

EXHIBIT J

Proposed Class Settlement Schedule

No later than 15 days after Preliminary Approval (on or before December 9, 2009)	Notice mailed to Class members
Follow-up mailing (for returns or incorrect addresses) on or before December 22, 2009	Follow-up mailing of Class Notice re returned mail
45 days (over a month and half) after initial Notice Mailing (January 23, 2010)	Opt Out or Objection Deadline – Last day for class members to opt out or submit objections to the proposed settlement
21 days before Final Approval Hearing (February 4, 2010)	Filing of Motion for Final Approval of Class Action Settlement (including notifying the court of any opt outs or objections); and separate Motion for Attorneys' Fees and Costs, and Class Representative Enhancements.
70 days (over 2 months) after Notice Mailing (February 25, 2010; 3:00 p.m.)	Final Approval Hearing
7 days after Final Approval (March 4, 2010)	Defendant Deposit of Settlement Fund with the Claims Administrator
14 days after Final Approval (March 11, 2010)	Claims Administrator payments to Class Counsel, incentive awards to Class Representatives
30 days after Final Approval (March 29, 2010)	Claim Administrator Distribution to Class Members
120 days after checks issued, checks will expire (July 27, 2010)	Checks deemed to expire
15 days after checks expire (August 11, 2010)	Cy Pres Distribution
45 days after checks expire (September 3, 2010)	Claims Administrator submits Final Accounting Report regarding the Distribution of Settlement Funds