

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NEW YORK

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AALANY MCMAHAN, ISAAC DWEK, LUKE  
SEAGRAVES, AVROHOM SHOR, ARIELLA  
SHOR, AND THE OTHER CLAIMANTS LISTED  
IN APPENDIX A,

**MEMORANDUM & ORDER**  
25-CV-1590 (MKB)

Plaintiffs,

v.

WHALECO, INC., *d/b/a* TEMU,

Defendant.

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MARGO K. BRODIE, United States District Judge:

Plaintiffs Aalany McMahan, Isaac Dwek, Luke Seagraves, Avrohom Shor, Ariella Shor and the other Plaintiffs (listed in Appendix A to the Complaint and this Memorandum and Order) (collectively, “Plaintiffs”), commenced the above-captioned action on March 21, 2025, against Defendant Whaleco, Inc., doing business as Temu (“Temu”). (Compl. ¶ 1, Docket Entry No. 1; Appendix A, appended to Compl.) Plaintiffs seek an order to compel arbitration before the American Arbitration Association (the “AAA”) against Defendant, pursuant to the Federal Arbitration Act, 9 U.S.C. § 4, based on their arbitration demands previously filed. (*Id.* ¶¶ 1, 20.) In the prior arbitration demands filed before the AAA, Plaintiffs brought consumer protection claims against Temu under federal law including the Electronic Communications Privacy Act and the Video Privacy Protection Act alleging false advertising, deceptive trade practices, and unlawful interception, collection and dissemination of Plaintiffs’ personal and private

information.<sup>1</sup> (*Id.* ¶¶ 3–5; *see* McMahan Informal Dispute Resolution (“IDR”) Notice of Dispute, annexed to Decl. of Michael Kind (“Kind Decl.”) as Ex. 2, Docket Entry No. 1-5.)

On August 18, 2025, Defendant moved to dismiss Plaintiffs’ motion to compel arbitration arguing that the Court is the proper venue for the dispute.<sup>2</sup> For the reasons set forth below, the Court (1) grants Plaintiffs’ motion to compel arbitration with respect to the five Plaintiffs who attended informal dispute resolution conferences; and (2) denies Plaintiffs’ motion to compel arbitration for Plaintiffs listed in Appendix A and grants Defendant’s motion to dismiss with respect to these Plaintiffs because they have not completed the informal dispute resolution process.

## **I. Background**

### **a. The parties**

Plaintiffs are thousands of individuals who attempted to arbitrate individual consumer protection claims against Defendant before the AAA. (Compl. ¶¶ 2, 19; Appendix A.) In the arbitration proceedings, Plaintiffs alleged that Defendant “unlawfully intercepted, collected, used, and disseminated consumers’ personal and private information” when Plaintiffs visited Defendant’s website, used their mobile application, and subscribed to its marketing communications. (Compl. ¶ 4.) “Temu is an online marketplace operated by the Chinese e-

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<sup>1</sup> Plaintiffs also alleged state law claims for violations of New York General Business Law §§ 349, 350; breach of expressed and/or implied contract; breach of implied covenant of good faith and fair dealing; violations of Unfair or Deceptive Acts or Practice statutes; and violations of state wiretapping statutes. (Compl. ¶ 5; Demand for Arb. dated Mar. 27, 2024, annexed to Kind Decl. as Ex. 7, Docket Entry No. 1-5.)

<sup>2</sup> (Pls.’ Mem. in Supp. of Mot. to Compel Arbitration (“Pls.’ Mem.”), appended to Compl., Docket Entry No. 1-3; Def.’s Mot. to Dismiss (“Def.’s Mot.”), Docket Entry No. 15; Def.’s Mem. in Supp. of Def.’s Mot. (“Def.’s Mem.”), appended to Def.’s Mot., Docket Entry No. 15-1; Pls.’ Opp’n to Def.’s Mot. (Pls.’ Opp’n), Docket Entry No. 16; Def.’s Reply in Supp. of Def.’s Mot. (“Def.’s Reply”), Docket Entry No. 17.)

commerce company PDD Holdings” offering low-cost goods, primarily shipped from China.<sup>3</sup>

(*Id.* ¶ 18.)

**b. The terms of use**

Temu’s terms of use set forth policies and procedures governing the relationship between Temu users and Temu.<sup>4</sup> (*See Terms.*)

**i. First page of the Terms**

On the first page of the Terms, section 1.5 states in relevant part:

Please be aware that Section 19 below contains provisions governing how disputes between you and us will be resolved, including without limitation, any disputes that arose or were asserted prior to the effective date of the Terms. Section 19 contains, among other things, an agreement to arbitrate which requires, with limited exceptions, that all disputes between you and us be resolved.

(*Id.* § 1.5; *see id.* § 19.) The provision further provides that:

Unless you opt out of the agreement to arbitrate within 30 days of the effective date of the agreement: (1) you and we will only be permitted to pursue disputes or claims and seek relief against the other party on an individual basis, not as a plaintiff or class member in any class or representative action or proceeding and each of us waives our right to participate in a class action lawsuit or class-wide arbitration; and (2) each of us is waiving our right to pursue disputes or claims and seek relief in a court of law and to have a jury trial. In

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<sup>3</sup> The Court assumes the truth of the factual allegations in the Complaint and the motion papers filed by the parties to decide Plaintiffs’ motion to compel arbitration. *See Meyer v. Uber Techs., Inc.*, 868 F.3d 66, 74 (2d Cir. 2017) (noting that when resolving a motion to compel arbitration, a “court consider[s] all relevant, admissible evidence submitted by the parties and contained in ‘pleadings, depositions, answers to interrogatories, and admissions on file, together with . . . affidavits’” (quoting *Chambers v. Time Warner, Inc.*, 282 F.3d 147, 155 (2d Cir. 2002))); *BakeMark USA LLC v. Negron*, No. 23-CV-2360, 2025 WL 2845758, at \*7 (S.D.N.Y. Sep. 29, 2025) (“Courts routinely consider documents outside the pleadings when evaluating motions to compel arbitration . . . .” (quoting *Sanchez v. Clipper Realty, Inc.*, 638 F. Supp. 3d 357, 366 (S.D.N.Y. 2022))).

<sup>4</sup> Plaintiffs provide a copy of the Terms dated December 19, 2023. (*See Temu’s Terms of Use* last updated Dec. 19, 2023 (“Terms”), annexed to Kind Decl. as Ex. 1, Docket Entry No. 1-5.) Defendant refers to the exhibits annexed to Plaintiffs’ Complaint, including the Terms, in their briefing papers. Accordingly, the Court cites the December 19, 2023 Terms.

some countries you may have additional rights and/or elements of the arbitration agreement may not apply to you as required by law.<sup>5</sup>

(*Id.* § 1.5.) Section 19.1 specifies that the parties “agree that any dispute, claim, or disagreement arising out of or relating in any way to your access to or use of [Temu’s applications, products, services, and websites (“Services”)] . . . will be resolved by binding arbitration . . . rather than in court . . . .” (*Id.* § 19.1.) It states further that all disputes are governed by New York law. (*Id.* § 18.3.)

## ii. Informal Dispute Resolution

Section 19.2 of the Terms provides an IDR condition precedent to commencing arbitration that requires before “either party commences arbitration against the other,” the parties “will personally meet and confer telephonically or via videoconference, in a good faith effort to resolve informally any [d]ispute covered by this [a]rbitration [a]greement” (the “IDR Conference”). (*Id.* § 19.2.) “[C]ounsel may participate in the [IDR C]onference, but [the complainant] also agree[s] to participate in the conference.” (*Id.*) “The party initiating a [d]ispute must give notice to the other party in writing of its intent to initiate an [IDR] Conference” which must include “a description of [the dispute]” along with account identification information (the “IDR Notice”). (*Id.*) “Engaging in the [IDR] Conference is a condition precedent and requirement that must be fulfilled before commencing arbitration,” and any “statute of limitations and any filing fee deadlines shall be tolled while the parties engage in the [IDR] Conference process required by this section.”<sup>6</sup> (*Id.*)

If the IDR Process “does not resolve satisfactorily within sixty (60) days after receipt of [IDR] Notice, [the parties] agree that either party shall have the right to finally resolve the

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<sup>5</sup> All-caps formatting was removed for clarity.

<sup>6</sup> In this Memorandum and Order, the Court refers to the IDR Conference and IDR Notice requirements collectively as the “IDR Requirements” or the “IDR Process.” The Court also refers to the IDR Requirements as preconditions or conditions precedent to arbitration.

[d]ispute through binding arbitration.” (*Id.* § 19.5.) “The arbitration will be conducted by [the] [the ‘AAA’], [ ] under its rules,” (*id.*), and the arbitrator “will be either a retired judge or an attorney licensed to practice law in the State of New York” and “will be selected by the parties from the AAA roster of consumer dispute arbitrators,” (*id.* § 19.6).

Section 19.7 of the Terms specifies that “[t]he arbitrator shall have exclusive authority to resolve any [d]ispute, including, without limitation, disputes arising out of or related to the interpretation or application of the [a]rbitration [a]greement, including the enforceability, revocability, scope, or validity of the [a]rbitration [a]greement or any portion of the [a]rbitration [a]greement . . .” (the “Delegation Clause”), except for limited exceptions, including disputes “arising out of or relating to” Section 19.4’s class action waiver, disputes regarding the payment of arbitration fees, disputes about the satisfaction of “any condition precedent to arbitration,” and “[d]isputes about which version of the [a]rbitration [a]greement applies,” (the “Carveout to the Delegation Clause”). (*Id.* § 19.7.) “[A]ll [d]isputes about whether either party has satisfied any condition precedent to arbitration shall be decided only by a court of competent jurisdiction and not by an arbitrator.” (*Id.*)

### **iii. Batch arbitration**

In addition, Section 19.9 of the Terms sets forth a “batch arbitration” clause, which provides that:

[I]n the event that there are one hundred (100) or more individual [r]equests of a substantially similar nature filed against [Temu] by or with the assistance of the same law firm, group of law firms, or organizations, . . . [the] AAA shall (1) administer the arbitration demands in batches of 100 [r]equests per batch (plus, to the extent there are less than 100 [r]equests left over after the batching described above, a final batch consisting of the remaining [r]equests); (2) appoint one arbitrator for each batch; and (3) provide for the resolution of each batch as a single consolidated arbitration with one set of filing and administrative fees due per side per batch, one procedural calendar, one hearing (if any) in a place to be determined by the arbitrator, and one final award (“Batch Arbitration”).

(*Id.* § 19.9.)

**c. Factual background — IDR Process**

In accordance with the Terms, Plaintiffs filed IDR Notices prior to seeking arbitration, beginning on January 22, 2024, (Compl. ¶ 34), for a total of 9,937 putative claimants, (Def.’s Mem. 5). (See McMahan IDR Notice of Dispute.) Plaintiffs scheduled over 9,600 individual IDR Conferences with Defendant over a fifty-eight-day period, each scheduled for twenty minutes. (Def.’s Ltr. Re IDR Confs. dated Feb. 21, 2024, annexed to Kind Decl. as Ex. 5, Docket Entry No. 1-5.)

On February 19, 2024, the first day of the scheduled IDR Conferences, the parties conducted five virtual IDR Conferences, where five individual Plaintiffs attended virtually with counsel.<sup>7</sup> (Compl. ¶¶ 36, 40.) Plaintiffs argue that the remaining Plaintiffs attended through counsel, and a customer service representative and counsel attended for Defendant. (*Id.* ¶¶ 37, 40; Pls.’ Reply to Def.’s Ltr. Re IDR Confs. dated Mar. 26, 2024, annexed Kind Decl. as Ex. 6, Docket Entry No. 1-5.) After the five IDR Conferences, Plaintiffs canceled all the remaining scheduled IDR Conferences, (Def.’s Ltr. Re IDR Confs. dated Feb. 21, 2024); the parties dispute what factually transpired at the five IDR Conferences, discussed *infra* in Section II.b.iii.2. (*Id.*; Pls.’ Reply to Def.’s Ltr. Re IDR Confs. dated Mar. 26, 2024.)

On March 27, 2024, Plaintiffs began filing their claims, comprising of 15,648 arbitration demands, in the AAA. (Compl. ¶ 41; Def.’s Mem. 7.) Defendant contends that Plaintiffs filed these claims without first completing an IDR Conference. (Compl. ¶ 42; Def.’s Mem. 7.) Additional individuals filed arbitration demands in June and August of 2024, for a total of over 20,000 demands. (Def.’s Mem. 7.) After the arbitration demands were filed, the parties began disputing whether Plaintiffs satisfied the preconditions to arbitration, namely individual IDR

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<sup>7</sup> The five Plaintiffs who attended IDR Conferences are the named Plaintiffs: Aalany McMahan, Isaac Dwek, Luke Seagraves, Avrohom Shor and Ariella Shor. (See Plaintiffs’ Decls., appended to Compl., Docket Entry Nos. 1-6–1-10.)

Conferences, and whether an arbitrator has jurisdiction to resolve Plaintiffs' challenges to the enforceability of Sections 19.2 and 19.7 of the Terms, with the parties seeking to arbitrate both (1) the dispute over satisfaction of preconditions to arbitration, and (2) whether an arbitrator or a court has jurisdiction over this dispute. (Compl. ¶¶ 43, 47; Joint Statement of Issues, annexed to Decl. of Serrin Turner ("Turner Decl.") as Ex. C, Docket Entry No. 15-5.)

Defendant argues that a court must determine both issues under the Terms before Plaintiffs can proceed to arbitration. (Def.'s Mem. 2.) The parties also dispute whether the other party participated in the IDR Conferences in good faith. (Compl. ¶¶ 38–40; Def.'s Ltr. Re IDR Confs. dated Feb. 21, 2024; Pls.' Reply to Def.'s Ltr. Re IDR Confs. dated Mar. 26, 2024.)

#### **d. Procedural background**

##### **i. Prior arbitration**

On June 3, 2024, the AAA informed the parties that it would appoint a Process Arbitrator<sup>8</sup> to review the arguments and then appointed Process Arbitrator Dana Welsh on June 28, 2024.<sup>9</sup> (AAA Ltr. dated June 28, 2024, annexed to Kind Decl. as Ex. 10, Docket Entry No.

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<sup>8</sup> The AAA developed Mass Arbitration Supplementary Rules to "streamline the administration of large volume filings involving the same [or related] party, parties, and party representative(s)." (*See* AAA Mass Arb. Suppl. Rules 3, annexed to Kind Decl. as Ex. 9-3, Docket Entry No. 1-5.) These Rules apply whenever twenty-five or more similar demands for arbitration are filed. (*Id.* at 4.) Under these Rules, to decide procedural and preliminary matters, the AAA "may, in its sole discretion, appoint a Process Arbitrator," who has the authority to determine, among other issues, satisfaction of filing requirements, disputes over applicable conditions precedent, and any other issue submitted. (*Id.* at 6–7.) A Process Arbitrator also has the authority to "rule on their own jurisdiction." (*Id.* at 7.) Once the Process Arbitrator decides the relevant issues, the proceedings continue with a Merits Arbitrator, an arbitrator who determines the merits of the filed arbitration demands. (*Id.* at 7–8.) The rulings of a Process Arbitrator are final and binding on the parties and the Merits Arbitrator, unless the Merits Arbitrator determines that the Process Arbitrator abused their discretion. (*Id.* at 8.)

<sup>9</sup> Defendant argues the parties jointly selected a Process Arbitrator, (Def.'s Mem. 8), and Plaintiffs "indisputably consented" to the Process Arbitrator deciding the issues, (Def.'s Reply 3 n.1). Plaintiffs disagree and contend that they "did not consent to submit any issue to the Process Arbitrator." (Pls.' Opp'n 10.) Plaintiffs argue that their position throughout has been that the issues should have been sent to a Merits Arbitrator instead. (Pls.' Mem. 6 n.1, 8–9; Pls.' Opp'n

1-5; Def.'s Mem. 8.) On July 26, 2024, the Process Arbitrator issued a scheduling order directing the parties to brief the following issues:

Whether the issue of enforceability of § 19.2 of Temu's Terms of Use is a defense to the question of whether the Individual Claimants have satisfied the Informal Dispute Resolution ("IDR") precondition to arbitration. In that event, pursuant to § 19.7 of Temu's Terms of Use, a court must decide whether the precondition has been met. Alternatively, whether the issue of enforceability of § 19.2 of Temu's Terms of Use must be decided prior to any determination of whether the IDR precondition has been met, in which case, merits arbitrators must decide the issue of enforceability.

(AAA Scheduling Order dated July 26, 2024.) The parties briefed the matter before the Process Arbitrator. (Compl. ¶¶ 44–47; Def.'s Mem. 8–9.)

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10–11.) The Court finds the Joint Statement of Issues and the parties' briefing before the Process Arbitrator indicates Plaintiffs' consent. The Joint Statement of Issues that the parties provided to the AAA states that the parties "request the Process Arbitrator to resolve" (1) the primary issue of whether the AAA has jurisdiction to resolve the parties' dispute over enforceability of Section 19.2 under the Terms, and (2) *after* jurisdiction is determined, and if the AAA retains jurisdiction, the secondary issue of whether a Process Arbitrator or a Merits Arbitrator can resolve the dispute. (Joint Statement of Issues; AAA Joint Statement Redline, annexed to Pls.' Opp'n as Ex. 18.1, Docket Entry No. 16-3.) By proceeding with briefing and providing a Joint Statement of Issues asking the Process Arbitrator to resolve the primary issue of whether the AAA has jurisdiction over the dispute, Plaintiffs consented to the ruling of the Process Arbitrator with respect to the issues in the Scheduling Order, which they cannot now object to because of the adverse ruling. (*See* AAA Mass Arb. Suppl. Rules (Rule MA-6 states that "[a] Process Arbitrator shall have the authority to determine . . . [a]ny other issue(s) the parties agree in writing to submit to the Process Arbitrator" and "[r]ulings by the Process Arbitrator will be final and binding upon the parties."); AAA Scheduling Order dated July 26, 2024, *Individual Claimants v. Whaleco, Inc.*, Case No. 01-24-0003-3726, annexed to Kind Decl. as Ex. 17, Docket Entry No. 1-5); *Generali Espana de Seguros y Reaseguros, S.A. v. Speedier Shipping, Inc.*, No. 22-1150, 2023 WL 3362839, at \*2 (2d Cir. May 11, 2023) (summary order) (finding a party waived their right to object to an arbitration holding by taking part in the arbitration proceedings and only raising its objection after the adverse ruling); *Opals on Ice Lingerie v. Bodylines Inc.*, 320 F.3d 362, 368 (2d Cir. 2003) ("[I]f a party participates in arbitration proceedings without making a timely objection to the submission of the dispute to arbitration, that party may be found to have waived its right to object to the arbitration."); *see also Parrella v. Orange Rabbit, Inc.*, No. 20-CV-9923, 2021 WL 4462809, at \*10 (S.D.N.Y. Sep. 29, 2021) ("The Second Circuit, however, has held an agreement to arbitrate can be implied from a party's conduct in the arbitration proceedings." (citing *Gvozdenovic v. United Air Lines*, 933 F.2d 1100, 1103 (2d Cir. 1991))); *Gvozdenovic*, 933 F.2d at 1103 ("We hold that, because appellants participated voluntarily and actively in the arbitration process, they are bound by its outcome . . .").

On September 19, 2024, the Process Arbitrator issued an order finding that Section 19.2 is a “jurisdictional requirement,” and “the AAA has no jurisdiction over the dispute” because the Terms specify that a court has the authority to determine satisfaction of the preconditions to arbitration, “including the issues of whether § 19.2 is enforceable and whether the parties engaged in the IDR [P]rocess in good faith.” (AAA Order dated Sep. 19, 2024, *Individual Claimants v. Whaleco, Inc.*, Case No. 01-24-0003-3726, annexed to Kind Decl. as Ex. 15, Docket Entry No. 1-5.) The Process Arbitrator’s order stated challenges to the enforceability of the Terms’ conditions precedent to arbitration is also reserved for a court, “notwithstanding the [Terms’] grant of exclusive authority to the arbitrator to consider the issue of enforceability” because “[u]nconscionability of a contractual provision is a defense to a claim of non-compliance with that provision.”<sup>10</sup> (*Id.*)

Plaintiffs then commenced this action, objecting to the Process Arbitrator’s determination regarding jurisdiction and requesting that the Court compel arbitration on the issues. (Pls.’ Mem. 8–9; Compl. ¶¶ 1, 49.)

## ii. Similar litigation

The Court is familiar with Temu’s Terms and its arbitration agreement having presided over two other similar matters: (1) *Hu v. Whaleco, Inc.*, 779 F. Supp. 3d 265, 292 (E.D.N.Y. 2024) (the “*Hu* litigation”); and (2) *Ziboukh v. Whaleco, Inc.*, 795 F. Supp. 3d 349, 388–91

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<sup>10</sup> The Process Arbitrator also ruled that the issues in *Hu v. Whaleco, Inc.*, 779 F. Supp. 3d 265 (E.D.N.Y. 2024), a case concerning Temu’s Terms, discussed *supra* in Section I.d.ii, which held that the Terms required the parties to arbitrate disputes regarding questions of arbitrability, are distinguishable from the issues in this case, even though enforceability is raised in both, because Plaintiffs are seeking to compel arbitration and not comply with the IDR Conference requirement, while the plaintiffs in *Hu* sought to avoid arbitration. (AAA Order dated Sep. 19, 2024.)

(E.D.N.Y. 2025) (the “*Ziboukh* litigation”).<sup>11</sup> On October 1, 2024, the Court granted the *Hu* defendant’s motion to compel arbitration, explaining that Temu’s “[r]egistration [s]creen provided [the p]laintiffs with ‘reasonably conspicuous notice’ of the Terms,” *Hu*, 779 F. Supp. 3d at 292, and that the plaintiffs, “through their conduct, unambiguously manifested assent to the Terms,” and therefore, the plaintiffs and the defendant “entered into an agreement to arbitrate,” *id.* at 296. The Court also concluded that Temu’s Terms “provide[d] ‘clear and unmistakable evidence’ that the parties agreed to arbitrate disputes regarding questions of arbitrability,” and because “neither [the p]laintiffs nor [a]mici challenge[d] the delegation clause specifically, the Court must treat the delegation clause as valid and defer any questions of arbitrability to the arbitrator.” *Id.* at 299. On August 14, 2025, the Court likewise granted the *Ziboukh* defendants’ motion to compel arbitration on similar grounds, finding the parties executed a valid arbitration agreement, Section 19.7 of the Terms “provide[d] ‘clear and unmistakable evidence’ that the parties agreed to arbitrate questions of arbitrability,” and the plaintiffs failed to challenge the delegation clause with specificity. *Ziboukh*, 795 F. Supp. 3d at 388–91. Accordingly, the Court determined it “must treat the clause as valid and enforceable” and deferred the plaintiffs’ challenges of arbitrability to the arbitrator. *Id.* at 389–90.

## **II. Discussion**

### **a. Standards of review**

#### **i. Motion to compel arbitration**

The Federal Arbitration Act (“FAA”) requires courts to compel arbitration of claims that the parties have agreed to arbitrate. *See AT&T Mobility, LLC v. Concepcion*, 563 U.S. 333, 339

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<sup>11</sup> *Hu* and *Ziboukh v. Whaleco, Inc.*, 795 F. Supp. 3d 349 (E.D.N.Y. 2025) considered different versions of the Terms with different numbering, but the Sections referenced are materially the same as the version of the Terms cited by the parties in this case. Accordingly, the Court adopts the section numbering of the Terms cited by the parties in this case when referring to the Terms in *Hu* and *Ziboukh*.

