate General Counsel
445 Rosewood Ave., Unit I
Camarillo, CA 93010

10.16. Execution in Counterparts. This Agreement may be executed in one or more counterparts by facsimile, electronically (i.e. DocuSign), or email which for purposes of this Agreement shall be accepted as an original. All executed counterparts and each of them will be deemed to be one and the same instrument if cousel for the Parties will exchange between themselves signed counterparts. Any executed counterpart will be admissible in evidence to prove the existence and contents of this Agreement.

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10.17. Stay of Litigation. The Parties agree that upon the execution of this Agreement the litigation shall be stayed, except to effectuate the terms of this Agreement. The Parties further agree that upon the signing of this Agreement that pursuant to Code of Civil Procedure § 583.330 to extend the date to bring a case to trial under Code of Civil Procedure § 583.310 for the entire period of this settlement process.

Plaintiff: PLAINTIFF, Teka Smith

DocuSigned by:

Dated: 5/19/2026 By: ECFF3C7F97104AD...

Teka Smith

Defendant: DEFENDANT, CENTER STREET LENDING CORPORATION

Dated: ____________________ By: ____________________

Print Name

____

Signature

____

Title

APPROVED AS TO FORM:

PAGA Counsel: **MOON LAW GROUP, PC**

Dated: 5/19/2026 By: ____________________

Kane Moon

Attorneys for Plaintiff

10.17. Stay of Litigation. The Parties agree that upon the execution of this Agreement the litigation shall be stayed, except to effectuate the terms of this Agreement. The Parties further agree that upon the signing of this Agreement that pursuant to Code of Civil Procedure § 583.330 to extend the date to bring a case to trial under Code of Civil Procedure § 583.310 for the entire period of this settlement process.

Plaintiff: PLAINTIFF, Teka Smith

Dated: ____________________ By: ______________________________________
Teka Smith

Defendant: DEFENDANT, CENTER STREET LENDING CORPORATION

Dated: 5/12/26 By: Ece Bennett
Print Name

Ece Bennett
Signature

CFO
Title

APPROVED AS TO FORM:

PAGA Counsel: **MOON LAW GROUP, PC**

Dated: ____________________ By: ______________________________________
Kane Moon

Attorneys for Plaintiff

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Defendant's Counsel: **MEDINA McKELVEY LLP**

Dated: May 28, 2026 By: ______________________

Alex Medina

Attorneys for Defendant, CENTER STREET LENDING CORPORATION

Exhibit A

NOTICE OF PRIVATE ATTORNEYS GENERAL ACT SETTLEMENT AGREEMENT

Teka Smith v. Center Street Lending Corporation
Superior Court of the State of California, County of Orange, Case No. 30-2025-01521474-CU-OE-CXC

This is not a solicitation by a lawyer. You are not being sued.

Why am I receiving this Notice?

A settlement (the "Settlement") has been reached in the lawsuit entitled *Teka Smith v. Center Street Lending Corporation*, Superior Court of the State of California for the County of Orange, Case Number 30-2025-01521474-CU-OE-CXC (the "Lawsuit"). You are receiving this Notice because the Settlement affects your rights.

Who is affected by the Settlement?

This Settlement affects all persons employed by Defendant in the State of California and classified as non-exempt and paid hourly during the PAGA Period from October 21, 2024, to March 31, 2026 ("Aggrieved Employees"). You are receiving the instant Notice because Defendant Center Street Lending Corporation's records indicate you fall within this group.

What is the Lawsuit about?

In the Lawsuit, Plaintiff Teka Smith ("Plaintiff") asserted claims that Center Street Lending Corporation (with Plaintiff, the "Parties") violated provisions of the California Labor Code, giving rise to claims for civil penalties under the California Private Attorneys General Act of 2004 ("PAGA"). Center Street Lending Corporation denies all liability for these claims based on various legal and factual defenses. Nevertheless, Center Street Lending Corporation has agreed to settle the Lawsuit to avoid the risks, distractions, and costs associated with further litigation of the Lawsuit.

The Settlement is, therefore, a compromise reached after good faith, arm's length negotiations between the Parties and is not an admission of liability by Center Street Lending Corporation. The Court has not ruled on the merits of Plaintiff's claims or Center Street Lending Corporation's defenses but did approve the Settlement.

What are the Settlement terms?

Center Street Lending Corporation has agreed to pay $100,000.00 under the Settlement. This sum will be used for the payment of (a) $_______ to the California Labor and Workforce Development Agency as its 65% share of the PAGA Penalties; (b) $_______ to all Aggrieved Employees to be distributed pro rata as their 35% share of the PAGA Penalties; (c) $33,333.33 to PAGA Counsel for Attorney's Fees; (d) up to $10,000.00 to PAGA Counsel for actual litigation costs; (e) $5,000.00 to Plaintiff for her service as a PAGA Representative; and (f) $5,000.00 to the Administrator for administration costs.

Under the Settlement terms, all Aggrieved Employees will release Center Street Lending Corporation and its former and present directors, officers, shareholders, owners, members, attorneys, insurers, predecessors, successors, assigns, subsidiaries, affiliates, employees, agents, and any other individual or entity that could be liable for any of the Released Claims from (i) all PAGA claims asserted in the operative Complaint and PAGA Notice, (ii) all PAGA claims that could have reasonably been asserted in the operative Complaint and PAGA Notice, and (iii) all PAGA claims arising out of the same operative facts alleged in the operative Complaint and PAGA Notice.

The Individual PAGA Payments to Aggrieved Employees are classified as other miscellaneous income and will be reported on an IRS Form 1099-MISC, if required. Your pro rata share was calculated based on the number of Pay Periods you worked for Center Street Lending Corporation from October 21, 2024, to March 31, 2026.

All Individual PAGA Payment checks will remain valid and negotiable for one hundred eighty (180) days from the date of their issuance and shall thereafter automatically be void if not cashed within that time. Uncashed checks will be sent to the California State Controller's Unclaimed Property Fund in the name of the Aggrieved Employee. You can visit https://www.sco.ca.gov/search_upd.html to search for unclaimed property. If your check is lost or misplaced, you should contact the Administrator immediately at [xxx-xxx-xxxx] to request a replacement.

PLEASE DO NOT CONTACT THE COURT FOR INFORMATION REGARDING THIS SETTLEMENT.