

UNPUBLISHED

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 23-1595

TOMMY WHITE,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOUSETON; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF

BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHELL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH

MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN;
TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER
MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY
TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH;
WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE
WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1599

MARGIE WEAVIL,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA
GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING;
ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY
AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE
JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN
WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK;
BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON;
BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS;
CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER;
CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA
O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON;

CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOuseton; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHALL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS;

PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE; TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH; WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1600

STEPHANIE JONES,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOuseton; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON;

KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHELL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE; TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH; WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1601

LORRAINE SLIGH,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOuseton; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES;

DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHELL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS;

RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE; TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH; WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1603

MICHELLE KEELING,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY

AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOuseton; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHALL BOYKIN; MARLON BROWN; MARTHA

CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE; TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH; WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendant - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1606

MELISSA HOLDER,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOUSETON; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS;

JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHALL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; LORRAINE SLIGH; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE;

TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER
MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY
TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH;
WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE
WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.

Defendant.

No. 23-1609

RODNEY HICKMAN,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA
GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING;
ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY
AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE
JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN
WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK;
BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON;
BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS;
CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER;
CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA
O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON;
CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH;

CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOUSETON; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHALL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY

CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE; TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH; WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1610

DAWN HOUSETON,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY;

KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHELL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE; TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER MACKKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH; WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1612

TARI HARRIS,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOUSETON; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS

MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHALL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA

ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON;
SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA
DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES;
STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA
MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE;
TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK;
DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA
ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE;
TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER
MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY
TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH;
WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE
WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1613

FRANCES GADDY,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA
GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING;
ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY
AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE

JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAObI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOusetON; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHELL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA

LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE; TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH; WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1614

JARRAD COXE,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOSETON; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK;

JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHELL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE; TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON;

WALTER MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH; WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1615

PHILLIP BROWN,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS;

COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOuseton; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHALL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVER; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY;

PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE; TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH; WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1616

WILLIE BRADFIELD,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOUSETON; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS;

KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHALL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TONY WHITE; TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER MACKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA THOMAS; WILLIAM BUNCH; WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1617

KATRINA CAMPBELL,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOUSETON; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH;

DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHALL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVIL; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAULETTE SHANNON; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA

ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA;
SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING;
SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA
MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS;
TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA
JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON;
SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON;
TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY
FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY
MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA
STANTON; TRESHAUN WARREN; TOMMY WHITE; TONYA WOODS;
WANDA EVANS; VINCENT HAIRSTON; WALTER MACKEY; WANDA
MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA
THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH; WILLIAM GIBSON;
WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE
WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