(2011). “Arbitration is a matter of contract and consent,” and the Supreme Court has “long held that disputes are subject to arbitration if, and only if, the parties actually agreed to arbitrate those disputes.” *Coinbase, Inc. v. Suski*, 602 U.S. 143, 145 (2024); *see Davitashvili v. Grubhub Inc.*, 131 F.4th 109, 114 (2d Cir. 2025) (“The [FAA] reflects ‘both a liberal federal policy favoring arbitration and the fundamental principle that arbitration is a matter of contract.’” (quoting *Concepcion*, 563 U.S. at 339)). Thus, “[a]rbitration is ‘a way to resolve those disputes — but only those disputes — that the parties have agreed to submit to arbitration.’ . . . Consequently, the first question in any arbitration dispute must be: What have these parties agreed to?” *Coinbase*, 602 U.S. at 148 (quoting *First Options of Chi., Inc. v. Kaplan*, 514 U.S. 938, 943 (1995)); *see also Cooper v. Ruane Cunniff & Goldfarb Inc.*, 990 F.3d 173, 179 (2d Cir. 2021) (“Courts consider two factors when deciding if a dispute is arbitrable: ‘(1) whether the parties agreed to arbitrate, and, if so, (2) whether the scope of that agreement encompasses the claims at issue.’” (quoting *Holick v. Cellular Sales of N.Y, LLC*, 802 F.3d 391, 394 (2d Cir. 2015))); *Doctor’s Assocs., Inc. v. Alemayehu*, 934 F.3d 245, 250 (2d Cir. 2019) (“The threshold question facing any court considering a motion to compel arbitration is . . . whether the parties have indeed agreed to arbitrate.” (alteration in the original) (quoting *Schnabel v. Trilegiant Corp.*, 697 F.3d 110, 118 (2d Cir. 2012))).

In deciding a motion to compel arbitration, courts apply a similar standard to that applied to a motion for summary judgment and “draw all reasonable inferences in favor of the non-moving party.” *Davitashvili*, 131 F.4th at 115 (quoting *Nicosia v. Amazon.com, Inc.*, 834 F.3d 220, 229 (2d Cir. 2016)); *see also Soliman v. Subway Franchisee Advert. Fund Tr., Ltd.*, 999 F.3d 828, 833–34 (2d Cir. 2021) (first quoting *Nicosia*, 834 F.3d at 229; and then quoting *Meyer v. Uber Techs., Inc.*, 868 F.3d 66, 74 (2d Cir. 2017)). “The party seeking to compel arbitration bears an initial burden of demonstrating that an agreement to arbitrate was made.” *Zachman v. Hudson Valley Fed. Credit Union*, 49 F.4th 95, 101–02 (2d Cir. 2022). “This burden does not require the

moving party to show that the agreement would be enforceable — only that an agreement to arbitrate existed.” *Id.* at 102. If the existence of an agreement to arbitrate is established, the burden shifts to the party “seeking to avoid arbitration . . . [to show] the agreement to be inapplicable or invalid.” *Harrington v. Atl. Sounding Co.*, 602 F.3d 113, 124 (2d Cir. 2010) (citing *Green Tree Fin. Corp.-Ala. v. Randolph*, 531 U.S. 79, 91–92 (2000)); *see also Zachman*, 49 F.4th at 102 (quoting *Harrington*, 602 F.3d at 124). In addition, “[a] district court must stay proceedings once it is ‘satisfied that the parties have agreed in writing to arbitrate an issue or issues underlying the district court proceeding.’” *Nicosia*, 834 F.3d at 229 (quoting *WorldCrisa Corp. v. Armstrong*, 129 F.3d 71, 74 (2d Cir. 1997)); *see Smith v. Spizzirri*, 601 U.S. 472, 478 (2024) (“When a district court finds that a lawsuit involves an arbitrable dispute, and a party requests a stay pending arbitration, . . . the FAA compels the court to stay the proceeding.”); *Katz v. Cellco P’ship*, 794 F.3d 341, 345 (2d Cir. 2015) (“[A] stay of proceedings [is] necessary after all claims have been referred to arbitration and a stay requested.”); *see also Frazier v. X Corp.*, 155 F.4th 87, 96 (2d Cir. 2025) (“Where a court determines that (1) the parties have agreed to arbitrate, (2) the claims at issue fall within the scope of that agreement, and (3) none of the claims at issue are ‘nonarbitrable,’ the court’s analysis under 9 U.S.C. § 4 is at an end, and the FAA ‘mandates that district courts *shall* direct the parties to proceed to arbitration.’” (quoting *Daly v. Citigroup Inc.*, 939 F.3d 415, 421 (2d Cir. 2019))).

**b. The Court grants Plaintiffs’ motion to compel arbitration for the five Plaintiffs who participated in an IDR Conference and denies the remaining Plaintiffs’ motion to compel arbitration**

The parties raise several issues as to the scope of the arbitration agreement. Plaintiffs and Defendant agree that the parties entered into a valid, binding arbitration agreement under the Terms, and the Court finds no reason to conclude otherwise. (Pls.’ Mem. 3; *see generally* Def.’s Mem.) *See also Ziboukh*, 795 F. Supp. 3d at 388–92 (finding a valid arbitration agreement existed between users and defendant Temu because “[p]laintiffs unambiguously manifested

assent to the Terms,” quoting *Hu*, 779 F. Supp. 3d at 288, 293, and the Temu app’s registration screen provided “clear and conspicuous” notice of the Terms); *Hu*, 779 F. Supp. 3d at 295–96 (same).

Plaintiffs argue that the Court should grant the motion to compel arbitration because (1) all pending issues are for an arbitrator to determine, or (2) in the alternative, Plaintiffs are not required to attend additional IDR Conferences and may proceed to arbitration on the merits. (Pls.’ Mem. 8.)

First, Plaintiffs argue the Process Arbitrator’s Order does not preclude the Court from compelling arbitration before a Merits Arbitrator. (*Id.* at 8–10; Pls.’ Opp’n 9–11.) In support, Plaintiffs argue a Process Arbitrator may only decide limited procedural and administrative issues under the AAA and merits determinations, including enforceability and arbitrability, must be determined by a Merits Arbitrator. (Pls.’ Mem. 6 n.1, 8–10; Pls.’ Opp’n 9–11.) Second, Plaintiffs argue that all the issues in the parties’ dispute are for an arbitrator to decide under the Terms, including: (a) enforceability of Section 19.2, the IDR Requirements, (Pls.’ Mem. 8–12; Pls.’ Opp’n 13); (b) “waiver” of IDR Requirements, (Pls.’ Mem. 8, 12–13; Pls.’ Opp’n 13–14); (c) enforceability of Section 19.7’s Carveout to the Delegation Clause that exempts IDR satisfaction disputes from proceeding to arbitration, (Pls.’ Mem. 8, 13–14; Pls.’ Opp’n 11–13); and (d) satisfaction of IDR Requirements, (Pls.’ Mem. 8, 14–19; Pls.’ Opp’n 13–14). In the alternative, if the Court rules on the merits of the enforceability challenge to Section 19.7’s Carveout to the Delegation Clause, Plaintiffs argue the Carveout to the Delegation Clause is unenforceable because it: (a) is unconscionable, (Pls.’ Mem. 14–16; Pls.’ Opp’n 14–16); (b) violates public policy, (Pls.’ Mem. 14, 16–17; Pls.’ Opp’n 14, 16); (c) leads to absurd results, (Pls.’ Mem. 14, 17–18; Pls.’ Opp’n 14, 16–17); and (d) should be severed, (Pls.’ Mem. 14, 18–19; Pls.’ Opp’n 14, 17). Plaintiffs also argue that if the Court rules on the enforceability challenge to the IDR Conference requirement, the Court should find that no additional IDR

Conferences are required because: (a) the IDR Conference requirement is unconscionable, (Pls.’ Mem. 19–22; Pls.’ Opp’n 17–21); (b) Defendant waived its right to enforce the IDR Conference requirement, (Pls.’ Mem. 19, 23–24; Pls.’ Opp’n 17–18, 22); (c) any future IDR Conferences would be futile or impossible, (Pls.’ Mem. 24; Pls.’ Opp’n 17–18, 22–24); and (d) Plaintiffs satisfied the IDR Conference requirement through substantial compliance, (Pls.’ Mem. 19, 24–26; Pls.’ Opp’n 17–18, 24–25).

Defendant argues that the Court should deny Plaintiffs’ motion to compel arbitration. First, Defendant argues that Plaintiffs are bound by the Process Arbitrator’s ruling and collaterally estopped from asking the Court to reverse the AAA’s determination of its own jurisdiction and relitigate the issues already determined in arbitration. (Def.’s Mem. 1, 11–14.) Second, Defendant argues the Court is the proper venue to resolve disputes over compliance with the IDR Conference requirement, including whether Plaintiffs have a valid excuse for failing to comply under the plain language of the Terms, the AAA’s rules and case law. (*Id.* at 1–2, 14–17.) Third, Defendant argues that the Carveout to the Delegation Clause is enforceable. (*Id.* at 2, 17–18.) Fourth, Defendant contends that the Court should find the IDR Requirements enforceable, no affirmative defenses apply, and Plaintiffs failed to comply with those requirements. (*Id.* at 2, 19–25; Def.’s Reply 5–10.)

The Court addresses Plaintiffs’ arguments in the following order: (1) challenges to the Carveout to the Delegation Clause; (2) whether the Court is bound by the Process Arbitrator’s ruling; and (3) challenges to the Terms’ IDR Requirements.

**i. Challenges to the Carveout to the Delegation Clause**

The Court first addresses whether Plaintiffs’ enforceability challenge to the Carveout to the Delegation Clause should be decided by the Court or an arbitrator, and then addresses Plaintiffs’ arguments that the Carveout to the Delegation Clause is unenforceable.

**1. Plaintiffs' direct challenge to the Delegation Clause removes the issue of arbitrability from the AAA to the Court**

Plaintiffs argue that their enforceability challenge to the Carveout to the Delegation Clause exempting disputes over the satisfaction of the IDR Requirements from proceeding to arbitration is for an arbitrator to decide under the Terms because the Terms “clearly and unmistakably” “delegate[] questions of arbitrability to the arbitrator, including the enforceability of the [Carveout to the Delegation Clause] itself.” (Pls.’ Opp’n 11.) Plaintiffs also argue that the Carveout to the Delegation Clause is unenforceable because it is (1) unconscionable, (2) violates public policy, (3) leads to absurd results, and (4) should be severed. (*Id.* at 14–17.)

Defendant argues the challenge to the Carveout to the Delegation Clause is a challenge to the Delegation Clause that must be heard by the Court. (Def.’s Mem. 15–18.)

As the Court explained in both *Ziboukh* and *Hu*, “section [19].7 of the Terms provides ‘clear and unmistakable evidence’ that the parties agreed to arbitrate questions of arbitrability.” *Ziboukh*, 795 F. Supp. 3d at 389 (quoting *Hu*, 779 F. Supp. 3d at 298). The Court found that Section 19.7 provides a broad delegation to the arbitrator, granting the arbitrator “exclusive authority” to resolve disputes “arising out of or related to the interpretation or application of the [a]rbitration [a]greement, including the enforceability, revocability, scope, or validity of the [a]rbitration [a]greement.” *Id.* (citing Terms § 19.7; *Hu*, 779 F. Supp. 3d at 298). The Court determined in both *Ziboukh* and *Hu* that it “must treat the clause as valid and enforceable” and deferred the plaintiffs’ challenges of arbitrability to the arbitrator. *Id.* at 389–90; *Hu*, 779 F. Supp. 3d at 299 (same). The Supreme Court has instructed that “if a valid agreement exists, and if the agreement delegates the arbitrability issue to an arbitrator, a court may not decide the arbitrability issue,” *Henry Schein, Inc. v. Archer & White Sales, Inc.*, 586 U.S. 63, 69 (2019), “unless [the plaintiffs] challenged the delegation provision *specifically*,” *Rent-A-Center, W., Inc. v. Jackson*, 561 U.S. 63, 72 (2010) (emphasis added). See *Davitashvili*, 131 F.4th at 118

(quoting same); *see also Coinbase*, 602 U.S. at 151 (“If a party challenges the validity . . . of the precise agreement to arbitrate at issue, the federal court must consider the challenge before ordering compliance with that [arbitration] agreement.” (alterations in original) (quoting *Rent-A-Center*, 561 U.S. at 72)). The Court in *Ziboukh* and *Hu* held the delegation clause was valid and all questions of arbitrability should be deferred to the arbitrator “because no party or amici challenged the delegation clause itself.” *Ziboukh*, 795 F. Supp. 3d at 389 (citing *Hu*, 779 F. Supp. 3d at 299–300).

In contrast to the plaintiffs in the *Ziboukh* and *Hu* litigation, Plaintiffs in this case directly challenge the Delegation Clause by arguing the Carveout to the Delegation Clause is unenforceable because it is unconscionable (unduly expensive, causes delays, one-sided), violates public policy, and leads to absurd results (procedural whiplash). These challenges constitute a “specific attack” on a portion of the Delegation Clause, as opposed to the arbitration agreement more generally, and the Court must therefore consider these challenges. *See Gingras v. Think Fin., Inc.*, 922 F.3d 112, 126 (2d Cir. 2019) (the plaintiffs “specific[ally] attack[ed]” the delegation clause by alleging the delegation provision was fraudulent); *see also Rent-A-Center*, 561 U.S. at 72–73 (declining to consider the plaintiff’s unconscionability challenges because none were specific to the delegation provision); *Davitashvili*, 131 F.4th at 118–19 (explaining that because the “[p]laintiffs fail to challenge the clause with sufficient specificity” and argue only “that arbitration *in general* would be unconscionable,” the plaintiffs’ claims against the defendants “should be sent to an arbitrator to determine whether those claims are arbitrable”); *Werman v. Nordstrom, Inc.*, --- F. Supp. 3d ---, ---, 2025 WL 3650342, at \*6 (E.D.N.Y. Dec. 17, 2025) (finding the plaintiff’s unconscionability challenges concerned the arbitration agreement generally and were “not specific to the delegation provision”); *Ziboukh*, 795 F. Supp. 3d at 390–91 (finding the plaintiffs’ arguments regarding conscionability concerned the arbitration agreement broadly rather than delegation clause); *Vasell v. SeatGeek, Inc.*, No. 24-CV-932, 2025

WL 240912, at \*9 (E.D.N.Y. Jan. 17, 2025) (explaining “[a]bsent allegations or evidence suggesting” that the delegation provision “is invalid or inapplicable — which [the] plaintiffs do not raise and the [c]ourt does not discern based on the record before it — the arbitrability of [the plaintiffs’] claims is also clearly a question for arbitration”); *Hu*, 779 F. Supp. 3d at 299 (“Although [a]mici challenge various aspects of the arbitration agreement, such as arguing that the batch arbitration clause and various procedural prerequisites to arbitration are substantively unconscionable, they do not specifically challenge the delegation clause.” (citation omitted)); *Lin v. DISH Network*, No. 19-CV-1087, 2020 WL 13845109, at \*4 (E.D.N.Y. Feb. 5, 2020) (“Because the plaintiff does not challenge the enforceability of the delegation clause, the [c]ourt must treat it as valid, enforce it and leave the plaintiff’s enforceability challenges for the arbitrator.”). The Court therefore addresses the enforceability challenges to the Carveout to the Delegation Clause as set forth in the Delegation Clause.

## **2. The Carveout to the Delegation Clause is valid**

Plaintiffs challenge the enforceability of the Carveout to the Delegation Clause and argue it is (1) unconscionable, (2) violates public policy, (3) leads to absurd results, and (4) should be severed. (Pls.’ Opp’n 14–17.)

First, Plaintiffs argue the Carveout to the Delegation Clause is unconscionable because it allows Defendant to “bounce cases between forums to evade liability.” (*Id.* at 15.) Plaintiffs contend that this “imposes significant costs and delays on a consumer seeking to arbitrate against Temu” by requiring Plaintiffs to file in “both arbitration and court — only to be sent back again.” (*Id.* at 14.) In support, Plaintiffs state the Carveout to the Delegation Clause serves “no purpose other than to delay consumers’ ability to seek relief.” (*Id.* at 15.) In addition, Plaintiffs argue that the Carveout to the Delegation Clause is unconscionable because it is “one-sided, applying only to disputes [Defendant] would bring,” and the process which delays arbitration is “designed to benefit only [Defendant].” (*Id.* at 14–15.) Plaintiffs further argue that Defendant’s assertion

that Plaintiffs “simply need to participate in the IDR Process,” (*id.* at 14), to proceed with arbitration is dishonest because Defendant can “simply ‘challenge’ whether the conference requirement was ‘satisfied’” even when a consumer attempts to comply with the IDR Conference requirement in good faith, (Pls.’ Mem. 16).

Second, Plaintiffs argue the Carveout to the Delegation Clause “violates core public policies favoring single-forum resolution and efficient, cost-effective arbitration,” such as the policy underlying the FAA, by allowing Defendant to “force consumers into court despite good-faith arbitration efforts.” (Pls.’ Opp’n 16.) Plaintiffs also argue that piecemeal litigation is “wasteful of the courts’ resources and against public policy to limit the courts’ need to supervise the arbitration proceedings.” (Pls.’ Mem. 17.)

Third, Plaintiffs argue that requiring the arbitrator and the court to each “make piecemeal determinations (enforceability and satisfaction, respectively)” leads to absurd results and “a strong likelihood of inconsistent rulings and confusion to the parties.” (*Id.*) Plaintiffs state this “sequencing forces an advisory opinion, which courts may not issue” and will cause “procedural whiplash” and “ping-ponging between forums” against the Terms’ goal of streamlining the resolution of claims. (Pls.’ Opp’n 17.) Fourth, Plaintiffs argue that the Carveout to the Delegation Clause should be severed because it is unenforceable and “the parties’ intent was plainly for the arbitrator or resolve ‘all disputes.’” (Pls.’ Mem. 18.)

Defendant argues the Carveout to the Delegation Clause is enforceable because it embodies a New York law principle requiring courts to hear challenges to compliance with conditions precedent to arbitration “where the agreement expressly states that compliance with the contractual notice provision is a condition precedent to arbitration.” (Def.’s Mem. 15–18 (quoting *Niagara Frontier Transp. Auth. v. Computer Scis. Corp.*, 579 N.Y.S.2d 517 (App. Div. 1992)).) First, Defendant argues that the Carveout to the Delegation Clause is not prohibitively expensive and will not result in delays because consumers only need to comply with the IDR

Process. (*Id.* at 18.) Defendant also argues the Carveout to the Delegation Clause is not one-sided because it applies equally to the parties, and the Carveout to the Delegation Clause is not unconscionable based on Defendant’s superior bargaining power because Plaintiffs may shop on other apps. (*Id.*) Second, Defendant argues the Carveout to the Delegation Clause does not contravene public policy because arbitration agreements may validly assign certain issues to a court. (Def.’s Reply 5.) In addition, any “bounc[ing] between arbitration and court” that Plaintiffs claim in this case is a “problem of their own making because they made a strategic decision to file arbitration demands knowing they had not fulfilled a precondition to doing so,” and Plaintiffs themselves are now “asking the Court to send them *back to arbitration.*” (*Id.*)

Arbitration agreements, like any contract, can be rendered invalid and unenforceable if found to be either procedurally or substantively unconscionable. 9 U.S.C. § 2 (“A written provision in . . . a contract . . . to settle by arbitration a controversy thereafter arising out of such contract or transaction . . . shall be valid, irrevocable, and enforceable, save upon such grounds as exist at law or in equity for the revocation of any contract . . . .”); *see, e.g., Am. Fam. Life Assurance Co. of N.Y. v. Baker*, 778 F. App’x 24, 26–28 (2d Cir. 2019) (assessing substantive and procedural unconscionability of arbitration agreement); *Ragone v. Atl. Video at Manhattan Ctr.*, 595 F.3d 115, 121 (2d Cir. 2010) (“[G]enerally applicable contract defenses, such as fraud, duress, or unconscionability, may be applied to invalidate arbitration agreements.” (quoting *Doctor’s Assocs., Inc. v. Casarotto*, 517 U.S. 681, 687 (1996))).

“The doctrine of unconscionability seeks to prevent sophisticated parties with grossly unequal bargaining power from taking advantage of less sophisticated parties.” *KLS Diversified Master Fund, L.P. v. McDevitt*, No. 21-1263, 2022 WL 2759055, at \*3 (2d Cir. July 13, 2022) (summary order) (quoting *NML Cap. v. Republic of Argentina*, 621 F.3d 230, 237 (2d Cir. 2010)). “Under New York law, a contract is unconscionable when it is ‘so grossly unreasonable or unconscionable in the light of the mores and business practices of the time and place as to be

unenforceable . . . according to its literal terms.” *Ragone*, 595 F.3d at 121 (quoting *Nayal v. HIP Network Servs. IPA, Inc.*, 620 F. Supp. 2d 566, 571 (S.D.N.Y. 2009)). “Generally, there must be a showing that such a contract is both procedurally and substantially unconscionable.” *Id.* (quoting *Nayal*, 620 F. Supp. 2d at 571). Procedural unconscionability “requires an examination of the contract formation process and the alleged lack of meaningful choice” while substantive unconscionability involves “whether one or more key [contract] terms are unreasonably favorable to one party.” *Am. Fam. Life Assurance Co. of N.Y.*, 778 F. App’x at 26–27 (first quoting *Gillman v. Chase Manhattan Bank, N.A.*, 73 N.Y.2d 1, 10–11 (1988); and then quoting *Sablosky v. Edward S. Gordon Co.*, 73 N.Y.2d 133, 138 (1989)); *Ragone*, 595 F.3d at 121 (quoting *Nayal*, 620 F. Supp. 2d at 571) (same); see *David L. Threlkeld & Co. v. Metallgesellschaft Ltd. (London)*, 923 F.2d 245, 249 (2d Cir. 1991) (noting that the “purpose of the unconscionability doctrine is to prevent unfair surprise and oppression” (quoting *Pierson v. Dean, Witter, Reynolds, Inc.*, 742 F.2d 334, 339 (7th Cir. 1984))); *Clinton v. Oppenheimer & Co.*, 824 F. Supp. 2d 476, 483 (S.D.N.Y. 2011) (adopting report and recommendation) (“For a contract to be held unconscionable, the party alleging the defect must generally show both substantive and procedural unconscionability . . . . That is, the contract must unreasonably favor one party over the other and the process of contract formation must have deprived the disadvantaged party of meaningful choice.” (internal citations omitted)); *Nayal*, 620 F. Supp. 2d at 571 (collecting cases). “[T]here are some exceptional cases where a provision of a contract is so outrageous as to warrant holding it unenforceable on the ground of substantive unconscionability alone.” *McDevitt*, 2022 WL 2759055, at \*3 (alteration in original) (quoting *NML Cap.*, 621 F.3d at 237); *Ragone*, 595 F.3d at 122 (quoting *Gillman*, 73 N.Y.2d at 12) (same); *Dallas Aerospace, Inc. v. CIS Air Corp.*, 352 F.3d 775, 787 (2d Cir. 2003) (quoting *Gillman*, 73 N.Y.2d at 12) (same); see *Roitman v. T-Mobile USA Inc.*, No. 23-CV-6159, 2025 WL 3156503, at \*9 (E.D.N.Y. July 28, 2025) (“Examples of substantive unconscionability

include ‘inflated prices, unfair termination clauses, unfair limitations on consequential damages and improper disclaimers of warranty.’” (quoting *State of New York v. Wolowitz*, 468 N.Y.S.2d 131, 145 (App. Div. 1983))).

The Court finds that the Carveout to the Delegation Clause is valid and not unconscionable or against public policy, nor does it lead to absurd results.

**A. The Carveout to the Delegation Clause is not unconscionable due to piecemeal litigation**

Plaintiffs fail to establish that the Carveout to the Delegation Clause is unenforceable as unconscionable. First, Plaintiffs argue that the Carveout to the Delegation Clause is unenforceable since it imposes significant costs and results in piecemeal litigation because consumers are forced to comply with IDR Requirements and then “bounce cases” between forums, (Pls.’ Opp’n 15), “file their claims in the AAA, and then, separately, file in court before being sent back to arbitration to pursue their claims,” (Pls.’ Mem. 14). Plaintiffs’ argument is unpersuasive because Plaintiffs do not provide specific cost information and courts permit piecemeal litigation to effectuate arbitration agreements. Further, Plaintiffs do not allege any factual support demonstrating the financial burden of litigating claims pursuant to the Carveout to the Delegation Clause.<sup>12</sup> In addition, Plaintiffs’ alleged high costs from switching between

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<sup>12</sup> Plaintiffs cite to *Green Tree Financial Corp.-Alabama v. Randolph*, 531 U.S. 79, 92 (2000), to support their claim of significant costs but fail to provide factual support that the arbitration agreement is prohibitively expensive given the size of their claims and the cost of litigation. (Pls.’ Mem. 14; Pls.’ Opp’n 14.) See *Vidal v. Advanced Care Staffing, LLC*, No. 22-CV-5535, 2023 WL 2783251, at \*19 (E.D.N.Y. Apr. 4, 2023) (“Courts applying New York law have held that similar [fee-shifting] provisions in arbitration agreements are substantively unconscionable where a party makes a ‘showing of individualized prohibitive expense that considers factors including the financial means of plaintiff and the cost differential between arbitration and litigation in court.’” (quoting *Valle v. ATM Nat., LLC*, No. 14-CV-7993, 2015 WL 413449, at \*6–7 (S.D.N.Y. Jan. 30, 2015))). In *Green Tree Financial Corp.*, the Supreme Court held that “where [ ] a party seeks to invalidate an arbitration agreement on the ground that arbitration would be prohibitively expensive, that party bears the burden of showing the likelihood of incurring such costs,” and the petitioner in that case failed to produce evidence showing the costs. 531 U.S. at 90–92.

forums are the result of the parties' protracted disagreement and advocacy strategy, and not the result of the Carveout to the Delegation Clause itself.

The Carveout to the Delegation Clause does not require the same claims to be successively filed in AAA and then in court, as Plaintiffs contend, rather, the Carveout to the Delegation Clause directs certain claims to an arbitrator and others to a court. Arbitration agreements are enforceable even when the result is piecemeal litigation between parties. *See KPMG LLP v. Cocchi*, 565 U.S. 18, 19 (2011) (“The [FAA] has been interpreted to require that if a dispute presents multiple claims, some arbitrable and some not, the former must be sent to arbitration even if this will lead to piecemeal litigation.” (citing *Dean Witter Reynolds Inc. v. Byrd*, 470 U.S. 213, 217 (1985)); *Moses H. Cone Mem'l Hosp. v. Mercury Constr. Corp.*, 460 U.S. 1, 3 (1983) (“[T]he relevant federal law, the Arbitration Act, requires piecemeal resolution when necessary to give effect to an arbitration agreement.”); *Deephaven Distressed Opportunities Trading, Ltd. v. 3V Cap. Master Fund Ltd.*, 899 N.Y.S.2d 50, 51 (App. Div. 2010) (“While [the third-party defendant] urges arbitration in the interest of judicial economy, we have held that arbitration clauses, like contractual agreements, are to be enforced according to their terms, the potential for bifurcated litigation notwithstanding.” (citing *PNE Media v. Cistrone*, 741 N.Y.S.2d 405 (App. Div. 2002))); *CDx Diagnostics, Inc. v. Rutenberg*, 175 N.Y.S.3d 714 (Sup. Ct. 2022) (“[I]t is well settled that arbitration clauses are binding contracts which must be

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Plaintiffs have failed to meet their burden to show unconscionability on prohibitively expensive grounds, and the Court therefore declines to invalidate the Carveout to the Delegation Clause on the unsupported basis that adjudication is prohibitively expensive. *See, e.g., Petry v. AAM Holding Corp.*, No. 22-CV-3110, 2025 WL 1194739, at \*6 (S.D.N.Y. Apr. 3, 2025) (rejecting the plaintiffs' argument that the arbitration agreement should be severed because the plaintiffs did not provide evidence that “financial hardship . . . will result from arbitration”), *report and recommendation adopted*, 2025 WL 1194336 (S.D.N.Y. Apr. 22, 2025); *cf. Vidal*, 2023 WL 2783251, at \*19 (finding that the plaintiff “made a sufficient showing” that an attorneys' fees-shifting provision was substantively unfair where he specified that “even challeng[ing] the threshold issues of arbitrability before the arbitrator” would cost over \$11,000 and plaintiff earned \$4,500 per month after taxes and incurred monthly expenses of \$3,850).

strictly enforced, even if enforcement will lead to bifurcated and overlapping litigation.” (citing same)); *see also Concepcion*, 563 U.S. at 344 (“[The Supreme Court] ha[s] held that parties may agree to limit the issues subject to arbitration . . . .” (citing *Mitsubishi Motors Corp. v. Soler Chrysler-Plymouth, Inc.*, 473 U.S. 614, 628 (1985))); *Mitsubishi Motors Corp.*, 473 U.S. at 628 (allowing a party to exclude a statutory claim from the scope of an arbitration agreement).

Because arbitration agreements are enforceable even when they result in piecemeal litigation, Plaintiffs’ argument regarding delays resulting from piecemeal litigation is unavailing.<sup>13</sup> *See, e.g., KPMG*, 565 U.S. at 22 (“[W]hen a complaint contains both arbitrable and nonarbitrable claims, the [FAA] requires courts to compel arbitration of pendent arbitrable claims when one of the parties files a motion to compel, even where the result would be the possibly inefficient maintenance of separate proceedings in different forums.” (internal quotation marks and citation omitted)); *Starr v. Firstmark Corp.*, No. 12-CV-4023, 2012 WL 4891622, at \*8 (E.D.N.Y. Oct. 12, 2012) (“[T]he possibility of judicial inefficiency or inconsistent judgments resulting from piecemeal litigation, i.e., arbitration of arbitrable claims and judicial review of related non-arbitrable claims, does not constitute irreparable harm.”).

**B. The Carveout to the Delegation Clause is not unconscionably one-sided**

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<sup>13</sup> To support their argument regarding delays, Plaintiffs cite to out-of-circuit decisions which the Court is not bound by and are distinguishable because they involve provisions not at issue in this case and do not discuss delays from a carveout to delegation. (Pls.’ Mem. 16–17; Pls.’ Opp’n 15–16 (citing *Pandolfi v. Aviagames, Inc.*, No. 23-CV-5971, 2024 WL 4051754, at \*11 (N.D. Cal. Sep. 4, 2024) (finding unconscionable a bellwether provision of an arbitration agreement first requiring a test set of twenty cases to be arbitrated before all other claims when twenty-five or more similar claims were asserted by coordinated counsel); *MacClelland v. Celco P’ship*, 609 F. Supp. 3d 1024, 1040–42 (N.D. Cal. 2022) (finding unconscionable a mass arbitration provision requiring sequential arbitration of similar claims represented by the same counsel in groups of ten)).) The arbitration provisions discussed in both *Pandolfi* and *MacClelland* paused arbitration of all other similar claims while a small group of claims was arbitrated, but in this case, the Terms’ Batch Arbitration provision bundles 100 similar claims in a group but does not require sequential arbitration and allows similar batches of claims to proceed concurrently. (*See* Terms § 19.9.) Further, Plaintiffs do not specifically challenge the Batch Arbitration provision of the Terms and only discuss delay generally.

Plaintiffs fail to allege the Carveout to the Delegation Clause is unconscionably one-sided by requiring some claims to be heard in court and others in arbitration when both parties have equal access to a court or an arbitrator depending on the issue. *See Mancilla v. ABM Indus., Inc.*, No. 20-CV-1330, 2020 WL 4432122, at \*9 (S.D.N.Y. July 29, 2020) (finding a mutual arbitration agreement was “not one-sided” under New York law because “it subjects both parties to mandatory arbitration for any claims arising out of [the p]laintiff’s employment”); *Keyes v. Ayco Co., L.P.*, No. 17-CV-955, 2018 WL 6674292, at \*7 (N.D.N.Y. Dec. 19, 2018) (“By its terms, the arbitration clause applies equally to both parties and is not unreasonably favorable to either.”); *see also Pearl v. Coinbase Glob., Inc.*,<sup>14</sup> No. 22-CV-3561, 2023 WL 1769190, at \*7 (N.D. Cal. Feb. 3, 2023) (finding a carveout to a delegation clause to an arbitration agreement was not one-sided because the exceptions “afford[ed] both parties equal access to a court as opposed to an arbitrator, even if one party is more likely to avail itself of that access”). Plaintiffs raise additional arguments regarding the fairness of the IDR Requirements and Defendant’s ability to “simply ‘challenge’ whether the conference requirement was ‘satisfied,’” resulting in delays. (Pls.’ Mem. 16.) However, the ability to challenge the satisfaction of any condition precedent to arbitration is mutual under the Terms. (*See* Terms § 19.2 (“You and we therefore agree that before *either party* commences arbitration against the other . . . we will personally

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<sup>14</sup> Plaintiffs argue *Pearl v. Coinbase Glob., Inc.* is distinguishable because the petitioners in that case, unlike here, “sought to litigate all arbitrability issues in court, so the carve-out actually benefitted them.” (Pls.’ Opp’n 15 n.8 (citing No. 22-CV-3561, 2023 WL 1769190, at \*7 (N.D. Cal. Feb. 3, 2023)).) Plaintiffs’ distinction is unpersuasive because the court in that case found the delegation clause and carveout were conscionable because of the mutuality of the arbitration agreement’s terms “even if one party is more likely to avail itself of that access.” *See Pearl*, 2023 WL 1769190, at \*7. Further, Plaintiffs’ assertion that *Pearl* supports their argument that challenges to the Carveout to the Delegation Clause are for an arbitrator, and not a court, is incorrect. (*See* Pls.’ Opp’n 15 n.8.) *Pearl* holds under a similar arbitration agreement and carveout to delegation that the “the *subject* of what has been carved out[] must be decided by the arbitrator,” not that a *challenge* to the delegation clause and carveout is for an arbitrator. *Pearl*, 2023 WL 1769190, at \*8 (emphasis added) (citation omitted). Further, the Court is not bound by *Pearl* as an out-of-circuit decision.

meet and confer telephonically or via videoconference . . . .” (emphasis added)); Terms § 19.7 (“[A]ll [d]isputes about whether *either* party has satisfied any condition precedent to arbitration shall be decided only by a court of competent jurisdiction and not by an arbitrator . . . .” (emphasis added).)<sup>15</sup> This is further supported by Plaintiffs own challenge in this case of Defendant’s good faith during the IDR Conferences.

### **C. The Carveout to the Delegation Clause is not procedurally unconscionable**

Plaintiffs fail to demonstrate procedural unconscionability based on unequal bargaining power because the Terms apply equally during disputes, and Plaintiffs offer no support indicating procedural unconscionability. Plaintiffs concede that there is a valid arbitration agreement, and only vaguely raise a concern of unequal bargaining power with respect to the Carveout to the Delegation Clause. This is inadequate to support a finding of unequal bargaining power at the time of contract formation. Plaintiffs do not assert that they were surprised, deceived, or lacked choice when entering the arbitration agreement. *See Am. Fam. Life Assurance Co. of N.Y.*, 778 F. App’x at 26 (holding appellants failed to demonstrate procedural unconscionability because they “failed to offer actual evidence of high-pressure[] tactics,” and “the arbitration-related provisions at issue here are not ‘deceptive’ or located ‘in fine print’” (alteration in original) (citations omitted)); *Roitman*, 2025 WL 3156503, at \*9 (concluding the plaintiffs “cannot succeed on procedural unconscionability” because plaintiffs provided no factual details of a lack of meaningful choice or deceptive tactics); *Faith v. Khosrowshahi*, No. 21-CV-6913, 2023 WL 5278126, at \*9 (E.D.N.Y. Aug. 16, 2023) (finding the plaintiffs failed to demonstrate procedural unconscionability because “[e]ven with the understanding that there may be unequal bargaining power between contracting parties, [the p]laintiff does not offer any

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<sup>15</sup> To the extent Plaintiffs’ arguments address the enforceability of the IDR Requirements, the Court addresses those *infra*.

specific facts demonstrating that any inequality warrants a finding of unconscionability”).

Plaintiffs also do not assert that they attempted to negotiate or opt-out of the arbitration agreement, which Plaintiffs have a right to under the Terms. (Terms § 19.10 (“You have the right to opt out of the provisions of this [a]rbitration [a]greement . . . within thirty (30) days . . . .”).) *See Pabon v. HRB Digital LLC*, No. 23-CV-5363, 2025 WL 2254008, at \*4 (E.D.N.Y. Aug. 7, 2025) (finding the plaintiff faced no meaningful lack of choice because “[s]he was on notice of the terms of the agreement before she manifested her consent, and she declined to opt out” within the allotted time period); *Roitman*, 2025 WL 3156503, at \*9 (finding thirty-day opt-out option in the arbitration agreement “alleviates any concern of unconscionability” (citing *Saizhang Guan v. Uber Techs., Inc.*, 236 F. Supp. 3d 711, 730–31 (E.D.N.Y. 2017))).

Even if Plaintiffs were unable to negotiate the Carveout to the Delegation Agreement, this would not render it or the arbitration agreement procedurally unconscionable. Courts uphold arbitration agreements offered on a “take-it-or-leave-it basis” under New York law. *See Am. Fam. Life Assurance Co. of N.Y.*, 778 F. App’x at 27 (holding employment contract offered in a “take-or-leave-it” fashion did not render the arbitration agreement procedurally unconscionable under the FAA or New York law); *Ragone*, 595 F.3d at 122 (same); *B & R Supermarket, Inc. v. Visa Inc.*, No. 17-CV-2738, 2024 WL 3823096, at \*14 (E.D.N.Y. Aug. 14, 2024) (offering arbitration agreement on a “take it or leave it” basis “is not enough to render the arbitration provision procedurally unreasonable under New York law” (citing *Ragone*, 595 F.3d at 122)), *appeal docketed*, No. 24-2344 (2d Cir. Sep. 6, 2024)); *McDougall v. Samsung Elecs. Am., Inc.*, No. 23-CV-168, 2023 WL 6445838, at \*6 (S.D.N.Y. Oct. 3, 2023) (quoting *Ragone*, 595 F.3d at 122) (same). If Plaintiffs object to the Carveout to the Delegation Clause, then they should not have agreed to the Terms in the first instance. As Defendant argues, Plaintiffs could have purchased their products elsewhere.

**D. The Carveout to the Delegation Clause does not violate public policy or lead to absurd results**

Plaintiffs’ arguments concerning public policy and absurd results merely repeat prior arguments concerning piecemeal litigation and forum bouncing, and the Court declines to otherwise address them. Plaintiffs argue the Carveout to the Delegation Clause violates core public policies favoring single-forum resolution and efficient, cost-effective arbitration; however, this ignores caselaw establishing the courts’ role with respect to the FAA and “the fundamental principle that arbitration is a matter of contract,” and therefore piecemeal litigation is permitted if the contract demands it. (*See* Pls.’ Opp’n 16.) *See Coinbase*, 602 U.S. at 147 (quoting *Rent-A-Center*, 561 U.S. at 67); *KPMG*, 565 U.S. at 19 (“The [FAA] has been interpreted to require that if a dispute presents multiple claims, some arbitrable and some not, the former must be sent to arbitration even if this will lead to piecemeal litigation.”); *Davitashvili*, 131 F.4th at 114 (“The [FAA] reflects both a liberal federal policy favoring arbitration and the fundamental principle that arbitration is a matter of contract.” (citation and internal quotation marks omitted)). Plaintiffs similarly base their theory of absurd results on piecemeal litigation and litigation in multiple forums, which courts allow when interpreting arbitration agreements. (Pls. Mem. 17–18; Pls.’ Opp’n 16–17.) “Arbitration is a way to resolve those disputes — but only those disputes — that the parties have agreed to submit to arbitration.” *Coinbase*, 602 U.S. at 148 (citation and internal quotation marks omitted). The Court will not force into arbitration issues the parties did not consent to arbitrate. *See Holick*, 802 F.3d at 395 (“[A] party cannot be required to submit to arbitration any dispute which [the party] has not agreed so to submit.” (quoting *JLM Indus., Inc. v. Stolt-Nielsen SA*, 387 F.3d 163, 171 (2d Cir. 2004))).

**ii. Challenges to the Process Arbitrator’s order**

Having determined that the Carveout to the Delegation Clause is valid, the Court addresses Plaintiffs’ arguments regarding (1) the Process Arbitrator’s order and (2) whether the Court or an arbitrator must hear the enforceability challenges to the IDR Requirements.

**1. The Court is bound by the Process Arbitrator’s ruling**

Plaintiffs argue that the Court is not bound by the Process Arbitrator’s decision and should review the issues *de novo*. (Pls.’ Mem. 8–10; Pls.’ Opp’n 7–11.) In support, Plaintiffs argue that the parties’ disputes are “outside the jurisdiction of the Process Arbitrator,” (Pls.’ Mem. 9), because they involve “core merits determinations” including arbitrability, enforceability, satisfaction, waiver and unconscionability, (Pls.’ Opp’n 9–11). Plaintiffs also contend that their “due process rights may be violated if the Process Arbitrator had the power to adjudicate gateway merits-based issues.” (Pls.’ Mem. 9.) Further, Plaintiffs argue that issue preclusion does not bar their claims because only factual determinations of a Process Arbitrator — akin to an administrative body — deserve preclusive effect, and the Process Arbitrator made a “purely legal determination regarding the interpretation” of the Terms. (Pls.’ Opp’n 7–9.) In the alternative, Plaintiffs argue that Defendant does not meet the required elements of issue preclusion.<sup>16</sup> (*Id.* at 7–8.) First, Plaintiffs argue the issues determined by the Process Arbitrator are not identical to the issues in this case because the Process Arbitrator only made the determination that the challenges to the IDR Conference requirement need to be heard by a court prior to proceeding with arbitration and did not rule on any enforceability or satisfaction challenges to the Terms. (*Id.* at 8.) Second, Plaintiffs argue they are not relitigating issues because the Process Arbitrator did not “decide[]” any issues, only defer the questions to the Court. (*Id.*) Third, Plaintiffs argue that the Process Arbitrator’s decision was not a valid and

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<sup>16</sup> Plaintiffs do not dispute that there was a full and fair opportunity to litigate before the Process Arbitrator. (Pls.’ Opp’n 7–8.)

final judgment on the merits because the Process Arbitrator merely directed the case to another venue, and the Process Arbitrator exceeded her power since the issues should have been heard by a Merits Arbitrator. (*Id.* at 8–9.)

Defendant argues that collateral estoppel fully applies to Plaintiffs’ arguments because the issues are identical to those raised previously before the Process Arbitrator, and the issues were fully and fairly litigated. (Def.’s Mem. 12–13.) In support, Defendant states that collateral estoppel applies to issues resolved in arbitration and applies to arbitrators’ determinations of law and fact. (Def.’s Reply 2–3.) In addition, Defendant argues that the Process Arbitrator’s ruling determining its own jurisdiction was properly within the jurisdiction of the Process Arbitrator according to the AAA rules because it involves a “[d]isputes over any applicable conditions precedent” and, moreover, Plaintiffs consented to the Process Arbitrator deciding the issue. (Def.’s Mem. 13–14 (alteration in original) (quoting AAA Mass Arb. Suppl. Rules) (stating, in relevant part, “The Process Arbitrator shall have the authority to determine . . . [w]hether the parties have met the [ ] filing requirements in the parties’ contract,” “[d]isputes over any applicable conditions precedent,” and “[a]ny other issue(s) the parties agree in writing to submit to the Process Arbitrator.”); Def.’s Reply 3 (quoting same).) Defendant states that the Process Arbitrator’s ruling makes clear that the AAA, including a Merits Arbitrator, does not have jurisdiction over the parties dispute over the satisfaction and enforceability of the IDR Requirements, and this ruling “constitutes the determination of the AAA, and the Court has no authority to reverse the AAA’s determination of its own jurisdiction.” (Def.’s Mem. 13–14; Def.’s Reply 3.) Finally, Defendant argues that Plaintiffs may not challenge how the AAA applies its own rules, including the decision to send the jurisdictional issue to a Process Arbitrator over a Merits Arbitrator. (Def.’s Mem. 14.)

Under New York law, issue preclusion, or collateral estoppel, bars the relitigation of issues where “(1) the issue in question was actually and necessarily decided in a prior

proceeding, and (2) the party against whom issue preclusion is asserted had a full and fair opportunity to litigate the issue in the first proceeding.” *Oliver v. D’Amico*, No. 22-979, 2024 WL 2013670, at \*2 (2d Cir. May 7, 2024) (summary order) (quoting *McKithen v. Brown*, 481 F.3d 89, 105 (2d Cir. 2007)); *Scuderi-Hunter v. Merklen*, No. 23-542, 2024 WL 1005793, at \*2 (2d Cir. Mar. 8, 2024) (summary order) (quoting *Hoblock v. Albany Cnty. Bd. of Elections*, 422 F.3d 77, 94 (2d Cir. 2005)) (same); *CIT Bank N.A. v. Donovan*, 856 F. App’x 335, 337 (2d Cir. Apr. 9, 2021) (quoting *Hoblock*, 422 F.3d at 93) (same); *Plymouth Venture Partners, II, L.P. v. GTR Source, LLC*, 988 F.3d 634, 642 (2d Cir. 2021) (quoting *Evans v. Ottimo*, 469 F.3d 278, 281 (2d Cir. 2006)) (same); *Cruz v. N.Y.C. Transit*, No. 24-CV-89, 2025 WL 209598, at \*9 (S.D.N.Y. Jan. 16, 2025) (quoting *Moccio v. N.Y. State Off. Of Ct. Admin.*, 95 F.3d 195, 200 (2d Cir. 1996)) (same), *report and recommendation adopted sub nom.*, *Cruz v. N.Y.C. Transit Auth. - MTA*, No. 24-CV-89, 2025 WL 618557 (S.D.N.Y. Feb. 26, 2025), *appeal dismissed sub nom.*, *Cruz v. N.Y.C. Transit, MTA*, No. 25-729, 2025 WL 2747900 (2d Cir. July 24, 2025). The collateral estoppel analysis under New York law is essentially the same as under federal law. *See Postlewaite v. McGraw-Hill*, 333 F.3d 42, 48 (2d Cir. 2003) (“Under either federal law or New York State law, collateral estoppel, or issue preclusion, bars the relitigation of an issue that was raised, litigated, and actually decided by a judgment in a prior proceeding, regardless of whether the two suits are based on the same cause of action.”); *Koch v. Bobcat of N.Y., Inc.*, No. 19-CV-7081, 2025 WL 746023, at \*5 n.10 (E.D.N.Y. Mar. 7, 2025) (“[E]ven if the [c]ourt were to engage in the collateral estoppel analysis applied under New York law, the result here would be the same.”); *M.J. Woods, Inc. v. Conopco, Inc.*, 271 F. Supp. 2d 576, 580 (S.D.N.Y. 2003) (“The doctrine of collateral estoppel — also known as issue preclusion — operates almost identically under federal and New York State law . . . .” (citing *Postlewaite*, 333 F.3d at 47–48)). Under federal law, the four elements of collateral estoppel are: “(1) the issues in both proceedings must be identical; (2) the issue in the prior proceeding must have been actually

litigated and actually decided; (3) there must have been a full and fair opportunity for litigation in the prior proceeding; and (4) the issue previously litigated must have been necessary to support a valid and final judgment on the merits.” *Clark v. Hanley*, 89 F.4th 78, 100 n.28 (2d Cir. 2023) (quoting *SEC v. Monarch Funding Corp.*, 192 F.3d 295, 304 (2d Cir. 1999)); *Bifolck v. Philip Morris USA Inc.*, 936 F.3d 74, 79–80 (2d Cir. 2019) (quoting *Faulkner v. Nat’l Geographic Enters. Inc.*, 409 F.3d 26, 37 (2d Cir. 2005)) (same); *United States v. Dominguez*, 712 F. App’x 100, 102 (2d Cir. 2018) (quoting *Gelb v. Royal Globe Ins. Co.*, 798 F.2d 38, 44 (2d Cir. 1986)) (same).