No. 23-1618

PAULETTE SHANNON,

Plaintiff - Appellee,

and

AARON GOINES; ALICIA ADAMS; AMANDA ALCOCK; AMANDA GROOMS; ANDREA SELLS; ANDREW JOHNSON; ANESHA MCGLOCKING; ANGELO CUMMINGS; ANNA SHAW; ANNETTE RIDGEWAY; ANTHONY AMES; ANTHONY ROSADO; ANTHONY STURDIVANT; ANTOINETTE JACKSON; APRIL ALLEN; AREEBA LILES; AVI WILLIAMS; BENJAMIN WHERRY; BETTY MAKARIMI; BRADLEY CALDWELL; BRIDGET CLARK; BRIELLE COWAN; BRITTANY CALLAHAN; BRITTANY MASON; BRITTANY WILLIAMS; BRITTNEY OLIPHANT; CANDICE PERKINS; CAROLYN WALLACE; CARRIE EDWARDS; CASANDRA MILLER; CASSANDRA BROOKS; CASSANDRA GAINES; CEDRIC MOSES; CHARITA O'NEAL; CHARLENE HARRIS; CHARMAINE REID; CHARMAINE WILSON; CHERICIA STALLWORTH; CHIMAOBI MADUBUIKE; CHRISTINA SMITH; CHRISTOPHER BASS; COREY MCDUFFIE; CRYSTAL OWENS; CRYSTAL RORIE; CURTIS BOYD; CYNIA ANDERSON; DAPHNE CARPENTER; DARLENE WATSON; DAVID ELLISON; DAVID GILLUM; DAVEDA HINES; DAVIE DAWKINS; DAWN GRAY; DAVID REYNOLDS; DAVIE RICHARDSON; DEREK COLE; DERRICK GREEN; DEPRIES HAYWOOD; DAWN HOUSETON; DESIREE JEFFREY; DIMITRI SHAW; DESMOND SMITH; DIANA SMITH; DOMAUNIA CLARK; DOMINIQUE HARRIS; DOMINICK HINSON; DION LUKER; DONZA SLADE; DONTA SYKES; DWAYNE COCKERHAM; ELAINE T. JOHNSON; ELA MANNS; DOUGLAS MCKOY; DOROTHY RANSOM; EDNA TAYLOR; ERICA TURNER; EDWARD WILSON; HOLLY BOSTIC; GLORIA CALHOUN; FRANCES GADDY; GLENDA GIBSON; HAZEL GILLIAM; GLORIA HARDY; FRANCES HOPKINS; ETHEL JENKINS; INDIA LEAK; GARY MALLOY; GREGORY NICHOLSON; FRANK QUICK; GREGORY SLOAN; HOWARD J. WELCH; JAMES BRADSHAW; LINDA BRADSHAW; JADA EASTERLING; JAMES JACKSON; JAMORRIS SINGLETON; JAMES WILSON, JR.; JEFF BLACKWELL; JEREMY BRADSHAW; JARRAD COXE; JENNIFER HICKS; JENNIE JONES GREEN; JERMALE KEYS; JASON LANE; JAN LYNCH; JAVON MACK; JASMINE MAYHEM; JEANETTE MORGAN; JENNIFER SERGEANT; JESSICA STEWART; JENNIFER TAYLOR; JASON TILLEY; JENELLE TOLER; JONATHAN BENNETT; JOSEPH DIXON; JOZELLE GARBER; JEFFREY HANKINS; JOHNNY HARDISON; JOHN JOHNSON; KALISA JOHNSON; KAJUANE RORIE; JONATHAN SHIPMAN; JOCELYN STINSON; KATHY BRATTON-HARBISON; KATRINA CAMPBELL; KELLY EDWARDS; KATHERINE GARCIA; KEVIN HORTON; KALISA JONSON; KATHERINE MCDONALD; KEVIN LAMAR SMITH; KELLY WALL; KIESHA LEARY; KRYSTAL MCCREE; KIMBERLY MORROW; LAQUITTA OUTLAW; LAKEESHA REDD; LATONIA BOYD; LASHALL BURNS; LESLIE FONVILLE; LAUREN GRIMSLEY; LATISA HAIRE; LATONYA HILDERBRAND; LASHAURA HUDSON; LAWANDA LEARY; LESLIE

MCSWAIN; LENNIE MOORE; LATEESHA MUNGIN; LASHONDA RICHARDS; LEKITTA ROBINSON; LINITA BLAKENEY; LINDSAY CURRIE; LETITA FRONE MILLER; LETITA GRANT; LINDA HEDRICK; MARILYN BLACKWELL; MARSHALL BOYKIN; MARLON BROWN; MARTHA CALDWELL; MARILYN DOSS; MARIA CELESTE GAUSE; MARSHA LEATH; LISA LEWIS; MARVA PRINCE; LUCY ROGERS; LINQUEAL ROUNDS; MARCUS SPELLMAN; MARQUITA TAYLOR; MACEO TURNER; MARGIE WEAVER; LORRAINE SLIGH; MELISSA HOLDER; MARY MCBRIDE; MELISSAH SCALES; MARY WOOD; MONICA ALEXANDER; MICHAEL FOSTER, JR.; MICHAEL JENKINS; MICHAEL JONES; MICHAEL KEE; MICHELLE KEELING; MARICA NELSON; PAMELA BULLS; NATASHA DAVIS; NAIMAH JONES; NELLIE KNOTTS; NEKA SWANN; NICOLE THOMAS; PERRY BOSTIC; PATRICK CANTEY; PERRY CUTHRELL, JR.; PAMELA MCINNIS; PAMELA WORTHY; PHILLIP BROWN; RALPH CHILDRESS; PRINCE CHISHOLM; PHILLIP GREEN; RAVEN WILMAR HOOKER; RASHAD PETTIFORD; RACHEL ROLLINS; RANDY TERRY; PRINCE TROLLINGER; PRISCILLA YOUNGER; RICKEY ADAMS; REGINALD BROWN; REMEKA BRYANT; RITA CERNA; RICHARD DELAIN; ROBERT GONZALES; RAYFORD KIMBLE; REGGIE SMITH; ROBERT TILLMAN; SAMANTHA ALLEN; SANDELL BLACKWELL; SANDRA CARMON; RODNEY COBIA; SANDRA DARRISAW; SARAH DOUGLAS; RODNEY EASTERLING; SABRINA ELLIOT; ROGER HAMLETT; RODNEY HICKMAN; SAMANTHA MOUZON; SHANNON THOMAS; SHAMICA WALL; ROMAN WATROUS; TAMERA DAVIS; STANLEY EWINGS; SHELDON JOHNSON; SHONDA JONES; STEPHANIE JONES; TALISHA LOWERY; TAMECIA MCKINNON; SHENITA MELTON; TAHEIM RAGLAND; TAKEALLA ROBINSON; TEWLEE BOONE; TERESKA CHRISP; TERRY COE; TERESA DIXON; TONY FUNDERBURK; TARI HARRIS; DAMION JOHNSON; TIFFANY MATTHEWS; TIKEISH MCNEILL; TERRAYA ROYSTER; TEALA STANTON; TRESHAUN WARREN; TOMMY WHITE; TONYA WOODS; WANDA EVANS; VINCENT HAIRSTON; WALTER MACKKEY; WANDA MCKOY; VALERIE MCLAUGHLIN; WHITLEY TEASTER; YATERIA THOMAS; WILLIE BRADFIELD; WILLIAM BUNCH; WILLIAM GIBSON; WILLIAM PEARSALL; WILLIE THOMAS; WILLIE WARREN; WILLIE WILKERSON,