“It is settled law that the doctrine of issue preclusion is applicable to issues resolved by an earlier arbitration.” *CBF Industria de Gusa S/A v. AMCI Holdings, Inc.*, 850 F.3d 58, 77 (2d Cir. 2017) (quoting *Khandhar v. Elfenbein*, 943 F.2d 244, 247 (2d Cir. 1991)); *Ben-Zvi v. Bo Hi Pak*, No. 10-CV-9588, 2011 WL 7095422, at \*2 (S.D.N.Y. Dec. 16, 2011) (“It is well-settled that collateral estoppel applies to issues resolved in arbitration if there has been a final judgment on the merits.” (citing *M.J. Woods, Inc. v. Conopco, Inc.*, 271 F. Supp. 2d 576, 580 (S.D.N.Y. 2003))), *aff’d*, 510 F. App’x 2 (2d Cir. 2013); *see also Abele v. City of Albany*, 186 N.Y.S.3d 389, 392 (App. Div. 2023) (“The [collateral estoppel] doctrine ‘appl[ies] to arbitration awards and preclude[s] subsequent litigation of a claim or issue decided in a prior arbitration against a party.’” (second and third alterations in original) (first quoting *Matter of Anonymous v. N.Y. State Just. Ctr. for People*, 105 N.Y.S.3d 163, 165 (App. Div. 2019); and then citing *Holloway v. City of Albany*, 93 N.Y.S.3d 725, 726–75 (App. Div. 2019))); *Matthews v. Staten Island Univ. Hosp.*, 212 N.Y.S.3d 913 (Sup. Ct. 2024) (“Preclusive effect has been given to issues resolved in prior arbitration proceedings.” (citing *Martin v. Geico Direct Ins.*, 818 N.Y.S.2d 265 (App. Div. 2006))). However, an arbitration decision may affect issue preclusion in later litigation “[only] if the proponent can show with clarity and certainty that the same issues were resolved.” *CBF Industria de Gusa S/A*, 850 F.3d at 77 (alteration in original) (quoting *Bear, Stearns & Co., Inc.*

*v. 1109580 Ontario, Inc.*, 409 F.3d 87, 91 (2d Cir. 2005)); *Postlewaite*, 333 F.3d at 49 (“[T]he party asserting preclusion bears the burden of showing *with clarity and certainty* what was determined by the prior judgment,” and “[i]ssue preclusion will apply only if it is *quite clear* that this requirement has been met.”) (alteration in original) (quoting *BBS Norwalk One, Inc. v. Raccolta, Inc.*, 117 F.3d 674, 677 (2d Cir. 1997))); *see also Franklin v. Liberty Lines Transit, Inc.*, No. 13-CV-6701, 2016 WL 1078283, at \*4–5 (S.D.N.Y. Mar. 17, 2016) (applying four elements of issue preclusion under federal law to issues litigated and resolved in arbitration), *aff’d*, 685 F. App’x 41 (2d Cir. 2017); *Ben-Zvi*, 2011 WL 7095422, at \*2 (same); *Rosenthal v. Nierenberg*, No. 09-CV-8237, 2010 WL 3290994, at \*4–5 (S.D.N.Y. Aug. 10, 2010) (applying issue preclusion under New York law to issues determined in an arbitration ruling). In addition, a court must ensure “the application of the doctrine is fair.” *CBF Industria de Gusa S/A*, 850 F.3d at 77 (quoting *Bear, Stearns & Co., Inc.*, 409 F.3d at 91); *see Lobban v. Cromwell Towers Apartments, Ltd. P’ship*, 345 F. Supp. 3d 334, 347 (S.D.N.Y. 2018) (“While collateral estoppel may be applied to an issue resolved in arbitration, application ‘may be problematic because arbitrators are not required to provide an explanation for their decision.’” (quoting *Postlewaite*, 333 F.3d at 48)).

The Court finds issue preclusion applies to the issue of whether the AAA or the Court has jurisdiction under the Terms to decide disputes involving satisfaction and enforceability of Section 19.2 preconditions to arbitration because this issue was raised, litigated, and actually decided clearly by the Process Arbitrator. *See CBF Industria de Gusa S/A*, 850 F.3d at 77 (discussing application of issue preclusion to arbitration order). (*See* AAA Order dated Sep. 19, 2024; AAA Scheduling Order dated July 26, 2024.) First, the parties briefed the issue of jurisdiction over disputes involving the satisfaction and enforceability of Section 19.2 preconditions to arbitration. (*See* AAA Scheduling Order dated July 26, 2024.) The Process Arbitrator determined that the AAA does “not have jurisdiction over th[e] dispute” because

Section 19.7's Delegation Clause carves out disputes involving the satisfaction of any condition precedent and confers jurisdiction over those disputes to a court, including enforceability challenges. (AAA Order dated Sep. 19, 2024.) The Process Arbitrator did not make any determination on the merits with respect to the parties' enforceability or satisfaction challenges to the Terms, nor did the Process Arbitrator "defer" on the question of jurisdiction, as Plaintiffs contend. (*See* Pls.' Opp'n 10.) Rather, the Process Arbitrator stated that the parties' dispute is for the court to decide because "the AAA has no jurisdiction over the dispute unless and until" the "parties [] engage in the IDR [C]onference in good faith," as required by Section 19.2.<sup>17</sup> (AAA Order dated Sep. 19, 2024.) Second, Plaintiffs do not dispute that they had a full and fair opportunity to litigate, and the Court does not find any evidence to the contrary in the parties' briefing papers and attachments and the Process Arbitrator's six-page order, which provided reasoning and a justification for her decision. (*See id.*) Therefore, Plaintiffs are precluded from relitigating whether the challenges to enforceability and satisfaction of Section 19.2 preconditions to arbitration are for the Court or an arbitrator to determine as the Process Arbitrator decided that the Court must hear the issue.

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<sup>17</sup> The Court declines to consider the arguments regarding whether the Process Arbitrator exceeded her jurisdiction when she determined the Court must hear the parties' arguments over Plaintiffs' satisfaction of the IDR Requirements, including whether Plaintiffs are excused from compliance because the provision is unenforceable. *See Frazier v. X Corp.*, 155 F.4th 87, 97 n.7 (2d Cir. 2025) ("The Supreme Court has observed that arbitrators and arbitral bodies are 'comparatively more expert about the meaning of their own rule[s]' and are thus 'better able to interpret and to apply [them].'" (alterations in original) (quoting *Howsam v. Dean Witter Reynolds, Inc.*, 537 U.S. 79, 80 (2002))); *see also Jones v. Starz Ent., LLC*, 129 F.4th 1176, 1184 (9th Cir. 2025) ("It strains credulity to believe that it is the business of a federal court to second-guess an independent arbitration provider's application of its own rule . . ."). Under the Mass Arbitrator Supplementary Rule MA-6, the AAA may appoint a Process Arbitrator to determine disputes over "any other issue," determined by the parties, (AAA Mass Arb. Suppl. Rules), and as stated *supra* at n.9, the parties consented to the Process Arbitrator resolving the issues stated in the Scheduling Order. (*See* Joint Statement of Issues.) Therefore, the parties are bound by the Process Arbitrator's determination, and the Court will not second-guess the Process Arbitrator's application of AAA rules.

**2. The Process Arbitrator’s order correctly determined that the Court has jurisdiction over the parties’ dispute regarding satisfaction of conditions precedent to arbitration**

In any event, the Court reviews the parties’ arguments and agrees with the Process Arbitrator’s determination that the Court has jurisdiction over the parties’ dispute regarding the enforceability and satisfaction of Section 19.2 preconditions to arbitration.

Plaintiffs argue the Court should compel arbitration on the threshold arbitrability question of whether the IDR provision is enforceable. (Pls.’ Opp’n 11–14.) First, Plaintiffs contend that the Terms’ incorporation of the AAA’s rules “gives the arbitrator jurisdiction to decide the enforceability of any pre-arbitration condition.” (Pls.’ Mem. 10.) Second, Plaintiffs contend that the Terms “clearly and unmistakably delegate[.]” the issue of arbitrability to the arbitrator including “‘any dispute’ about the ‘interpretation,’ ‘enforceability,’ and ‘scope,’ of ‘any portion’ of the [Terms].” (Pls.’ Opp’n 12 (first citing *Hu* litigation; and then citing Terms § 19.7).) Plaintiffs argue that the plain language of the Terms also requires an arbitrator to hear whether Defendant waived its right to enforce the IDR preconditions to arbitration because “caselaw overwhelmingly supports that questions of procedural arbitrability, including waiver, are for the arbitrator.” (Pls.’ Mem. 12–13.) Third, Plaintiffs contend that Defendant makes inconsistent arguments in the *Hu* litigation about whether enforceability disputes involving any part of the agreement are delegated exclusively to the arbitrator, and Defendant “cannot have [their] cake and eat it, too.” (*Id.* at 11 (quoting *In re Ring LLC Priv. Litig.*, No. 19-CV-10899, 2021 WL 4557222, at \*5 (C.D. Cal. Sep. 3, 2021).) Fourth, Plaintiffs state their enforceability challenge to the IDR provision is not an affirmative defense to satisfaction, but even if it were, it should still be decided by an arbitrator because “arbitration agreements may validly assign certain issues to an arbitrator and others to a court — even if it results in piecemeal litigation.” (Pls.’ Opp’n 12.) Fifth, Plaintiffs argue that disputes over conditions precedent are not always for the court, as Defendant contends. (*Id.* at 12–13.)

Defendant argues first, the Court must decide the parties' IDR provision dispute because the parties' dispute is "fundamentally about non-compliance with a condition precedent, which the [D]elegation [C]lause carves out for a court to decide." (Def.'s Mem. 15–17.) In addition, Defendant contends that "while the Terms generally delegate disputes to the arbitrator," Section 19.7's broad language carves out "*all* Disputes about whether either party has satisfied any condition precedent to arbitration" and this is "*inclusive of any defenses* a claimant asserts for why they did not satisfy the provision." (Def.'s Reply 4 (quoting Terms § 19.7).) Second, Defendant argues that Plaintiffs raise their enforceability challenges to the IDR provision, unconscionability, wavier and impossibility, "*as [] defense[s]* within a broader dispute about whether they have complied with the IDR [P]rocess," and courts "regularly entertain challenges to the enforceability of a contractual provision as a defense to alleged non-compliance with the provision." (Def.'s Mem. 16; *see* Def.'s Reply 4.) Third, Defendants contend that "requiring disputes over compliance with a condition precedent to be litigated in court makes eminent sense" because New York courts "routinely bar parties from proceeding to arbitration until they have satisfied the condition precedent — and, as a corollary, they routinely require issues of compliance to be resolved by a court." (Def.'s Mem. 15.) Fourth, Defendant argues if Plaintiffs are allowed to proceed to arbitration in this case without first satisfying the IDR Requirements, then this would "fundamentally deprive" it of its rights under the Terms. (*Id.* at 16–17.)

The Court explained in *Ziboukh* and *Hu* that the arbitration agreement delegated questions of arbitrability to the arbitrator, including the argument that the arbitration agreement is unconscionable because "section [19.7] of the Terms provides 'clear and unmistakable evidence' that the parties agreed to arbitrate" questions of arbitrability. *Ziboukh*, 795 F. Supp. 3d at 389–92, 292 n.16 (quoting *Hu*, 779 F. Supp. 3d at 298). Section 19.7 provides that the arbitrator has "exclusive authority" to resolve disputes "arising out of or related to the interpretation or application of the [a]rbitration [a]greement, including the enforceability,

revocability, scope, or validity of the [a]rbitration [a]greement,” but Section 19.7 is subject to a qualifying provision, the Carveout to the Delegation Clause, which exempts from arbitration “all [d]isputes about whether either party has satisfied any condition precedent to arbitration.”

(Terms § 19.7.) The Second Circuit has held that when “a broad arbitration clause is subject to a qualifying provision that at least arguably covers the present dispute,” the parties have not provided “clear and unmistakable evidence” of their intent to arbitrate arbitrability or that dispute more specifically.<sup>18</sup> *DDK Hotels, LLC v. Williams-Sonoma, Inc.*, 6 F.4th 308, 319 (2d Cir. 2021) (quoting *NASDAQ OMX Grp., Inc. v. UBS Sec., LLC*, 770 F.3d 1010, 1031–32 (2d Cir. 2014)).

In this case, the parties submitted their dispute to the Process Arbitrator over whether enforceability challenges to the IDR Requirements are subject to arbitration, and the Process Arbitrator determined that the dispute fell within the scope of the Carveout to the Delegation Clause and therefore the Court must hear it. (AAA Order dated Sep. 19, 2024.) The Court agrees with the Process Arbitrator’s determination that the Court must determine the parties’ disputes involving satisfaction of conditions precedent to arbitration. “If the contract is silent . . . courts presume that the parties intend . . . arbitrators, not courts, to decide disputes about the meaning and application of procedural preconditions for the use of arbitration,” including, e.g., “claims of ‘waiver, delay, or a like defense to arbitrability.’” *BG Grp., PLC v. Republic of Argentina*, 572 U.S. 25, 34–35 (2014) (first citing *Howsam v. Dean Witter Reynolds, Inc.*, 537 U.S. 79, 86 (2002); and then quoting *Moses H. Cone Mem’l Hosp.*, 460 U.S. at 25)). In this case,

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<sup>18</sup> In *Ziboukh* and *Hu*, the Court did not decide the question of whether disputes involving issues excluded from arbitration under the Carveout to the Delegation Clause, such as disputes over satisfaction of conditions precedent to arbitration, should be heard by the Court or by an arbitrator under the Terms. *Ziboukh*, 795 F. Supp. 3d at 392 n.16 (“Plaintiffs do not separately challenge the class action waiver provision [excluded from arbitration under the Carveout to the Delegation Clause] and thus their claims are not excluded from arbitration on that basis.”). Accordingly, the Court’s holdings in *Ziboukh* and *Hu* have no bearing on the Court’s consideration of enforceability challenges to Section 19.2 preconditions to arbitration in this case.

the arbitration agreement is *not* silent, and the Terms clearly stipulate that the Court has jurisdiction over “all [d]isputes” involving satisfaction of conditions precedent to arbitration.<sup>19</sup> (See Terms § 19.7.) Plaintiffs raise their enforceability challenges of unconscionability and waiver as defenses to their noncompliance with the IDR preconditions to arbitration. See *EMA Fin., LLC v. 5Barz Int’l, Inc.*, No. 18-CV-4995, 2019 WL 8503357, at \*7 (S.D.N.Y. Sep. 18, 2019) (“Under New York law, unconscionability is an affirmative defense.”); *Colonial Funding Network, Inc. for TTV Cap., LLC v. Epazz, Inc.*, 252 F. Supp. 3d 274, 285 (S.D.N.Y. 2017) (“Under New York law, unconscionability is an affirmative defense to the enforcement of a contract.” (citation omitted)); see also *Berger v. JetBlue Airways Corp.*, No. 22-CV-7374, 2024 WL 4107243, at \*3 (E.D.N.Y. Sep. 6, 2024) (“Whether there is a contractual waiver of a

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<sup>19</sup> Because the Carveout to the Delegation Clause addresses preconditions to arbitration, Plaintiffs’ arguments that procedural questions are usually delegated under arbitration agreements to an arbitrator are without merit in this case. First, Plaintiffs’ argument that “caselaw overwhelmingly supports that questions of procedural arbitrability, including waiver, are for the arbitrator,” ignores the Delegation Clause’s explicit carve out of disputes over satisfaction of preconditions to arbitration. (See Pls.’ Mem. 12–13.) *Coinbase, Inc. v. Suski*, 602 U.S. 143, 145 (2024) (“Arbitration is a matter of contract and consent . . . [and] disputes are subject to arbitration if, and only if, the parties actually agreed to arbitrate those disputes.”) In this case, the parties did not agree to arbitrate disputes over satisfaction of preconditions to arbitration under the Carveout to the Delegation Clause.

Second, Plaintiffs’ argument that the “incorporation of the AAA’s rules in [the] Terms gives the arbitrator jurisdiction to decide the enforceability of any pre-arbitration condition” is incorrect. (Pls.’ Mem. 10.) Incorporation of AAA rules, “standing alone, does not suffice to establish the requisite clear and unmistakable inference of intent to arbitrate arbitrability.” *DDK Hotels, LLC v. Williams-Sonoma, Inc.*, 6 F.4th 308, 318 (2d Cir. 2021) (“[I]n evaluating the import of incorporation of the AAA Rules (or analogous rules) into an arbitration agreement, context matters. Incorporation of such rules into an arbitration agreement does not, *per se*, demonstrate clear and unmistakable evidence of the parties’ intent to delegate threshold questions of arbitrability to the arbitrator where other aspects of the contract create ambiguity as to the parties’ intent.”) (collecting cases); *B & R Supermarket, Inc. v. Visa Inc.*, No. 17-CV-2738, 2024 WL 3823096, at \*10 (E.D.N.Y. Aug. 14, 2024) (“[T]he Second Circuit has explained, incorporation of rules permitting an arbitrator to decide arbitrability is insufficient when there are doubts as to the scope of the arbitration provision’s applicability to the instant dispute.”), *appeal docketed*, No. 24-2344 (2d Cir. Sep. 6, 2024). In this case, the incorporation of the AAA rules alone is insufficient to establish that questions of procedural arbitrability must be heard in arbitration when the Carveout to the Delegation Clause clarifies that disputes over satisfaction of preconditions to arbitration are for the Court to decide. See *DDK Hotels, LLC*, 6 F.4th at 318 (finding the same).

plaintiff’s legal rights is an affirmative defense under . . . New York law.”); *U.S. Bank Nat. Ass’n v. PHL Variable Ins. Co.*, No. 12-CV-6811, 2014 WL 2199428, at \*9 (S.D.N.Y. May 23, 2014) (“Waiver[ is] an affirmative defense to breach of contract actions under . . . New York law.”). Plaintiffs’ argument that if the Court concludes unconscionability is an affirmative defense, then it should nevertheless “be decided by an arbitrator,” (Pls.’ Mem. 17), because arbitration agreements “may validly assign certain issues to an arbitrator and others to a court” is unpersuasive, (Pls.’ Opp’n 12). Plaintiffs assert their conscionability challenge to the IDR preconditions to arbitration to support their contention that additional IDR Conferences are not required, (Pls.’ Mem. 19–22), thus asserting a defense to their failure to satisfy the IDR Conference requirement. *See EMA Fin., LLC*, 2019 WL 8503357, at \*7 (stating unconscionability is an affirmative defense). As discussed *supra*, the Court has jurisdiction over disputes involving satisfaction of preconditions to arbitration, including defenses to satisfaction. The Court will therefore consider Plaintiffs’ arguments as defenses when determining whether Plaintiffs have satisfied the IDR preconditions to arbitration below.

### **iii. Challenges to the IDR Requirements**

The Court addresses Plaintiffs’ arguments that the (1) IDR Requirements are unconscionable, (2) Defendant waived its right to enforce the IDR Conference requirement, and (3) additional IDR Conferences are futile or impossible. The Court also considers Plaintiffs’ arguments that they have satisfied the IDR Conference precondition.

#### **1. The IDR Requirements are not unconscionable**

First, Plaintiffs argue that the IDR Requirements are unconscionable because the IDR Notice requirement is one-sided and “imposes no analogous requirement on [Defendant] to preview defenses it may assert in arbitration.” (Pls.’ Mem. 19–20; Pls.’ Opp’n 18.) In support, Plaintiffs argue that Defendant uses the IDR Process to “gather information” and then use that information at the IDR Conference to “inappropriately try to chill the consumers with threats of

sanctions should they proceed with their claims,” but Defendant is not required to provide any information to the consumer during the IDR Requirements and provides “boilerplate statements to consumers.” (Pls.’ Mem. 20, 22.) Second, Plaintiffs argue that the IDR Conferences are one-sided because they require consumers to attend in person, even if represented by counsel, but Defendant “has no such requirement.” (*Id.* at 20–21; *see* Pls.’ Opp’n 19.) Plaintiffs argue that Defendant only appeared at the IDR Conferences with counsel and “a low-level customer service representative who lacked any authority” while Plaintiffs “had to appear personally with full decision-making authority.” (Pls.’ Opp’n 19–20 n.11.) Third, Plaintiffs argue the IDR Conferences are unconscionable because they do not involve a neutral mediator. (Pls.’ Mem. 20; Pls.’ Opp’n 19.) Fourth, Plaintiffs argue that the IDR Conferences “function[] as a bottleneck to resolution of the claims,” because they are individualized, serve no other purpose than to frustrate and delay relief, and Defendant “can block arbitration at will” by saying the preconditions to arbitration were not satisfied. (Pls.’ Mem. 21; Pls.’ Opp’n 20–21.) Fifth, Plaintiffs argue that the IDR Conference requirement is prohibitively expensive and an “unfair scheme designed to delay consumers’ justice” because “[i]t forces consumers to file their claims in both arbitration and in court when [Defendant] undoubtedly challenges whether the [IDR] [C]onference condition has been satisfied by the consumer,” even when “a consumer attempts in good faith to engage in the [IDR] Conference.” (Pls.’ Mem. 21–22.)

Defendant first argues that Plaintiffs’ arguments regarding burdens on individual consumers to comply with the IDR Requirements is “misdirected” and actually addresses the burdens of Plaintiffs’ litigation strategy in attempting to arbitrate claims on a collective basis, which is prohibited under Section 19.4 of the Terms, the class action waiver provision. (Def.’s Mem. 19; *see* Def.’s Reply 1.) Defendant also argues that the “burden on each individual Plaintiff” is what matters, and the IDR provision only requires “a short phone call to see if the parties can reach an agreement,” but if no agreement is reached, “the initiating party is free to

immediately proceed to arbitration.” (Def.’s Mem. 20 (citing Terms § 19.2).) Defendant also contends that other courts have upheld similar IDR Requirements. (*Id.* (citing *Bielski v. Coinbase, Inc.*, 87 F.4th 1003 (9th Cir. 2023).) Second, Defendant argues that the purpose of the IDR Requirements is not to “preview” Plaintiffs’ claims or collect evidence, but confer in good faith, and a claimant may likewise ask questions of Defendant and decline to answer questions “if they feel it intrudes into their litigation strategy.” (*Id.* at 21–22; Def.’s Reply 6.) In addition, Defendant argues that the IDR Requirements are not one-sided because they “appl[y] equally if Temu were to bring an arbitration demand.” (Def.’s Reply 6.) Third, Defendant argues that a neutral arbitrator is not required by the law and would defeat the informal nature of the IDR Process. (Def.’s Mem. 22.) Fourth, Defendant maintains that any allegations of prohibitive costs or delays from “bottlenecking” are the result of Plaintiffs’ litigation strategy and not the IDR Process.<sup>20</sup> (*Id.*) Fifth, Defendant argues that Plaintiffs’ allegations of Defendant’s alleged bad faith do not address “whether the IDR Requirement is unconscionable, but [address] whether [Defendant] complied with it in those five conferences.” (Def.’s Reply 7 (emphasis omitted).)

As discussed *supra* in Section II.b.i.2, the IDR Requirements are not unconscionable under New York law because the IDR Requirements apply to both parties, and Plaintiffs face no prejudice in having to comply with both the IDR Notice and IDR Conference requirements.<sup>21</sup>

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<sup>20</sup> Defendant also contends that Plaintiffs’ argument is “hard to take seriously” because the Retainer Agreement of Plaintiffs’ counsel, Kind Law, contains a “more burdensome” informal dispute resolution compared to the IDR Process at issue in this case. (Def.’s Mem. 23 (emphasis omitted); Def.’s Reply 5, 7 (emphasis omitted).) The Court does not address this argument because it is irrelevant to the Court’s analysis of the Terms at issue in this case, and Defendant does not provide any basis for the Court to consider the Retainer Agreement of Plaintiffs’ counsel.

<sup>21</sup> As discussed *supra* in Section II.b, the parties agree there is a valid arbitration agreement, and Plaintiffs do not present any argument that they lacked meaningful choice or notice in consenting to the Terms. Accordingly, the Court finds the arbitration agreement is not procedurally unconscionable. *See Ragone v. Atl. Video at Manhattan Ctr.*, 595 F.3d 115, 122 (2d Cir. 2010); *Am. Fam. Life Assurance Co. of N.Y. v. Baker*, 778 F. App’x 24, 26 (2d Cir.

### A. The IDR Requirements are mutual

Section 19.2 imposes impartial, mutual requirements on the parties that apply equally during the IDR Process. Although Plaintiffs contend that the IDR Notice is one-sided, and is only required of the “the party initiating a [d]ispute,” it applies to either Temu or a consumer when they initiate a dispute. (Pls.’ Mem. 19–20; Terms § 19.2.) Section 19.2 also requires mutual participation by Temu and the complainant via the telephone or video conference as a “good faith effort” to informally resolve claims prior to proceeding to arbitration, and counsel for either side is optional. (Terms § 19.2.) In addition, either side may challenge the satisfaction of the conference requirement, as both parties in this case challenge the “good faith” of the other side during the IDR Conferences. (*See id.*) While Plaintiffs contend a complainant must attend with “full decision-making capability,” and “in person,” (Pls.’ Mem. 25; Pls.’ Opp’n 19–20), unlike Defendant, Plaintiffs’ argument is not supported by the record. Each side must attend, and resolution is not required as a result of the IDR Conference — the parties can proceed to arbitration after sixty days from the receipt of the IDR Notice if a resolution is not reached during the IDR Process. (Terms §§ 19.4–19.5.) The components to the IDR Process apply equally, and as a result, do not render Section 19.2 substantively unconscionable. *See Whalen v. NBA Props., Inc.*, No. 25-CV-62, 2025 WL 3013144, at \*3–5 (S.D.N.Y. Oct. 28, 2025) (holding a nearly identical IDR Process was not “substantively unconscionable” under California and New York law because the pre-dispute process requirements were bilateral); *see also B & R Supermarket, Inc.*, 2024 WL 3823096, at \*14 (finding arbitration provision incorporating rules from AAA and from Judicial Arbitration and Mediation Services, Inc. (“JAMS”) limiting discovery was not substantively unconscionable because it applied equally to the parties); *Cunningham v. CVS Health Corp.*, No. 23-CV-1328, 2024 WL 2867303, at \*10 (S.D.N.Y. June 2019); *Pabon v. HRB Digital LLC*, No. 23-CV-5363, 2025 WL 2254008, at \*4 (E.D.N.Y. Aug. 7, 2025).

4, 2024) (finding arbitration agreement was not substantively unconscionable because the FAA rules of discovery applied equally to both parties); *McDougall*, 2023 WL 6445838, at \*6 (concluding that the terms of the arbitration agreement were not substantively unconscionable because the agreement “bind[ed] both parties equally to arbitration” (citing *Sugin Zhu v. Hakkasan NYC LLC*, 291 F. Supp. 3d 378, 391–92 (S.D.N.Y. 2017))); *Doe #1 v. Coll. Bd.*, 440 F. Supp. 3d 349, 357 (S.D.N.Y. 2020) (same). In *Whalen*, the plaintiffs sought to avoid arbitration by arguing the mandatory pre-arbitration resolution process, which included an email notice of dispute, conference requirements and a sixty-day delay from the date of the notice of dispute to engage in informal resolution, in the defendant’s terms of use was unconscionable.<sup>22</sup> 2025 WL 3013144, at \*3–4. The *Whalen* court found the pre-arbitration resolution process was not substantively unconscionable because the requirements were bilateral, meaning the defendant must also comply with them if it sought to bring a dispute, and the plaintiffs did not face prejudice in complying with the process. *Id.* Like in *Whalen*, the IDR Requirements in this case are bilateral, applying equally to Defendant, and therefore are not “unreasonably favorable to one party.” *Am. Fam. Life Assurance Co. of N.Y.*, 778 F. App’x at 26. Further, in finding the pre-arbitration dispute resolution process was not unconscionable under New York law, the court in *Whalen* found persuasive that courts in the Second Circuit dismiss cases for failure to comply

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<sup>22</sup> Plaintiffs argue reliance on *Whalen v. NBA Properties, Inc.* is misplaced because the plaintiffs in that case were trying to avoid arbitration, while Plaintiffs in this case are moving to compel arbitration. (Pls.’ Ltr. Re Notice of Suppl. Auth., Docket Entry No. 22 (citing No. 25-CV-6125, 2025 WL 3013144 (S.D.N.Y. Oct. 28, 2025).) In addition, Plaintiffs argue against reliance on *Whalen* because the arbitration agreement in *Whalen* did not include an equivalent carveout to delegation which Plaintiffs argue “significantly exacerbates the unconscionability” in this case because Defendant can “unilaterally trigger” the Carveout to the Delegation Clause by asserting “the conference requirement was not satisfied.” (*Id.* (citing *Whalen*, 2025 WL 3013144).) As stated *supra* in Section II.b.i.2.A, the Carveout to the Delegation Clause is not unconscionable due to piecemeal litigation as the parties have equal access to a court or an arbitrator depending on the issue. Neither is the Carveout to the Delegation Clause “unilaterally” triggered as Plaintiffs contend because either party can challenge the satisfaction of the IDR Requirements, not just Defendant. Accordingly, the Court finds *Whalen* persuasive even though the plaintiffs in *Whalen* sought to avoid arbitration.

with a contractual condition precedent when the contract included a dispute resolution process prior to commencing litigation. 2025 WL 3013144, at \*4 (first citing *ISS Facility Servs., Inc. v. Fedcap Rehab. Servs., Inc.*, No. 20-CV-6591, 2021 WL 2784550, at \*4 (S.D.N.Y. July 2, 2021); and then citing *Merch. House Inc. v. Am. Steamship Owners Mut. Prot. & Indem. Ass’n, Inc.*, No. 12-CV-6982, 2013 WL 3270331, at \*1–4 (S.D.N.Y. May 31, 2013) (dismissing breach of contract claim for failure to satisfy the contract’s pre-litigation dispute resolution requirement)). The *Whalen* court’s reasoning applies to this case because the IDR Process is a condition precedent to arbitration agreed to by the parties under the Terms.

### **B. The IDR Requirements are not prejudicial**

Plaintiffs’ arguments that the IDR Process is one-sided because Defendant can “preview defenses [Plaintiffs] may assert in arbitration,” and unilaterally gather information are not sufficient to prove unconscionability because the IDR Requirements are not prejudicial. (Pls.’ Mem. 18–19; Pls.’ Opp’n 18.) Even though only one side must provide an IDR Notice, Plaintiffs need not reveal substantive elements of their claims beyond what is necessary to give a “description of the [d]ispute” and engage in a “good faith effort.” (Terms § 19.2.) Such details, while not fully mutual, do not result in prejudice to the complainant’s claims and therefore are not “so grossly unreasonable” as to be unconscionable. *Ragone*, 595 F.3d at 121; *see Whalen*, 2025 WL 3013144, at \*4 (finding the pre-arbitration dispute process may provide a “free peek” into plaintiffs’ claims but were “minimal burdens” that were a “far cry” from unconscionability under California law and not unconscionable under New York law); *see also Bielski*, 87 F.4th at 1014 (upholding pre-arbitration dispute resolution process requiring the complainant to contact customer support, fill out a written complaint form, and wait for the defendant Coinbase’s response prior to proceeding with arbitration claims despite only applying to users’ claims). In an instructive case, the Ninth Circuit in *Bielski* concluded that the non-mutual pre-arbitration informal dispute process with a notice provision was not substantively unconscionable despite

potentially offering a “free peek” because “something more than the absence of mutuality” was required for unconscionability.<sup>23</sup> 87 F.4th at 1014–15. In reaching their conclusion, the *Bielski* court emphasized the lack of time restrictions on the ability of plaintiffs to bring their claims, which other Ninth Circuit courts found sufficient for finding substantive unconscionability when combined with a lack of mutuality and an unfair dispute resolution process. *Id.* at 1015 (finding informal dispute process was not unconscionable because, *inter alia*, there was no time restrictions on bringing a claim) (first citing *Nyulassy v. Lockheed Martin Corp.*, 120 Cal. App. 4th 1267, 1282–83 (Ct. App.2004); and then citing *Pokorny v. Quixtar, Inc.*, 601 F.3d 987, 998 (9th Cir. 2010)); *see also Whalen*, 2025 WL 3013144, at \*4 (finding a “slight delay” of up to sixty days from the pre-arbitration dispute resolution process was not substantively unconscionable and no additional time constraints on claims). The courts in both *Nyulassy* and *Pokorny* found the time restrictions on the plaintiff’s ability to bring a claim an important factor for unconscionability. *Nyulassy*, 120 Cal. App. 4th at 1282–83 (finding unconscionability because, *inter alia*, there was a time restriction of 180 days to bring a claim); *Pokorny*, 601 F.3d at 999–1000 (finding unconscionability because, *inter alia*, there were non-mutual time restraints where the plaintiff could not initiate arbitration until ninety days after the claim arose and the plaintiff had maximum two years to initiate)). Like in *Bielski* and *Whalen*, the IDR Process in this case does not provide a time limitation on when Plaintiffs may initiate claims, (*see* Terms § 19.2 (tolling statute of limitations and filing fee deadlines during IDR Process)); instead, the IDR Process includes a sixty-day delay in proceeding to arbitration from the receipt of the IDR Notice

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<sup>23</sup> Plaintiffs argue the pre-arbitration dispute process in *Bielski v. Coinbase, Inc.* is not analogous because it is comparatively less burdensome and only includes a complaint form that is more akin to the Terms’ IDR Notice rather than the IDR Conference. (Pls.’ Opp’n 20 (citing 87 F.4th 1003, 1014 (9th Cir. 2023).) Despite the differing requirements, *Bielski* is instructive because both the informal pre-arbitration processes in *Bielski* and in this case require (1) individualized relief and (2) the plaintiffs to provide insight into their claims prior to proceeding to arbitration. *See Bielski*, 87 F.4th at 1013–14.

that is not overly prejudicial. (*Id.* § 19.5) *Whalen*, 2025 WL 3013144, at \*3–4 (finding sixty-day delay from the date of the notice of dispute to engage in informal resolution conscionable). Accordingly, the Court finds the IDR Process is not substantively unconscionable even though only one side must provide an IDR Notice because it does not grossly prejudice Plaintiffs. *See Ragone*, 595 F.3d at 121.

### C. A neutral mediator is not required

The absence of a neutral mediator does not render the IDR Process substantively unconscionable because the parties will have a neutral arbitrator upon completion of the IDR Process, and the IDR Process is nondispositive. *See Chalmers v. City of New York*, No. 20-CV-3389, 2024 WL 6837879, at \*5 (S.D.N.Y. Nov. 26, 2024) (“[A] mediator’s involvement in settlement negotiations can help demonstrate their fairness.” (quoting *In re GSE Bonds Antitrust Litig.*, 414 F. Supp. 3d 686, 693 (S.D.N.Y. 2019))); *Zink v. First Niagara Bank, N.A.*, No. 13-CV-1076, 2016 WL 7473278, at \*2 (W.D.N.Y. Dec. 29, 2016) (“The ‘involvement of an experienced mediator is a strong indicator of procedural fairness.’” (quoting *Chamberly v. Tuxedo Junction Inc.*, No. 12-CV-6539, 2014 WL 3725157, at \*6 (W.D.N.Y. July 25, 2014))). To support their claim that the absence of a neutral mediator makes the IDR Process unconscionable, Plaintiffs cite to the Ninth Circuit case, *Nyulassy*, where the court found the arbitration clause of an employment agreement was substantively unconscionable due to its unilateral nature and the lack of a neutral mediator. 120 Cal. App. 4th at 1282–83. The *Nyulassy* court reasoned that because only employees had to arbitrate employment claims, not the employer-defendant, “requiring plaintiff to submit to an employer-controlled dispute resolution mechanism (i.e., one without a neutral mediator)” provided a unilateral advantage to the defendant. *Id.* In contrast, as the Court discusses above in Sections II.b.iii.1.A and II.b.iii.1.B, the IDR Process in this case applies mutually, and the preview of a plaintiff’s claim does not unduly prejudice the plaintiff. In addition, the arbitration agreement in *Nyulassy* lacked a neutral

mediator during the *entire* arbitration process, while in this case, Plaintiffs have access to a neutral arbitrator after completing the pre-arbitration informal dispute resolution process. *See id.* The presence of a neutral arbitrator after the IDR Process once the claims proceed to arbitration demonstrates procedural fairness, and Plaintiffs provide no support to show that the lack of a neutral arbitrator during the *informal* part of the dispute resolution process is unconscionable. *See Zink*, 2016 WL 7473278, at \*2.

**D. Plaintiffs fail to show the IDR Process bottlenecks claims**

Plaintiffs fail to demonstrate how the IDR Process “functions as a bottleneck to resolution of the claims,” (Pls.’ Mem. 21; Pls.’ Opp’n 20), beyond requiring individualized relief and minimal delays, neither of which are unconscionable. As stated above, the IDR Process’s sixty-day wait to proceed to arbitration is not grossly favorable to one side, and either party can challenge satisfaction of the conditions precedent to arbitration. *See Whalen*, 2025 WL 3013144, at \*3–4 (finding pre-arbitration process was not substantively unconscionable because the requirements were bilateral). To the extent Plaintiffs challenge the requirement of individual relief, Plaintiffs do not dispute the Terms’ class action waiver,<sup>24</sup> nor is requiring individualized relief unconscionable. *See Concepcion*, 563 U.S. at 344, 352 (concluding that the FAA permits class action waivers); *Vorburger v. Perfect Moving & Storage LLC*, No. 25-CV-6387, 2025 WL 3653384, at \*7 (S.D.N.Y. Dec. 17, 2025) (“In New York, ‘a contractual proscription against class actions is neither unconscionable nor violative of public policy.’” (quoting *Horton v. Dow Jones & Co.*, 804 F. App’x 81, 84 (2d Cir. 2020))); *Tsadilas v. Providian Nat. Bank*, 786 N.Y.S.2d 478 (App. Div. 2004) (enforcing class action waiver because, “[u]nder New York law, a contractual proscription against class actions . . . is neither unconscionable nor violative of

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<sup>24</sup> Because Plaintiffs do not challenge the validity of the class action waiver, the Court does not address it.

public policy” (second alteration in original) (citation omitted)). Further, Plaintiffs provide no support to demonstrate that the IDR Conference requirement itself is unconscionable. Rather, Plaintiffs cite to numerous Ninth Circuit decisions where pre-arbitration dispute processes in the employment context were found unconscionable for far greater, non-mutual hurdles. (See Pls.’ Opp’n 19 (first citing *McKinney v. Bonilla*, No. 07-CV-2373, 2010 WL 2817179, at \*7–8 (S.D. Cal. July 16, 2010) (finding pre-arbitration dispute resolution requirements substantively unconscionable where employees had a thirty-day deadline to report disputes from when the claim arose and only employers were allowed counsel); then citing *Pokorny*, 601 F.3d at 999 (finding alternative dispute resolution requirements prior to arbitration substantively unconscionable because the employer-defendant controlled the dispute process, had “the unilateral right to issue a final decision accepting, rejecting, or modifying the recommendation” from a review board, and the employee-plaintiff had several time restrictions on bringing a claim but employer-defendant had none); and then citing *Nyulassy*, 120 Cal. App. 4th at 1282–83 (finding arbitration clause in employment agreement substantively unconscionable, *inter alia*, because it only required arbitration of the employee-plaintiff’s claims and not the employer-defendant’s claims)).)

**E. The IDR Requirements do not impose significant costs or delays**

Contrary to Plaintiffs’ claim, the IDR Requirements are not prohibitively expensive nor do they cause significant delays; therefore, they are not substantively unconscionable. Plaintiffs merely repeat the same arguments the Court already addresses *supra* in Section II.b.i.2.A for enforceability of the Carveout to the Delegation Clause, and the same reasoning applies.<sup>25</sup>

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<sup>25</sup> In a supplemental letter, Plaintiffs also argue that the Ninth Circuit’s decision in *Rios v. HRB Digital LLC* supports a finding that the IDR Requirements are unconscionable due to delays because *Rios* involved a similar informal pre-arbitration dispute resolution process with a notice of dispute, mandatory conferences, and a “staged bellwether” provision that grouped

Plaintiffs have not alleged factual support demonstrating the financial burden of litigating the claims, and Plaintiffs' alleged high costs and delays due to the parties' chosen advocacy strategy are not probative of whether the IDR Process itself causes unconscionable delays.

## **2. Defendant did not waive its right to enforce the IDR Conference requirement**

Plaintiffs argue Defendant's alleged bad faith during informal efforts to resolve disputes, including during a prior commitment to mediate and the IDR Conferences, "constitutes a waiver

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claims that the *Rios* court found unconscionable. (Pls.' Ltr. Re Notice of Suppl. Auth. 2 (citing No. 25-CV-3530, 807 F. Supp. 3d 975 (N.D. Cal. 2025), *appeal docketed*, No. 25-7199 (9th Cir. Nov. 14, 2025).) The facts of this case are distinguishable because the pre-arbitration process in *Rios* involved several unconscionable concerns not present in this case.

First, the *Rios* court found "a significant degree of procedural unconscionability" not at issue in this case. *Rios*, 807 F. Supp. 3d at 987. Second, the *Rios* court found that the staged bellwether process and the statute of limitations tolling provision in the arbitration agreement were substantively unconscionable because they "impose[d] unreasonable delays" without a mechanism for relief when delays occurred. *Id.* at 989–93. In particular, the bellwether provision in *Rios* placed the claimants "at risk of significant delays" because it allowed only twenty "test cases" to proceed *individually* in arbitration prior to the advancement of other cases, set an unenforceable deadline of 120 days for arbitrators to resolve cases, and duplicated the process with sequential rounds of claims. *Id.* at 981, 990. This meant that the plaintiffs in *Rios* potentially had to wait years for small groups of bellwether cases to be resolved before their cases advanced. *Id.* at 986, 989–93. In contrast, the Terms in this case include a Batch Arbitration provision, (*see* Terms § 19.9), not a bellwether provision, which arbitrates similar arbitration demands in groups of 100 claims, with one decision for each batch, and does not require sequential arbitration of the grouped claims. Therefore, Plaintiffs can proceed with multiple groups of 100 claims concurrently. (*See* Terms § 19.9 (no sequential requirement); Def.'s Reply to Pls.' Ltr. Re Notice of Suppl. Auth. 2, Docket Entry No. 23.) As a result, the risks of delay are not equivalent to *Rios*.

Third, the *Rios* court found the statute of limitations tolling provision unconscionable because of its' subjective standard that tolled claims only upon a "fully complete notice [of dispute]." *Rios*, 807 F. Supp. 3d at 992–93. The court in *Rios* found this subjectivity coupled with the defendant's unilateral ability to reserve the rights to attack the statute of limitations tolling created asymmetry and "an unacceptable level of uncertainty" about whether tolling applies. *Id.* This uncertainty contributed to the delays from the bellwether process. *Id.* While in this case, like in *Rios* with the "fully complete standard," there is no objective criterion provided in the Terms for what constitutes "good faith" in the IDR Conference, however, unlike *Rios*, the statute of limitations is not contingent on the IDR Notice and applies "while the parties engage in the [IDR] Conference process." (*See* Terms § 19.2.) Therefore, there is no equivalent "uncertainty" about the tolling provision's application during the IDR Process. Moreover, Plaintiffs do not challenge the statute of limitations. Fourth, the court in *Rios* did not address the conscionability of the pre-arbitration conference requirement, which is the main concern raised by Plaintiffs in this case. *See generally Rios*, 807 F. Supp. 3d 975.

of the condition precedent to arbitration.” (Pls.’ Mem. 23; Pls.’ Opp’n 22.) In support, Plaintiffs argue that Defendant frustrated Plaintiffs’ efforts to engage in IDR Conferences because Defendant reneged on a previous agreement to mediate disputes from December of 2023. (Pls.’ Mem. 23; Pls.’ Opp’n 4.) Plaintiffs argue that during the IDR Conferences, Defendant engaged in bad faith by “refusing to engage in any meaningful discussion with [Plaintiffs] to resolve the disputes,” intending to only use the conferences to “gather information” and intimidate consumers with threats of sanctions. (Pls.’ Mem. 24.)