Plaintiffs,

v.

TITLEMAX OF VIRGINIA, INC.; TITLEMAX OF SOUTH CAROLINA, INC.,

Defendants - Appellants,

and

TMX FINANCE OF VIRGINIA, INC.,

Defendant.

Appeals from the United States District Court for the Middle District of North Carolina, at Greensboro. Loretta C. Biggs, District Judge. (1:19-cv-00489-LCB-JLW)

Submitted: April 25, 2024

Decided: May 1, 2024

Before KING, THACKER, and HARRIS, Circuit Judges.

Vacated and remanded by unpublished per curiam opinion.

ON BRIEF: Anthony J. Durone, Lauren Tallent, BERKOWITZ OLIVER LLP, Kansas City, Missouri, for Appellants. Andrew H. Brown, James R. Faucher, BROWN, FAUCHER, PERALDO & BENSON, PLLC, Greensboro, North Carolina, for Appellees.

Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Appellants TitleMax of Virginia, Inc., and TitleMax of South Carolina, Inc. (“TitleMax”), appeal the district court’s orders granting Appellees’ applications under Section 9 of the Federal Arbitration Act, 9 U.S.C. §§ 1-16 (FAA), to confirm arbitration awards. On appeal, TitleMax argues the district court lacked subject matter jurisdiction to enter the judgments confirming Appellees’ arbitration awards because Appellees’ Section 9 applications did not identify an independent basis for the court’s jurisdiction. We agree.

In *Badgerow v. Walters*, 596 U.S. 1 (2022), the Supreme Court held that, in contrast to the method for determining a district court’s jurisdiction over a motion to compel arbitration under Section 4 of the FAA, there must be “an independent jurisdictional basis” for a district court to confirm or vacate an arbitration award under Section 9 or 10, *id.* at 4 (internal quotation marks omitted), that is apparent from “the application actually submitted to” the court, *id.* at 5. As we recently explained, this is true regardless of whether the relevant application was a “freestanding application[]” or was “filed after arbitration in a previously stayed action.” *SmartSky Networks, LLC v. DAG Wireless, LTD.*, 93 F.4th 175, 184 (4th Cir. 2024).¹ Rather, “all Section 9 and 10 applications must have an independent jurisdictional basis clear on the face of the application.” *Id.*

The Section 9 applications at issue in this case did not identify a basis for the district court’s jurisdiction. The applications did not identify a non-FAA basis for federal question

¹ The district court did not have the benefit of our opinion in *SmartSky* at the time it ruled on Appellees’ Section 9 motions.

jurisdiction under 28 U.S.C. § 1331. They did not suggest that the amount in controversy was above the \$75,000 threshold necessary for the district court to have diversity jurisdiction under 28 U.S.C. § 1332. And they did not invoke the district court's supplemental jurisdiction under 28 U.S.C. § 1367² or identify any other basis for the court's jurisdiction. Because "a court may look *only* to the application actually submitted to it in assessing its jurisdiction," *Badgerow*, 596 U.S. at 5 (emphasis added), the district court lacked subject matter jurisdiction to grant Appellees' Section 9 applications.

Accordingly, we vacate the district court's judgments and remand to the district court for further proceedings consistent with this opinion. We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

VACATED AND REMANDED

² We express no opinion as to whether a Section 9 or 10 applicant could properly invoke § 1367 as a basis for the district court's jurisdiction over such an application.