The parties dispute the events of the five IDR Conferences held on February 19, 2024. In a letter to Plaintiffs dated February 21, 2024, Defendant contends that (1) the five Plaintiffs who individually attended IDR Conferences and (2) Plaintiffs who were allegedly represented by counsel at those five IDR Conferences failed to comply with the conditions precedent to arbitration by participating in the IDR Conferences in bad faith. (Def.’s Ltr. Re IDR Confs. dated Feb. 21, 2024.) During the five IDR Conferences, Defendant argues that Plaintiffs failed to provide any substantive information about their concerns and used the five IDR Conferences “to manufacture an excuse to cancel the [IDR] Conferences as early as possible in the process.” (*Id.*) Defendant asserts that in every IDR Conference, Plaintiffs’ counsel engaged in “obstructive conduct [that] persisted throughout each [IDR] Conference and prevented [Defendant] from engaging in any meaningful dialogue necessary to understand and attempt to resolve [Plaintiffs’] disputes.” (*Id.*) In addition, Defendant stated it was prepared to make settlement offers at the IDR Conferences “depending on the good faith participation of each claimant and how the dialogue unfolded.” (*Id.*) Ultimately, Defendant highlighted Section 19.8 of the Terms<sup>26</sup> which

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<sup>26</sup> Section 19.8 of the Terms, “Attorneys’ Fees and Costs,” states: “The parties shall bear their own attorneys’ fees and costs in arbitration unless the arbitrator finds that either the substance of the [d]ispute or the relief sought in the [r]equest was frivolous or was brought for an improper purpose (as measured by the standards set forth in Federal Rule of Civil Procedure 11(b)). If you or we need to invoke the authority of a court of competent jurisdiction to compel

allows recovery of attorneys' fees and costs if the arbitrator concludes a claim was brought for a frivolous or improper purpose. (*Id.*) Defendant stated it would "seek such fees and costs [if Plaintiffs] were [ ] to proceed with arbitration in disregard of the [IDR] requirements." (*Id.*) Defendant argues it did not waive the IDR Requirements, and Plaintiffs "point to no facts showing that [Defendant] intentionally abandoned its right to insist on enforcement of the IDR provision." (Def.'s Mem. 23.) In support, Defendant maintains that its continued insistence on compliance with the IDR Requirements demonstrates their lack of waiver. (Def.'s Reply 1, 8.) Defendant disagrees with Plaintiffs' characterization of their conduct as bad faith, but nevertheless argues that bad faith would not imply waiver under the Terms. (Def.'s Mem. 23–24.)

Plaintiffs submitted a March 26, 2024 letter response to Defendant's letter. In the letter, Plaintiffs claim Defendant's letter misrepresents the IDR Conferences. (Pls.' Reply to Def.'s Ltr. Re IDR Confs. dated Mar. 26, 2024.) Plaintiffs contend that Defendant did not engage in good faith informal efforts to resolve disputes but instead used the discussions to only "gather information,' read a boilerplate script, and inappropriately try to chill the claimants with threats of sanctions." (*Id.*) In support, Plaintiffs assert that Defendant's representative at the IDR Conferences "refused to answer" any of Plaintiffs' questions," and "[n]o matter what the claimants responded [to Defendant's questions], [Defendant's] representative would simply continue reading his script . . ." (*Id.*) Moreover, Plaintiffs allege that Defendant's representative stated they had no authority to make or receive settlement offers, and Defendant's

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arbitration, then the party that obtains an order compelling arbitration in such action shall have the right to collect from the other party its reasonable costs, necessary disbursements, and reasonable attorneys' fees incurred in securing an order compelling arbitration. The prevailing party in any court action relating to whether either party has satisfied any condition precedent to arbitration, including the Informal Dispute Resolution Process, is entitled to recover their reasonable costs, necessary disbursements, and reasonable attorneys' fees and costs." (Terms § 19.8.) The parties' arguments do not address this Section or dispute attorneys' fees. The Court therefore declines to address it.

counsel “frustrated the purposes of the [IDR C]onferences” by instructing Defendant’s representative to move onto subsequent questions when Plaintiffs’ counsel objected to Defendant-representative’s stated purpose for the IDR Conferences — to gather information, as opposed to informal resolution. (*Id.*)

Under New York law, “[a] waiver is the intentional relinquishment of a known right with both knowledge of its existence and an intention to relinquish it . . . . Such a waiver must be clear, unmistakable and without ambiguity.” *Aron L. PLLC v. Town of Fallsburg*, 158 N.Y.S.3d 349, 352 (App. Div. 2021) (citation omitted); *Prof’l Staff Cong.-City Univ. of N.Y. v. N.Y. State Pub. Emp’t Relations Bd.*, 824 N.Y.S.2d 577, 580 (2006) (quoting *Civil Serv. Emps. Ass’n v. Newman*, 450 N.Y.S.2d 901, 903 (App. Div. 1982)) (same), *aff’d*, 61 N.Y.2d 1001 (1984). “New York law provides that a party may waive its contractual rights if they ‘are knowingly, voluntarily and intentionally abandoned.’” *Williams v. Buffalo Pub. Schs.*, 758 F. App’x 59, 63 (2d Cir. 2018) (quoting *Fundamental Portfolio Advisors, Inc. v. Tocqueville Asset Mgmt., LP*, 7 N.Y.3d 96, 104 (2006)); *Luitpold Pharm., Inc. v. Ed. Geistlich Sohne A.G. Fur Chemische Industrie*, 784 F.3d 78, 95 (2d Cir. 2015) (“A contractual right may be waived if it is ‘knowingly, voluntarily and intentionally abandoned.’ But ‘waiver should not be lightly presumed and must be based on a clear manifestation of intent to relinquish a contractual protection.’” (quoting *Fundamental Portfolio Advisors, Inc.*, 7 N.Y.3d at 104)); *Burlington Packaging, Inc. v. Extra Packaging, Inc.*, No. 08-CV-1515, 2024 WL 4554643, at \*11 (E.D.N.Y. Aug. 30, 2024) (quoting *Luitpold Pharms., Inc.*, 784 F.3d at 95) (same)). “[T]he intention to waive [contractual rights] must be clearly established and cannot be inferred from doubtful or equivocal acts or language.” *E.M. v. N.Y.C. Dep’t of Educ.*, 758 F.3d 442, 459 (2d Cir. 2014) (second alteration in original) (quoting *WMW Mach., Inc. v. Werkzeugmaschinenhandel GmbH IM Aufbau*, 960 F.Supp. 734, 748 n.11 (S.D.N.Y. 1997)); *Voest-Alpine Int’l Corp. v. Chase Manhattan Bank, N.A.*, 707 F.2d 680, 685 (2d Cir. 1983) (stating that where waiver is not established “directly, unmistakably or

unequivocally,” issue of intent to waive right is “properly left to the trier of fact” (citation omitted)); *Pike Co. v. Tri-Krete Ltd.*, 772 F. Supp. 3d 353, 371 (W.D.N.Y. 2025) (“This intent [to waive] [a condition precedent] must be clearly established and cannot be inferred from doubtful or equivocal acts or language.” (first alteration in original) (quoting *Salomone v. Abramson*, 5 N.Y.S.3d 838, 848 (Sup. Ct. 2015))); *see also Luitpold Pharms., Inc.*, 784 F.3d at 95 (“[M]ere silence, oversight or thoughtlessness in failing to object’ is insufficient to support an inference of waiver.” (quoting *Courtney-Clarke v. Rizzoli Int’l Publ’ns, Inc.*, 676 N.Y.S.2d 529, 529 (App. Div. 1998))).

Waiver is not supported by the record, and the Court therefore does not find Defendant waived its right to conduct subsequent IDR Conferences with Plaintiffs. First, Plaintiffs point to no facts indicating that Defendant expressed any intent to waive or discontinue the IDR Conferences, and Defendant maintains that its continued insistence on IDR Conferences in this action demonstrates a lack of waiver. (*See* Pls.’ Mem. 23–24; Pls.’ Opp’n 22; Def.’s Mem. 23–24.) Accordingly, the record does not support that Defendant intentionally abandoned its right to pursue IDR Conferences. *Williams*, 758 F. App’x at 63 (a contractual right must be waived knowingly, voluntarily and intentionally abandoned); *E.M.*, 758 F.3d at 459 (waiver must be clearly established); *Pike Co.*, 772 F. Supp. 3d at 371 (waiver of a contractual condition precedent must be clearly established). Second, Plaintiffs’ theory that Defendant’s bad faith constitutes waiver is not supported by law or fact. Plaintiffs cite to inapposite cases pertaining to the defenses of impossibility or frustration of purpose. (*See* Pls.’ Mem. 23 and Pls.’ Opp’n 22 (first citing *Utica Mut. Ins. Co. v. Clearwater Ins. Co.*, 906 F.3d 12, 23 (2d Cir. 2018) (discussing impossibility); and then citing *Westerbeke Corp. v. Daihatsu Motor Co.*, 304 F.3d 200, 212 (2d Cir. 2002) (discussing impossibility and frustration of purpose)).)

Moreover, Plaintiffs citations to “bad faith” are conclusory and unconvincing because Plaintiffs do not provide any evidence of bad faith. To support the allegation that Defendant

renege on a prior commitment to mediate, Plaintiffs cite to one email from Defendant that states it was “amenable to mediation” and otherwise provides no evidence of an agreement to mediate. (Def.’s Email to Pls. dated Jan. 5, 2025, annexed to Kind Decl. as Ex. 16, Docket Entry No. 1-5.) With respect to the five IDR Conferences that occurred, the parties did not provide transcripts, and the parties’ letters and declarations summarizing the conferences indicate a lack of resolution, but not bad faith or waiver.<sup>27</sup> (See Def.’s Ltr. Re IDR Confs. dated Feb. 21, 2024; Pls.’ Reply to Def.’s Ltr. Re IDR Confs. dated Mar. 26, 2024.) As a result, the Court finds that neither party submitted evidence to show that the other engaged in bad faith during the IDR Conferences, and therefore the five Plaintiffs who attended the IDR Conferences have satisfied the requirement.<sup>28</sup>

### **3. Additional IDR Conferences are not futile or impossible**

Plaintiffs argue that Defendant’s alleged bad faith conduct during the five IDR Conferences demonstrates “further conferences would be futile and a waste of time and resources,” and the Court should therefore excuse Plaintiffs from further participation in IDR Conferences. (Pls.’ Mem. 24.) In support, Plaintiffs argue that Defendant’s insistence on the IDR Conferences where a “low-level representative [] discuss[es] complex legal claims[ ]” shows that the IDR Process is designed to obstruct arbitrations and is not intended to advance or resolve claims. (Pls.’ Opp’n 23.) Plaintiffs also argue that the doctrine of impossibility excuses

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<sup>27</sup> Plaintiffs do not cite to any specific evidence in the record of “threats of sanctions” by Defendant. (Pls.’ Mem. 24.) The Court assumes Plaintiffs are referring to Defendant’s reference to Section 19.8 of the Terms, Attorneys’ Fees and Costs, in its letter to Plaintiffs following the IDR Conferences. (See Def.’s Ltr. Re IDR Confs. dated Feb. 21, 2024.) Plaintiffs have not identified any case law demonstrating that a reference to an agreed-upon contractual provision, which Plaintiffs do not challenge, constitutes “threats of sanctions.”

<sup>28</sup> The five plaintiffs are Aalany McMahan, Isaac Dwek, Luke Seagraves, Avrohom Shor and Ariella Shor.

the need for further IDR Conferences because “meaningful conferences are now practically impossible” since “[Defendant] has shown no intent to participate in good faith.” (*Id.* at 24.)

Defendant contends that Plaintiffs’ arguments regarding futility and impossibility are “baseless” because “scores of [other] consumers [ ] have completed IDR [C]onferences with Temu and gone on to file arbitration claims, without any objection” and some “even resulted in informal resolutions.” (Def.’s Reply 8 (emphasis omitted); Decl. of Matthew P. Valenti (“Valenti Decl.”) ¶ 6, annexed to Def.’s Reply as Ex. 1, Docket Entry No. 17-1.) In addition, Defendant argues impossibility does not apply because Plaintiffs can easily satisfy the IDR Conference requirement by “merely” “showing up and listening.” (Def.’s Reply 9; *see* Def.’s Mem. 23–24.) With respect to Plaintiffs’ futility argument, Defendant states Plaintiffs cannot unilaterally declare the IDR Requirements “futile” and “presume the outcome of these conferences in order to deprive [Defendant] of [its] contractual right” to hold individual IDR Conferences with Plaintiffs. (Def.’s Reply 9.)

“Impossibility (also known as ‘impracticability’) is an affirmative defense under New York law against liability for nonperformance of a contractual obligation.” *Siemens Energy, Inc. v. Petroleos de Venezuela, S.A.*, 82 F.4th 144, 153 (2d Cir. 2023) (citing *Utica Mut. Ins. Co.*, 906 F.3d at 22 (2d Cir. 2018)); *Garrand Bros. LLC v. Am. Honda Motor Co.*, No. 23-7343, 2024 WL 4691004, at \*2 (2d Cir. Nov. 6, 2024) (summary order) (quoting *Red Tree Invs., LLC v. Petroleos de Venezuela, S.A.*, 82 F.4th 161, 170 (2d Cir. 2023)); *Knickerbocker Retail LLC v. Bruckner Forever Young Soc. Adult Day Care Inc.*, 167 N.Y.S.3d 462, 464 (App. Div. 2022) (discussing affirmative defense of impossibility under New York law). “[I]mpossibility excuses a party’s performance only when the destruction of the subject matter of the contract or the means of performance makes performance objectively impossible.” *Siemens Energy, Inc.*, 82 F.4th at 153 (quoting *Kel Kim Corp. v. Cent. Mkts., Inc.*, 70 N.Y.2d 900, 902 (1987)).

“Moreover, the impossibility must be produced by an unanticipated event that could not have

been foreseen or guarded against in the contract.” *Id.* (quoting *Kel Kim Corp.*, 70 N.Y.2d at 902); *M&K Imports, LLC v. Rejuveneda Med. Grp., Inc.*, No. 22-CV-2606, 2025 WL 3525315, at \*4 (S.D.N.Y. Dec. 9, 2025) (“This affirmative defense excuses a party’s nonperformance when (i) ‘the destruction of the subject matter of the contract or the means of performance makes performance objectively impossible,’ and (ii) the impossibility was ‘produced by an unanticipated event that could not have been foreseen or guarded against in the contract.’” (quoting *Kel Kim Corp.*, 70 N.Y.2d at 902)). To establish impossibility, a party “must therefore show ‘that it took virtually every action within its power to perform its duties under the contract,’ and that, despite those efforts, performance was ‘objectively impossible.’” *Siemens Energy, Inc.*, 82 F.4th at 153 (first quoting *Health-Chem Corp. v. Baker*, 915 F.2d 805, 810 (2d Cir. 1990); and then quoting *Kel Kim Corp.*, 70 N.Y.2d at 902).

A futility defense under New York law arises in limited circumstances, such as with notice and cure provisions, but is “availing only when the other party expressly repudiates performance under the contract, or otherwise makes clear that it no longer seeks to perform its obligations.” *Ritchie Risk-Linked Strategies Trading (Ireland), Ltd. v. Coventry First LLC*, 673 F. App’x 57, 61 (2d Cir. 2016) (citing *Bausch & Lomb Inc. v. Bressler*, 977 F.2d 720, 727–28 (2d Cir. 1992)); *ChemImage Corp. v. Johnson & Johnson*, No. 24-CV-2646, 2025 WL 1883908, at \*13 (S.D.N.Y. July 8, 2025) (“[T]he Second Circuit has instructed that the futility exception to conditions precedent — such as notice and cure requirements — generally comes into play only when ‘the repudiating party expressly disavowed any further duties under the contract at issue,’ such that ‘it would have been futile for the aggrieved parties . . . to provide the breaching parties with opportunities to cure their repudiations.’” (first quoting *Bausch & Lomb Inc.*, 977 F.2d at 727–28; then citing *Wolff & Munier, Inc. v. Whiting-Turner Contracting Co.*, 946 F.2d 1003, 1009 (2d Cir. 1991); and then citing *Nimbus Therapeutics, LLC v. Celgene Corp.*, 570 F. Supp. 3d 100, 116 (S.D.N.Y. 2021)), *appeal docketed*, No. 25-1962 (2d Cir. Aug. 13, 2025); *see Wolff*

& *Munier, Inc.*, 946 F.2d at 1009 (explaining strict compliance with conditions precedent “is not required where it would amount to a useless gesture” based on “abandonment of the job” (citation and internal quotation marks omitted)).

Plaintiffs fail to demonstrate impossibility or futility under New York law. Plaintiffs’ argument is that while it is possible to hold additional IDR Conferences, *meaningful* IDR Conferences are practically impossible and futile because of Defendant’s bad faith conduct. However, Defendant is willing to engage in IDR Conferences and has used them successfully with different complainants. (*See* Valenti Decl. ¶ 6.) Five attempted IDR Conferences on behalf of nearly 10,000 Plaintiffs are insufficient to claim all subsequent IDR Conferences are impossible or futile, especially when the purpose of the IDR Conferences is to engage in a “good faith effort to resolve informally” any disputes, but not necessarily achieve that resolution. (*See* Terms § 19.2). The parties initial five IDR Conferences demonstrate that additional IDR Conferences prior to proceeding to arbitration may not result in resolution, but they do not show that Plaintiffs “took virtually every action in their power to perform [their] duties under the contract,” or that additional IDR Conferences are “objectively impossible.” *See Siemens Energy, Inc.*, 82 F.4th at 153.

**4. Substantial compliance does not apply because the Terms require each Plaintiff to individually participate in an IDR Conference**

Plaintiffs argue that they satisfied the IDR Conference requirement through their February 19, 2024 IDR Conferences with the five Plaintiffs who attended personally and argue the remaining Plaintiffs listed in Appendix A attended through counsel. (Pls.’ Mem. 23–24; Pls.’ Opp’n 24.) In support, Plaintiffs argue that consumers are not required to attend individually because “the personal attendance requirement is one-sided and unconscionable” as Defendant “has no such requirement.” (Pls.’ Mem. 24–25.) In the alternative, Plaintiffs argue they attended through counsel and therefore substantially complied with the IDR Requirements. (*Id.* at 25;

Pls.’ Opp’n 24–25.) Under the substantial performance doctrine, Plaintiffs argue their “departure from full performance” is excused because “the result [of additional IDR Conferences] would not have been different.” (Pls.’ Mem. 26.)

Defendant argues that (1) the five Plaintiffs who individually attended IDR Conferences and (2) the other Plaintiffs allegedly represented by counsel at those five IDR Conferences failed to comply with the conditions precedent to arbitration. (Def.’s Mem. 2, 25; Def.’s Reply 11.) First, Defendant argues Plaintiffs did not participate in the IDR Conferences in good faith by failing to provide any substantive information about their concerns and using the five IDR Conferences to “manufacture an excuse to cancel the [IDR] Conferences as early as possible in the process.” (Def.’s Ltr. Re IDR Confs. dated Feb. 21, 2024.) Second, Defendant argues that any Plaintiff who did not personally participate in an IDR Conference failed to comply because attendance through counsel is not allowed or contemplated under the Terms and cannot be excused under the doctrine of substantial performance. (Def.’s Mem. 25; Def.’s Reply 10.) Defendant argues attendance through counsel is Plaintiffs’ attempt “to rewrite the arbitration agreement to allow for satisfaction of the IDR Requirement on a class-wide basis — with the five individuals who appeared at their IDR [C]onferences acting as some sort of class representatives for [ ] other [Plaintiffs],” and this is prohibited under the Terms. (Def.’s Reply 10 (emphasis omitted) (quoting Terms § 19.4).) Further, at the five IDR Conferences that were conducted, Defendant contends that Plaintiffs’ counsel “did not purport to be representing anyone else at those conferences.” (Def.’s Mem. 25.) As a result, Defendant argues that “[a]ny [Plaintiff] who did not personally participate in an IDR [C]onference failed to comply,” and the doctrine of substantial performance does not excuse the non-occurrence of an express condition precedent such as the IDR Conference requirement. (*Id.*)

Where a condition in a contract is “clear and unambiguous and stated in unmistakable language . . . it constitutes an express condition precedent that must be literally complied with

before plaintiff may recover.” *Seaport Park Condo. v. Greater N.Y. Mut. Ins. Co.*, 828 N.Y.S.2d 381, 384 (App. Div. 2007) (internal citations omitted); *see also Mt. Hawley Ins. Co. v. Van Cortland Vill. LLC*, No. 08-CV-10414, 2011 WL 5834255, at \*8 (S.D.N.Y. Nov. 18, 2011) (“Express conditions must be literally complied with before a party to the contract may recover.” (citation omitted)).

Under New York law, “[e]xpress conditions must be literally performed; substantial performance will not suffice.” *In re Johns-Manville Corp.*, 759 F.3d 206, 214 (2d Cir. 2014) (alteration in original) (quoting *MHR Cap. Partners LP v. Presstek, Inc.*, 12 N.Y.3d 640, 645 (2009)); *HTI Fin. Sols. Ltd. v. Manhattan SMI KG Props. Fin. Ltd.*, No. 24-CV-237, 2024 WL 4451965, at \*5 (S.D.N.Y. Oct. 9, 2024) (quoting *id.*); *Misty Cleaning Servs., Inc. v. Indep. Grp. Home Living Program, Inc.*, 204 N.Y.S.3d 537, 540 (App. Div. 2024) (“Express conditions precedent must be literally performed; substantial performance will not suffice.” (internal quotation marks and citation omitted)); *see United States v. Doe*, 741 F.3d 359, 364 (2d Cir. 2013) (“[S]ubstantial performance is ordinarily not applicable to excuse the non-occurrence of an express condition precedent.” (quoting *Oppenheimer & Co. v. Oppenheim, Appel, Dixon & Co.*, 86 N.Y.2d 658, 693 (1995) (describing limited exception for disproportionate forfeiture))); *see also Weiss v. Am. Express Nat’l Bank*, No. 19-CV-4720, 2020 WL 71085, at \*2 (S.D.N.Y. Jan. 7, 2020) (denying defendant’s motion to compel because defendant failed to satisfy the condition precedent to arbitration); *Marcus v. Frome*, 275 F. Supp. 2d 496, 505 (S.D.N.Y. 2003) (denying defendant’s motion to stay proceedings because defendant did not satisfy condition precedent and therefore “the provisions requiring the arbitration of the claims made by the plaintiffs have not yet been triggered.”).

Plaintiffs fail to demonstrate substantial performance applies in this case because compliance with the IDR Requirements is an express condition precedent<sup>29</sup> to arbitration.<sup>30</sup> (See Terms § 19.2 (“Engaging in the [IDR] Conference is *a condition precedent and requirement* that must be fulfilled before commencing arbitration.” (emphasis added)).) See *In re Johns-Manville Corp.*, 759 F.3d at 214. Moreover, Plaintiffs provide no factual or legal support to show representation through counsel suffices or should apply to the Plaintiffs who did not attend an IDR Conference.<sup>31</sup> (See Terms § 19.2 (“[C]ounsel may participate in the [IDR C]onference, but [the complainant] also agree[s] to participate in the conference.”).)

### III. Conclusion

For the foregoing reasons, the Court (1) grants Plaintiffs’ motion to compel arbitration with respect to the five Plaintiffs who participated in IDR Conferences; and (2) denies Plaintiffs’

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<sup>29</sup> The parties do not dispute that the IDR Requirements are express conditions precedent to arbitration.

<sup>30</sup> In support of the argument that substantial performance excuses performance under an express condition precedent, Plaintiffs cite to inapplicable cases where the case either lacks an express condition precedent, *Bank of New York Mellon Tr. Co. v. Morgan Stanley Mortg. Cap., Inc.*, 821 F.3d 297, 311 (2d Cir. 2016), the case is out-of-circuit and non-binding, *Hoosier Energy Rural Elec. Coop. v. Amoco Tax Leasing IV Corp.*, 34 F.3d 1310, 1318 (7th Cir. 1994), or the case does not support a finding of substantial compliance because it involved only insignificant deviations from full compliance, *Kennedy v. Auto. Maint., Inc.*, 384 N.Y.S.2d 921, 922 (Dist. Ct. 1976) (quoting *Witherell v. Lasky*, 145 N.Y.S.2d 624, 627 (App. Div. 1955)). Departure from full performance in this case is not an “inconsiderable trifle [deviation] having no pecuniary importance,” as Plaintiffs contend, because except for the five Plaintiffs who attended IDR Conferences, Plaintiffs did not attend an IDR Conference, denying Defendant of its contractual right to engage in a “good faith effort to resolve [the claims] informally.” (Pls.’ Mem. 26 (quoting *Kennedy*, 384 N.Y.S.2d 921).) See *Royal Bank of Canada v. Beneficial Fin. Leasing Corp.*, No. 87-CV-1056, 1992 WL 167339, at \*10 (S.D.N.Y. June 30, 1992) (substantial performance did not apply to the express condition precedent because “the magnitude of [ ] default from full performance was not inconsiderable or uncostly”); cf. *Kennedy*, 384 N.Y.S.2d at 923 (substantial performance applied because the plaintiff’s departure was a “mere technicality having no pecuniary importance” and the plaintiff performed his underlying obligation).

<sup>31</sup> Plaintiffs’ repeated arguments regarding futility and unconscionability have been addressed *supra* in Sections II.b.iii.3 and II.b.iii.1.

motion to compel arbitration for Plaintiffs listed in Appendix A and grants Defendant's motion to dismiss with respect to these Plaintiffs because they have not completed the IDR Process.

Dated: March 9, 2026  
Brooklyn, New York

SO ORDERED:

                  /s/ MKB                    
MARGO K. BRODIE  
United States District Judge

# Appendix A

1. Aaliyah Byrd
2. Aaron Duran
3. Aaron Mance
4. Aaron Pruitt
5. Aaron Reynolds
6. Aaron Schaefer
7. Aaron Schmit
8. Aayush Sisodia
9. Abby Korb
10. Abby Kraynick
11. Abie Tawil
12. Abigail Arceo
13. Abigailruth Causey
14. Abraham Katz
15. Abraham Marks
16. Abriale Johnson
17. Ace Robison
18. Adam Burgett
19. Adam Davis
20. Adam Dunne
21. Adam Etzel
22. Adam Hall
23. Adam Kaemmerer
24. Adam Leech
25. Adam McAfee
26. Adam Newton
27. Adam Sauer
28. Adam Vest
29. Adam Wade
30. Adderlie Grissett
31. Addie Newman
32. Adella Gonzalez
33. Adina Ringler
34. Adlean Roberts
35. Adna Combs
36. Adrena Wright
37. Adrian Carabay
38. Adrian Maravilla
39. Adrian Martinez
40. Adrian Rodriguez
41. Adrian Terry
42. Adriana Valenzuela
43. Adwoa Smith
44. Agatha Lewandowska
45. Agnes Mendenhall
46. Aida Kong
47. Aida Siller-Rodriguez
48. Aimee Ryan
49. Ainsley Domingo
50. Aisha Walker
51. Aisha Weaver
52. Aisha Wilson
53. Akeda Wilkes
54. Akela Anderson
55. Akia West
56. Al Hartman
57. Al Solorzano
58. Alan Grochowski
59. Alan Hang
60. Alan Leggett
61. Alan Worsham
62. Alanna Harrison
63. Alanna Kletcke
64. Albert Huynh
65. Albert Montesinos
66. Alberta Chalmers
67. Alberta Davis
68. Alberto Sordo
69. Aldona Reese
70. Aleema Hawks
71. Alejandro Ramirez
72. Alena Cameron
73. Alesia McMurry
74. Alex Emond
75. Alex Garcia
76. Alex Grier
77. Alex Ramirez
78. Alex Tat
79. Alexa Brown
80. Alexa Romero
81. Alexander Baskerville
82. Alexander Grier
83. Alexander Kane
84. Alexander Manso
85. Alexandria Hackney
86. Alexandria Nicholas
87. Alexis Baird
88. Alexis Davila
89. Alexis Dee
90. Alexis Fuglio
91. Alexis Hardisty
92. Alexis Perry
93. Alexis Peterson
94. Alexis Rhodes
95. Alexis Ruffin
96. Alexis Sbarboro
97. Alexzandro Chavez
98. Alfonza Allen
99. Alfred Carrature
100. Alice Behner
101. Alice Coffey
102. Alice Finnegan
103. Alice Singleton
104. Alicia Almedina
105. Alicia Cobbs
106. Alicia Cortina
107. Alicia Dove
108. Alicia Elliott
109. Alicia League
110. Alicia Prim
111. Alicia Rivera
112. Alicia Salas
113. Alicia Smith
114. Alijah Morgan
115. Alisa Dewitt
116. Alisa Jones
117. Alisa Polack
118. Alisa Simmons
119. Alisa Williams
120. Alisha Ketcheside
121. Alisha McGath
122. Alisha Meyer
123. Alisha Miller
124. Alisha Warren
125. Alisha Wilken
126. Alishia Bumpers
127. Alison Amato
128. Alison Orr
129. Alissa Detaeje
130. Alissar Alrawashdeh
131. Alisson Hernandez
132. Aliza Hennings
133. Allen Cleveland
134. Allen Gillespie
135. Allen McCarty
136. Allen Moure
137. Allen Payne
138. Allen Thomas

139. Allexus Lafayette  
140. Allison Blank  
141. Allison Brandenstein  
142. Allison Holden  
143. Allison Lonberg  
144. Allison Smith  
145. Allison Theys  
146. Alma Hernandez  
147. Alma Ledezma  
148. Alonzo Porter Jr  
149. Alrissa Slayton  
150. Althea Earl  
151. Altonya Anderson  
152. Altonya Johnson  
153. Alvin Clardy  
154. Alyce Rancour  
155. Alycia Melbourne  
156. Alysa Wells  
157. Alysa Woodring  
158. Alysha Trinkle  
159. Alyssa Barbelet  
160. Alyssa Corona  
161. Alyssa Harris  
162. Alyssa Lewis  
163. Alyssa Melton  
164. Alyssa Miller  
165. Alyssa Quatraro  
166. Amaan Siddiqui  
167. Amanda Alioto  
168. Amanda Baddeley  
169. Amanda Bennett  
170. Amanda Bentle  
171. Amanda Bernstein  
172. Amanda Blymire  
173. Amanda Bolding  
174. Amanda Boyd  
175. Amanda Christy  
176. Amanda Davis  
177. Amanda Degrasse  
178. Amanda Eller  
179. Amanda Fowler  
180. Amanda Fritts  
181. Amanda Gentry  
182. Amanda Hackett  
183. Amanda Harn  
184. Amanda Hasten  
185. Amanda King  
186. Amanda Kopp  
187. Amanda Levin  
188. Amanda Lopez  
189. Amanda Loveland  
190. Amanda Mabalcon  
191. Amanda Neiser  
192. Amanda Percy  
193. Amanda Powers  
194. Amanda Putney  
195. Amanda Radcliff  
196. Amanda Reeves  
197. Amanda Roberts  
198. Amanda Schouten  
199. Amanda Seeley  
200. Amanda Smith  
201. Amanda Solomon  
202. Amanda Stinson  
203. Amanda Tubbs  
204. Amanda Turney  
205. Amanda Weatherford  
206. Amanda Weaver  
207. Amanda Williams  
208. Amani King  
209. Amber Brasher  
210. Amber Briggs  
211. Amber Casey  
212. Amber Davis  
213. Amber Espinosa  
214. Amber Foust  
215. Amber Hanshaw  
216. Amber Harrell  
217. Amber Hinkle  
218. Amber Irick  
219. Amber Jamew  
220. Amber Johnston  
221. Amber Krimmer  
222. Amber Lamar  
223. Amber Lott  
224. Amber Luker  
225. Amber Malone  
226. Amber Nelson  
227. Amber Parrish  
228. Amber Polcyn  
229. Amber Radcliff  
230. Amber Shields  
231. Amber Skidmore  
232. Amber Smith  
233. Amber Tipton  
234. Amber Verrett  
235. Amber Yeazell  
236. Amelia Storch  
237. Ameshia Westbrook  
238. Esmeralda  
Higginbotham  
239. Amie Highsmith  
240. Amie Kniffin  
241. Amit Agarwal  
242. Amorey Walker  
243. Amy Akin  
244. Amy Bayer  
245. Amy Bradley  
246. Amy Davidson  
247. Amy Devries  
248. Amy Diamond  
249. Amy Dombrowski  
250. Amy Doran  
251. Amy Grindley  
252. Amy Hansen  
253. Amy Heffernan  
254. Amy Heidel  
255. Amy Jenkins  
256. Amy Kaczmarek  
257. Amy Krapiva  
258. Amy Palm  
259. Amy Patton  
260. Amy Perez  
261. Amy Pettengill  
262. Amy Ramos  
263. Amy Robillard  
264. Amy Sass  
265. Amy Scott  
266. Amy Spears  
267. Amy Tedeton  
268. Amy Tushoski  
269. Amy Wilson  
270. Ana Jimenez  
271. Ana Viera  
272. Anamaria Sotomayor  
273. Anastasia Jones  
274. Anderson C Marshall  
275. Andre Evans

276. Andre Gilbert  
277. Andre Jones  
278. Andre Lee  
279. Andre Miller  
280. Andre Wangard  
281. Andrea Aldridge  
282. Andrea Allen  
283. Andrea Ayala  
284. Andrea Borkowski  
285. Andrea Brooks  
286. Andrea Carlson  
287. Andrea Evans  
288. Andrea Fayo  
289. Andrea Garcia  
290. Andrea Jackson  
291. Andrea Kriner  
292. Andrea Lawrence  
293. Andrea Maybury  
294. Andrea McClain  
295. Andrea McCoy  
296. Andrea Otto  
297. Andrea Spears  
298. Andrea Wilson  
299. Andrelia Payton  
300. Andres Leyva  
301. Andrew Banks  
302. Andrew Boyd Iii  
303. Andrew Breksa  
304. Andrew Brink  
305. Andrew Davis  
306. Andrew Denning  
307. Andrew Forys  
308. Andrew Foster  
309. Andrew Haffner  
310. Andrew Hellman  
311. Andrew Langan  
312. Andrew Macias  
313. Andrew Vazirabadi  
314. Andrew Wilkendorf  
315. Andrianna Alex  
316. Andtea Hunt  
317. Andy Morales  
318. Andy Taylor  
319. Angel Franco  
320. Angel Gordon  
321. Angel Hall  
322. Angel Hawkins  
323. Angel Johnson  
324. Angel Jones  
325. Angel Nunes  
326. Angel Pritts  
327. Angel Quiroz  
328. Angel Reyes  
329. Angela Austin  
330. Angela Ballman  
331. Angela Billups  
332. Angela Bowman  
333. Angela Brown  
334. Angela Bruck  
335. Angela Cooper  
336. Angela Crowell  
337. Angela Davis  
338. Angela Dixon  
339. Angela Dostal  
340. Angela Edwards  
341. Angela Epps  
342. Angela Freeney  
343. Angela Hake  
344. Angela Harrington  
345. Angela Harris Jones  
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347. Angela Henderson  
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353. Angela Lloyd Foster  
354. Angela Lowney  
355. Angela McDonnell  
356. Angela McQueen  
357. Angela Miller  
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359. Angela Muzzicato  
360. Angela Oliveria  
361. Angela Owens  
362. Angela Payne  
363. Angela Pfershy  
364. Angela Richards  
365. Angela Ritchie  
366. Angela Saxton  
367. Angela Singleton  
368. Angela Speed-Green  
369. Angela Teboe  
370. Angela Touva  
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374. Angela Wisner  
375. Angelia Jackson  
376. Angelica Johnson  
377. Angelica Lathrop  
378. Angelina Vallelunga  
379. Angelique Bester  
380. Angelique Newton  
381. Angelique Wilkins  
382. Angella Martin  
383. Angie Bennett Harvey  
384. Angie Blackwell  
385. Angie Kendrick  
386. Angie Kovacs  
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388. Angie Thomas  
389. Angie Zurick  
390. Anika Thomas  
391. Anita Atkinson  
392. Anita Ball  
393. Anita Curry  
394. Anita Ethridge  
395. Anita Hohn  
396. Anita Medrano  
397. Anita Vossler  
398. Ann Booth  
399. Ann Brown  
400. Ann Horack  
401. Ann Lynn  
402. Ann Mohrmann  
403. Ann Partridge  
404. Ann Wheeler  
405. Anna Florencia  
406. Anna Foster  
407. Anna Gathings  
408. Anna Hamilton  
409. Anna Hellmann  
410. Anna Johnson  
411. Anna Klempan  
412. Anna Maria Granato  
413. Anna Reyes

414. Anna Vickers	460. Antonio Hill	505. Artimmeo Williamson
415. Anna Warner	461. Antonio Moreno	506. Arturo Terrazas
416. Anne McCann	462. Antonio Morris	507. Ashanti Price
417. Anne Pullen	463. Antonneia Norwood	508. Ashely Cruz
418. Anne Smith	464. Antony Roman Santiago	509. Ashlea Ellenburg
419. Annette Facenda	465. Antuan Blackman	510. Ashlee Dunlap
420. Annette Felix	466. Antwone Hebrard	511. Ashlee Hullinger
421. Annette Garcia	467. Anya Jackson	512. Ashlee James
422. Annette Hicks	468. April Brown	513. Ashleigh Sosbe
423. Annette Miller	469. April Carroll	514. Ashley Britton
424. Annette Oliveras	470. April Cook	515. Ashley Cannon
425. Annette Phillips	471. April Depew	516. Ashley Clark
426. Annette Soyinthisane	472. April Dominique	517. Ashley Costantini
427. Annette Striegel	473. April Ferro	518. Ashley Cox
428. Annie Booker	474. April Goins	519. Ashley Fox
429. Annie Glenister	475. April Johnson	520. Ashley Frazier
430. Anthony Bailey	476. April Kaba	521. Ashley Garner
431. Anthony Bell	477. April King	522. Ashley Graham
432. Anthony Biram	478. April Lewis	523. Ashley Hudson
433. Anthony Buccieri	479. April McCouller	524. Ashley Johnson
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435. Anthony Desparrois	481. April Peebles	526. Ashley Lindsay
436. Anthony Gardner	482. April Randall	527. Ashley Marcinkowski
437. Anthony Harrison	483. April Tucker	528. Ashley Martin
438. Anthony Hopkins	484. April Urrea	529. Ashley McGee
439. Anthony Johnson	485. April Wheeler	530. Ashley Morgan
440. Anthony Johnstone	486. April Wortham	531. Ashley Myers
441. Anthony Konger	487. Araceli Maloney	532. Ashley Noble
442. Anthony Langley	488. Arbyony McIntosh	533. Ashley Parsons
443. Anthony Leonardi	489. Archie Cullen	534. Ashley Popek
444. Anthony Marquez	490. Ardittee Mendoza	535. Ashley Reid
445. Anthony Mora	491. Aretha Edwards	536. Ashley Satcher
446. Anthony Oberting	492. Ariana Aguilar	537. Ashley Schindler
447. Anthony Sbarra	493. Ariana Zhang	538. Ashley Schmidt
448. Anthony Sikora	494. Ariel Correll	539. Ashley Stdon
449. Anthony Velasquez	495. Ariel Joyce	540. Ashley Thi
450. Anthony Warner	496. Arlene Lighthart	541. Ashley Tomisek
451. Anthony Zerbini	497. Arlis Ball	542. Ashley West
452. Antionette Staniewicz	498. Armando Acosta	543. Ashley West
453. Antoine Crews	499. Arminda Johnson	544. Ashley Wonderlin
454. Antoinette Gusters	500. Arnetta Celedon	545. Ashley Wright
455. Anton Moore	501. Arnetta Wallace	546. Ashleycae Lee
456. Anton Whitman	502. Arnold McDaniel	547. Ashton Ward
457. Antonio Alonso	503. Art Golden	548. Ashunta Owens
458. Antonio Clark	504. Arthur Tanguay	549. Assia Bouzidi

550. Athena Mordenti-Gass  
551. Athena Steverson  
552. Atira White  
553. Atoyia Orders  
554. Atul Mittal  
555. Aubrey Jablonski  
556. Audra Berry  
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559. Audrey Langford-Nichols  
560. Audrey Ornstein  
561. Audrey Pittman  
562. Audrey Russell  
563. Aundria Evans  
564. Aurianna McDuffie  
565. Aurora Rosario  
566. Austin Litberg  
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568. Autumn Riley  
569. Ava Lynch  
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571. Ayanna Dupree  
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573. Ayoub Bouguettaya  
574. Bahiya Hopkins-Bey  
575. Bailey Carey  
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591. Barbara Seaman  
592. Barbara Simms  
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595. Bardia Godsí  
596. Barrington Reynolds  
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598. Barry Hinch  
599. Barry Watson  
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601. Beatina McCullough  
602. Beatrice Barros  
603. Becky Lawson-Ross  
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610. Benae Jackson  
611. Benito Banda  
612. Benjamin Bower  
613. Benjamin Cobb  
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615. Benjamin Wade  
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617. Bert Kinnicutt  
618. Bertha Tweed  
619. Bessie Benson  
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623. Beth Wolfe  
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631. Betsy Martinez  
632. Betsy Speckman  
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634. Betty Brain  
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637. Betty Newell  
638. Betty Oliver  
639. Beverly Blankenship  
640. Beverly Goodwin  
641. Beverly Terrell  
642. Beverly Williams  
643. Bianca Latry  
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645. Bianca Roche  
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648. Bill Hankensiefken  
649. Billie Zepeda  
650. Billy Armstrong  
651. Billy Dojcek  
652. Billy Perez  
653. Blanca Vazquez  
654. Blundean Kennedy  
655. Bob Reotutar  
656. Bobbi Shultz  
657. Bobbie Nowak  
658. Bobbie Rodgers  
659. Bobbie Thuis  
660. Bobbie Wall  
661. Bobbiejo Larock  
662. Bobby Carey  
663. Bobby Duvall  
664. Bobby Mills  
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666. Bonnie Bennett  
667. Bonnie Campbell  
668. Bonnie Ferdig  
669. Bonnie Kimpling  
670. Bonnie McDonald  
671. Bontae Wynn  
672. Bounthavy Bounkhong  
673. Bradford Thomas  
674. Bradley Gerik  
675. Bradley Nicklas  
676. Bradley Spielvogel  
677. Bradley Stanek  
678. Brady Dupont  
679. Brady Payne  
680. Brandi Carawan  
681. Brandi Ford  
682. Brandi Harriman  
683. Brandi Lynch

684. Brandi Madden Killingsworth	729. Brenda Keegan	775. Bridget Otoole
685. Brandi Perry	730. Brenda Marquez	776. Bridget Williams
686. Brandi Ramey	731. Brenda McClendon	777. Bridgett Defrain
687. Brandi Sanders	732. Brenda Messex	778. Brigitte Ambrozewski
688. Brandie Sumpter	733. Brenda Moore	779. Brittany Haas
689. Brandis Broomfield	734. Brenda Nettell	780. Britney Dorsam
690. Brandon Benson	735. Brenda Randall	781. Britny Mynch
691. Brandon Blount	736. Brenda Reardon	782. Brittane Jackson
692. Brandon Bolden	737. Brenda Riggs	783. Brittani Miles
693. Brandon Brantley	738. Brenda Williams	784. Brittani Sias
694. Brandon Darashti	739. Brent Adams	785. Brittany Allison
695. Brandon Essary	740. Brent Gellineau	786. Brittany Balaoing
696. Brandon Johnson	741. Brent Leeth	787. Brittany Blethen
697. Brandon Lord	742. Brent Skinner	788. Brittany Brest
698. Brandon Mosher	743. Brent Stover	789. Brittany Condon
699. Brandon Schiess	744. Brentney Oliver	790. Brittany Ferguson
700. Brandt Berry	745. Brenton Baker	791. Brittany Hodges
701. Brandy Booker	746. Breonna Anthony	792. Brittany Hunter
702. Brandy Clark	747. Brett Denman	793. Brittany Johnson
703. Brandy Floyd	748. Brett Weston	794. Brittany Lopato
704. Brandy Hudson	749. Brian Barajas	795. Brittany Melahn
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707. Brandy Littrell	752. Brian Eller	798. Brittany Palmer
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711. Brandy Quackenbush	756. Brian Haukeness	802. Brittany Reinhold
712. Brandy Unruh	757. Brian Hinton	803. Brittany Smith
713. Brandy Vandevander	758. Brian Miller	804. Brittany Thompson
714. Brandy Warren	759. Brian Portelli	805. Brittany Tinkham
715. Brant Snedeger	760. Brian Ray	806. Brittany Victorian
716. Breanna Coach	761. Brian Riviere	807. Brittany Wurst
717. Breanna Sharp	762. Brian Sattler	808. Brittiany Lomax
718. Breanna McDonald	763. Brian Sharp	809. Brittney Laster
719. Breezy Leonard	764. Brian Summers	810. Brittney Paez
720. Brein Anglin	765. Brian Treat	811. Brittney Polcyn
721. Brenda Ackley	766. Brian Turner	812. Brittney Samaduroff
722. Brenda Beck	767. Brian Williams	813. Brittney Stoudemire
723. Brenda Blue	768. Briana Bates	814. Brittni Boone
724. Brenda Ellis	769. Briana Stegman	815. Brittny Genson
725. Brenda Faye Odums	770. Brianca Adams	816. Brittny Gordon
726. Brenda Hivks	771. Brianna Noriega	817. Brodie Major
727. Brenda Johnson	772. Brianna Wells	818. Brooke Early
728. Brenda K Chatman	773. Bridget Bilka	819. Brooke Kidner
	774. Bridget Hargrow	

820. Brooklynn Edgar  
821. Brother Michael J  
Phillips Ocs  
822. Bruce Hines  
823. Bruce Kersh  
824. Bruce Osborn  
825. Bruce Susel  
826. Bryan Brettillo  
827. Bryan Carpenter  
828. Bryan Dailey  
829. Bryan Leonard  
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831. Bryant Clemence  
832. Caetano Peralta  
833. Caitlin Blagg  
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835. Caitlin Kennedy  
836. Caitlin McCullough  
837. Caitlin Sepessy  
838. Caitlynn Samuel  
839. Callie Munch  
840. Calvin May  
841. Camden Trosper  
842. Cameron Fluaitt  
843. Cameron King  
844. Cameron McCleary  
845. Cameron Thistle  
846. Camilla Jones  
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848. Camille Plante  
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859. Candise Bukowski  
860. Candita McNurlan  
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865. Caren Willcox  
866. Carissa Bohandy  
867. Caritta Gilchrist  
868. Carl Davis  
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883. Carline Barrau  
884. Carlo Fiorletta  
885. Carlos Desa  
886. Carlton Hallman  
887. Carlton Purdy  
888. Carman Harlin  
889. Carmela Wilson  
890. Carmelita Gregory  
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893. Carol Beaudry  
894. Carol Cosetti  
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899. Carol Haney  
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919. Carolyn Vigne  
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921. Carrie Berry  
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923. Carrie Burks  
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927. Carrie Wilkinson  
928. Carrie-Anne Amato  
929. Carter Grimm  
930. Carter Neilsen  
931. Cary Eskew  
932. Caryn House  
933. Casey Funderburg  
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947. Cassidy Kirk  
948. Cassie Stockelman  
949. Cassius Corbin  
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979. Catrenia Morris  
980. Catrice Bryson  
981. Ceaser Kelly  
982. Cecile Truong  
983. Cedric Calhoun  
984. Cedric Woodard  
985. Celestine Pearman  
986. Celine Commissiong  
987. Celso Martinez  
988. Cera Krei  
989. Cesar Aguero  
990. Cesar Quintana  
991. Chad Fegely  
992. Chad Frazier  
993. Chad Hughes  
994. Chad Jones  
995. Chad Keysor  
996. Chad Posey  
997. Chad Sherwood  
998. Chad Varner  
999. Chaely Chartier  
1000. Chalamar Edwards  
1001. Chaleria Knowles  
1002. Chanda Wiltz  
1003. Chandra Bednar  
1004. Chandra Russum  
1005. Chanerial Clay  
1006. Chaney Krzton  
1007. Chang Kee Neo  
1008. Chanicka Parker  
1009. Chantay Cross  
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1011. Chantrel Moore  
1012. Chantrell Courtney  
1013. Charisse Ramos  
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1015. Charity Miller  
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1039. Charlette Carter  
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1045. Charmaine Tate  
1046. Chasidy Goodnite  
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1050. Chastity Uresti  
1051. Chatara Luke  
1052. Chaundra C Hughes  
1053. Chealesa Parsha  
1054. Chela McClain  
1055. Chelita Cail  
1056. Chelsea Collins  
1057. Chelsea Knell  
1058. Chelsy Cusack  
1059. Chenille Hart  
1060. Cherell Conway  
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1090. Chester Barnhart  
1091. Chester Davis  
1092. Cheyenne Gilbert

1093. Chilly De Romero-Contreras  
1094. Chinia Belcher  
1095. Chloe Caldasso-Smith  
1096. Chris Choi  
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1133. Christina Mays-Walker  
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Christine Koloski 1155.  
Christine Lanning 1156.  
Christine Mitchell 1157.  
Christine Pedala 1158.  
Christine Pezel 1159.  
Christine Ritch 1160.  
Christine Smith 1161.  
Christine Usher 1162.  
Christine Wiggins 1163.  
Christopher Ardito 1164.  
Christopher Atkins 1165.  
Christopher Barulich 1166.  
Christopher Bradburry  
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1169. Christopher Crocker  
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1196. Chrystallynn Burch  
1197. Chyra Blackaller-Townsen  
1198. Ciara Weatherspoon  
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1206. Cindy Rohrbach  
1207. Cindy Swanick  
1208. Cindy Tinnell  
1209. Cindylee Marshall  
1210. Cinica Baity  
1211. Claire Hawk  
1212. Claire Pulgar  
1213. Clara Horn  
1214. Clarence Lawson  
1215. Claritza Velez  
1216. Claudette Koehler  
1217. Claudette Stephen  
1218. Claudia Bocanegra

1219. Claudia Caino  
1220. Claudia Garcia  
1221. Clayce Singletary  
1222. Clele Sundquist  
1223. Clifford Demos  
1224. Clifford Martin  
1225. Clifton Luckett  
1226. Clinton Follmer  
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1261. Consuala Caples  
1262. Consuelo Lofton  
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1264. Corey Wright  
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1266. Corinna Cho  
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1268. Corinne Salmen  
1269. Corinne Tooley  
1270. Corinthian Bracey  
1271. Cornelius Buffler  
1272. Corrin Odle  
1273. Corrine Caldwell  
1274. Corsini Dolce  
1275. Cortney Lawrence  
1276. Cory Norr  
1277. Cory Sanders  
1278. Coryliss Lorraine Wynns  
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1289. Craig Corey  
1290. Craig Hiser  
1291. Craig Keough  
1292. Craig Meyers  
1293. Crissy Boone  
1294. Crista Milholland  
1295. Cristian Duran  
1296. Cristiane Breining  
1297. Cristina Ruiz  
1298. Crysta Riley  
1299. Crystal Beard  
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1301. Crystal Dukes  
1302. Crystal Durden  
1303. Crystal Eckleberry  
1304. Crystal Gannon  
1305. Crystal Garcia  
1306. Crystal Herring  
1307. Crystal Johnson  
1308. Crystal Magers  
1309. Crystal Miller  
1310. Crystal Moore  
1311. Crystal Nason  
1312. Crystal Naylor  
1313. Crystal Nunley  
1314. Crystal Simms  
1315. Crystal Snellgrove  
1316. Crystal Tatum  
1317. Crystal Weatherford  
1318. Crystal Williams  
1319. Curtis Austin  
1320. Curtis Jones  
1321. Cyd Hunter  
1322. Cyndel Cain  
1323. Cyndi Hall  
1324. Cynthia Bailey  
1325. Cynthia Bateman  
1326. Cynthia Breitfeld  
1327. Cynthia Brown  
1328. Cynthia Burnett-Smith  
1329. Cynthia Callahan  
1330. Cynthia Carter  
1331. Cynthia Chapman  
1332. Cynthia Clements  
1333. Cynthia Crippen  
1334. Cynthia Edgington  
1335. Cynthia Felts  
1336. Cynthia Gardner  
1337. Cynthia Haslip  
1338. Cynthia Huss  
1339. Cynthia Kerr  
1340. Cynthia Minus  
1341. Cynthia Sargent  
1342. Cynthia Scott  
1343. Cynthia Strong  
1344. Cynthia Vogel  
1345. Cynthia Williams  
1346. Cynthy Lamb  
1347. Cyrus Azad  
1348. Cyrus Mistry  
1349. Dacey David  
1350. Dai-Nien Tran  
1351. Dainnese Rutledge  
1352. Daisy Mora

1353. Daizha Tate	1398. Daniel Arroyo	1442. Danisha Greer
1354. Dakesha Green	1399. Daniel Atkins	1443. Danita Beard
1355. Dakota Leach	1400. Daniel Bayot	1444. Dannelle McDonald
1356. Dakota Tuma	1401. Daniel Behar	1445. Dannetta Green
1357. Dakota Wittmeyer	Calzado	1446. Danny Randleman
1358. Dale Crayton	1402. Daniel Blich	1447. Danya Slocum
1359. Dale Goldspiel	1403. Daniel Burke	1448. Danyel Kryder
1360. Dale Reich	1404. Daniel Coffman	1449. Danza Turner
1361. Daleene Fox	1405. Daniel Conejo	1450. Daphane Hatcher
1362. Dallas Bishop	1406. Daniel Courtney	1451. Daphne Blount
1363. Dalton Johnson	1407. Daniel Cox	1452. Daphne Ford
1364. Damaris Texidor	1408. Daniel Fitzgerald	1453. Daphne Jackson
1365. Dameka Jones	1409. Daniel Gutierrez	1454. Daphne McMorris
1366. Damian Albanese	1410. Daniel Keohane	1455. Daphne Valentine
1367. Damian Lewis	1411. Daniel Martin	1456. Daquan Sandidge
1368. Damian Munguia	1412. Daniel Muirhead	1457. Daquaya Dawkins
1369. Damien Patterson	1413. Daniel Ray Grover	1458. Datablee Thach
1370. Damien Stuckey	1414. Daniel Saavedra	1459. Darell Smith
1371. Damita Waller	1415. Daniel Varady	1460. Daren Aker
1372. Damon Dotson	1416. Daniel West	1461. Darian Turner
1373. Damon Stock	1417. Daniela Cruz	1462. Darien Beasley
1374. Damond Singleton	1418. Daniela Foster	1463. Darien Cannon
1375. Dan Forbis	1419. Daniela Zamor	1464. Darien Garrett
1376. Dana Barnett	1420. Danielle Adams	1465. Darin Bates
1377. Dana Berkley	1421. Danielle Avery	1466. Darin Ellard
1378. Dana Dawes	1422. Danielle Brown	1467. Darius Shaw
1379. Dana English	1423. Danielle Dlugasz	1468. Darla Wheeler
1380. Dana Fraley	1424. Danielle Enriquez	1469. Darlene Barszcz
1381. Dana Graysauceda	1425. Danielle Howie	1470. Darlene Calhoun
1382. Dana Lamb	1426. Danielle Johnson	1471. Darlene Kelley
1383. Dana Lewis	1427. Danielle	1472. Darlene Taylor
1384. Dana McCloskey	Karamanian	1473. Darlene Tollett
1385. Dana McLean	1428. Danielle Kimbrough	1474. Darlene Weatherly
1386. Dana Moore	1429. Danielle Kinley	1475. Darnell Bunch
1387. Dana Nairobi	1430. Danielle Laun	1476. Darrell Hill
Espana Gonzalez	1431. Danielle Luchner	1477. Darren Brissett
1388. Dana Olita	1432. Danielle Maryland	1478. Darren Schroeder
1389. Dana Quinteros	1433. Danielle McDonald	1479. Darrian Robinson
1390. Dana Ravizee	1434. Danielle Mellott	1480. Darnell McCoy
1391. Dana Vicory	1435. Danielle Palermo	1481. Darryl Larry
1392. Dana Wynne	1436. Danielle Petrouski	1482. Darryle Sigismundo
1393. Dandi Seibert	1437. Danielle Soto	1483. Darvae Johnson
1394. Dane Webb	1438. Danielle Tenore	1484. Darya Gutierrez
1395. Dani Trosper	1439. Danielle Tillery	1485. Daryl Frazetti
1396. Danica Lute	1440. Danielle Williams	1486. Daryl Posey
1397. Danica Roxas	1441. Danilo Alcantara	1487. Dathen Wiseman

1488. Dave Dandrea	1534. Davron Mirsagatov	1580. Debbie Stafford
1489. Dave Miller	1535. Dawn Brooks	1581. Debbie Woods
1490. Dave Querciagrossa	1536. Dawn Caltrider	1582. Debbra Baxter
1491. David Afflick	1537. Dawn Davis	1583. Debby Blair
1492. David Andrews	1538. Dawn Fugate	1584. Debby Krueger
1493. David Bowes	1539. Dawn Grant	1585. Debi Lafaire
1494. David Burcio	1540. Dawn Harris	1586. Debora Dorsey
1495. David Defriece	1541. Dawn Kaiser	1587. Deborah Allen
1496. David Eddinger	1542. Dawn Keyser	1588. Deborah Brader
1497. David Faal	1543. Dawn Lowery	1589. Deborah Butler
1498. David Fister	1544. Dawn Meyers	1590. Deborah Daniels
1499. David Flink	1545. Dawn Wells	1591. Deborah Fell
1500. David Freifeld	1546. Dawn Williams	1592. Deborah Franklin
1501. David Gentry	1547. Dawna Hoffman	1593. Deborah Kordeliski
1502. David Goehst	1548. Dawnielle Baker	1594. Deborah Merritt
1503. David Howell	1549. Daylisha Wright	1595. Deborah Monk
1504. David Jackson	1550. Daymond Johnson	1596. Deborah Reynolds
1505. David Josselyn	1551. Dean Calamia	1597. Deborah Stevenette
1506. David Kaplan	1552. Dean Stramondo Jr	1598. Deborah Sutton
1507. David La	1553. Deana West	Miller
1508. David Lindsey	1554. Deanetta Thomas	1599. Deborah Sweatland
1509. David Lucky	1555. Deangila Johnson	1600. Deborah Tank
1510. David Monahan	1556. Deann Welch	1601. Deborah Williams
1511. David Moody	1557. Deanna Angell	1602. Deborah Wunderlich
1512. David Murphy	1558. Deanna Dube	1603. Deborah Yutzy
1513. David Overstreet	1559. Deanna Jones	1604. Debra Aldridge
1514. David Pearson	1560. Deanna Pike	1605. Debra Alexander
1515. David Percifield	1561. Deanna Stokes	1606. Debra Archer
1516. David Perkins	1562. Deanna Young	1607. Debra Crawford
1517. David Portwood	1563. Deanne McIntire	1608. Debra Deaton
1518. David Quigley	1564. Deb Honn	1609. Debra Demicco
1519. David Rojas	1565. Deb Shaffer	1610. Debra Hodge
1520. David Rose	1566. Debbie Bingham	1611. Debra Johnson
1521. David Roseboro	1567. Debbie Disler	1612. Debra Keenan
1522. David Ruberto	1568. Debbie Howell	1613. Debra Kozik
1523. David Ryan	1569. Debbie Kuciver	1614. Debra Luna
1524. David Smith	1570. Debbie Lashomb	1615. Debra McCormick
1525. David Sparks	1571. Debbie Matthews	1616. Debra Peters
1526. David Staats	1572. Debbie Mayes	1617. Debra Shows
1527. David Stevenson	1573. Debbie Petralia	1618. Debra Sybertz
1528. David Trocki	1574. Debbie Potter	1619. Debrah Alsobrook
1529. David Vasquez	1575. Debbie Rash	1620. Dee Burdett-
1530. David Zakrzewski	1576. Debbie Shepard	Stalding
1531. Daviel Vazquez	1577. Debbie Short	1621. Deedee Brown
1532. Davonna Patterson	1578. Debbie Shrum Ryan	1622. Deena Kidd
1533. Davonte Burns	1579. Debbie Spangler	1623. Deidra Bond

1624. Deidre Bolin  
1625. Deidre Harris  
1626. Deijha Harper  
1627. Deirdra Emmerick  
1628. Deirdre Calhoun  
1629. Deirdre Nixon  
1630. Deja Roney  
1631. Deja Stepney  
1632. Deja Tanzy  
1633. Dejahnae Snow  
1634. Dekeisha Knowles  
1635. Dekierra Duncan-Smith  
1636. Del-Renee Powell  
1637. Delfina Gonzalez  
1638. Delia Medina  
1639. Delisa Wideman  
1640. Della Grace  
1641. Delois Howze  
1642. Delores McCain  
1643. Delores Mims  
1644. Delvin Miller  
Wright  
1645. Demarla Stanley  
1646. Demetra Smith  
1647. Demetria Charles  
1648. Demetria Hodges  
1649. Demetria Snyder  
1650. Demetric Clark  
1651. Demetris Lewis  
1652. Demetrius Fletcher  
1653. Demicheal Staley  
1654. Dena Delreal  
1655. Denesha Davis  
1656. Denice Stauffer  
1657. Deniece Williams  
1658. Denisa Howe  
1659. Denise Akins  
1660. Denise Bowen  
1661. Denise Brown  
1662. Denise Crawford  
1663. Denise Dunnivant  
1664. Denise Franco  
1665. Denise Hagemeister  
1666. Denise Henshaw-Corbitt  
1667. Denise Hyatt  
1668. Denise Ingram  
1669. Denise Johnson Hurt  
1670. Denise Lewis  
1671. Denise Mann  
1672. Denise Mayberry  
1673. Denise Salazar  
1674. Denise Toney  
Richardson  
1675. Denise Vines  
1676. Denise Walsh  
1677. Denisha Gray  
1678. Denniese Bennett  
1679. Dennis Flynn  
1680. Dennis Gromov  
1681. Dennis Hanson  
1682. Dennis Moeller  
1683. Dennis Raap  
1684. Dennis Smolen  
1685. Denzel Traylor  
1686. Deon Sheffield  
1687. Derek Holman  
1688. Derrick Bolton  
1689. Derrick Harris  
1690. Derrick Williams  
1691. Desi Johnson  
1692. Desira Lopez  
1693. Desiree Brannon  
1694. Desiree Griffith  
1695. Desiree Hanke  
1696. Desiree Jones  
1697. Desiree White  
1698. Destinee Britton  
1699. Destiny Adams  
1700. Destiny Morrison  
1701. Destiny Wright  
1702. Deundra Foreman  
1703. Devica Whatley  
1704. Devin Douglas  
1705. Devin Hanners  
1706. Devin McClellan  
1707. Devina Olsen  
1708. Devon McInnis  
1709. Dezarea Jimerson  
1710. Dezerie Grant  
1711. Dhaman Gill  
1712. Dhrutiben Patel  
1713. Diamond Carson  
1714. Diamond Landry  
1715. Diamond Thompson  
1716. Diamonique Coney  
1717. Diamonique J  
Kennedy  
1718. Diana Barry  
1719. Diana C Smith  
1720. Diana Gregory  
1721. Diana Knight  
1722. Diana Macmurray  
1723. Diana Marcotte  
1724. Diana McQuee  
1725. Diana Vaughan  
1726. Diana Wallace  
1727. Diandra Bucksbee  
1728. Diane Adams  
1729. Diane Deluna  
1730. Diane Glade  
1731. Diane Gregory  
1732. Diane Kneuer  
1733. Diane Malburg  
1734. Diane Monaghan  
1735. Diane Morris  
1736. Diane Neptune  
1737. Diane Parker  
1738. Diane Reither  
1739. Diane Walker  
1740. Diane Woods Young  
1741. Dianna Cole  
1742. Dianna Perez  
1743. Diannah Williams  
1744. Dianne Tedlie  
1745. Diarra Diop  
1746. Diego Kurg  
1747. Diego Zepeda  
1748. Dieisha Hodges  
1749. Diethra Phillips  
1750. Dillon Alvarado  
1751. Dinah-Aaliyah Croft  
1752. Dinita Anderson  
1753. Dion Beals  
1754. Dionne Anderson  
1755. Dionne Thomas  
1756. Dolly Watson

1757. Dolores Bernal  
1758. Dolores Brown  
1759. Dolores Garcia  
1760. Dolores Gay  
1761. Dolores Havens  
1762. Dolores Triplett  
1763. Doloris Reserva  
1764. Dolves Jefferson  
1765. Dominic Carosello  
1766. Dominique Conner  
1767. Dominique Covelli  
1768. Dominique Davis  
1769. Dominique Johnson  
1770. Dominique Powell  
1771. Dominique Smith  
1772. Dominique Taylor  
1773. Dominique Wright  
1774. Domonise Allen  
1775. Don Hammett  
1776. Don Pinkston  
1777. Don Rethwisch  
1778. Donald Clarke  
1779. Donald Hamilton  
1780. Donald Hardaway  
1781. Donald Hughes  
1782. Donald Lubbe  
1783. Donald Sandstede  
1784. Donavon Reed  
1785. Doneise Shepard  
1786. Dong Eun Kim  
1787. Dong Woo Cho  
1788. Doniece Drake  
1789. Donna Ali  
1790. Donna Armstrong  
1791. Donna Baird  
1792. Donna Bean  
1793. Donna Bert  
1794. Donna Bilodeau  
1795. Donna Bokma  
1796. Donna Briggs  
1797. Donna Brown  
1798. Donna Burke  
1799. Donna Cain  
1800. Donna Caldwell  
1801. Donna Carman-  
McGrier  
1802. Donna Copelton  
1803. Donna Dantino  
1804. Donna Davis  
1805. Donna Davis  
1806. Donna Franklin  
1807. Donna Glenn  
1808. Donna Gonzalez  
1809. Donna Gosa  
1810. Donna Leighton  
1811. Donna Mitchell  
1812. Donna Neithercut  
1813. Donna Oneill  
1814. Donna Ploss  
1815. Donna Read  
1816. Donna Reis  
1817. Donna Rodea  
1818. Donna Saxon  
1819. Donna Skiba  
1820. Donna Smith  
1821. Donna Thebeau  
1822. Donna Thrasher  
Goucher  
1823. Donna Townsend  
1824. Donna Williams  
1825. Donna Youdelman  
1826. Donnetta Pettigrew  
1827. Donnie Norman  
1828. Donnie Ortega  
1829. Donnita Davis  
Breux  
1830. Donny Vann Jr  
1831. Donovan Tapia  
1832. Donta Jordan  
1833. Dontesha Rouse  
1834. Dora Huggins  
1835. Dore Wakefield  
1836. Doreen Chang  
1837. Doreen Hunter  
1838. Doreka Barnum  
1839. Dorine Darisme  
1840. Doris Burket  
1841. Doris Hardeman  
1842. Doris Monroe  
1843. Doris Reehl  
1844. Dorothy Bracey  
1845. Dorothy Durham  
1846. Dorothy Lewis  
1847. Dorothy Lucas  
1848. Dorothy Martin  
1849. Dorothy Neal  
1850. Dorothy Spencer  
1851. Dorothy Swanagan  
1852. Dorothy Thomas  
Frey  
1853. Dorthanna Nance  
1854. Doug Newsom  
1855. Douglas Elcock  
1856. Douglas Kinney  
1857. Doyal Jones  
1858. Dragomira Petrova  
1859. Drashinda Butler  
1860. Dreama Smith  
1861. Drerek Hamilton  
1862. Dulce Tellez  
1863. Dustin Carter  
1864. Dustin Howe  
1865. Dusty Paradee  
1866. Dwayne Baudy  
1867. Dwayne Cornelious  
1868. Dwight Evans  
1869. Dwight McGhee  
1870. Dwight Murphy  
1871. Dylan Peffer  
1872. Dylan Souther  
1873. Dyron Criss  
1874. E R Lara-Salazar  
1875. Earl Johnson  
1876. Eboni Greer  
1877. Ebony Cunningham  
1878. Ebony Hopkins  
1879. Ebony Jones  
1880. Ebony Smith  
1881. Ebony Smith  
1882. Eddie Bailey  
1883. Eddie Beck  
1884. Edgar Smith  
1885. Edith Munoz  
1886. Edith Walton  
1887. Edmond Todd  
1888. Edna Bridges  
1889. Edna Terry  
1890. Edrena Bell

1891. Edward Briscoe	1935. Elizabeth Madison	1980. Emmett Harris
1892. Edward Davis	1936. Elizabeth Martinez	1981. Enea Prifti
1893. Edward Drummond	1937. Elizabeth Miller	1982. Eric Bowie
1894. Edward Fee	1938. Elizabeth Mills	1983. Eric Dlugoss
1895. Edward Jian	1939. Elizabeth	1984. Eric Estill
1896. Edward Lewis	Moorefield	1985. Eric Harvey
1897. Edward Mitchell	1940. Elizabeth Reynolds	1986. Eric Hutcheson
1898. Edward Walter	1941. Elizabeth Salazar	1987. Eric Isbrucker
1899. Eileen Bonfiglio	1942. Elizabeth Serrato	1988. Eric Manisco
1900. Eileen Chu	1943. Elizabeth Smith	1989. Eric Perkins
1901. Eileen Sanford	1944. Elizabeth Sosbe	1990. Eric Roberts
1902. Eileen Wilkinson	1945. Elizabeth Terpstra	1991. Eric Romam
1903. Elaina Abing	1946. Elizabeth Thomas	1992. Eric Stabler
1904. Elaine Anthony	1947. Elizabeth Virola	1993. Eric Wahala
1905. Elaine Navarrette	1948. Ella Epperson	1994. Erica Adams
1906. Eleanor Smith	1949. Ellen Hendricks	1995. Erica Avery
1907. Elian Ramos	1950. Ellen M Windhauser	1996. Erica Bird
1908. Elijah Hackethal	1951. Ellen Sanchez	1997. Erica Bonds
1909. Elisa Catalano	1952. Elliott Bracken	1998. Erica Coronado
1910. Eliseo Campos	1953. Elly Hallack	1999. Erica Fuentes
1911. Eliseo Sandoval Jr	1954. Elvis Dicioero	2000. Erica Gowin
1912. Elisha Beard	1955. Emerald Benitez	2001. Erica Jordan
1913. Elisha Gregory	1956. Emi Bruemmer	2002. Erica Martins
1914. Elisha Satterwhite	1957. Emilie Hoepker	2003. Erica Pagan
1915. Elizabeth Asano	1958. Emily Bensley	2004. Erica Ruiz
1916. Elizabeth Beasley	1959. Emily Bonaventure	2005. Erica Stevenson
1917. Elizabeth Blake	1960. Emily Chen	2006. Erica Thomas
1918. Elizabeth	1961. Emily Clevenger	2007. Erica Tumenas
Bridgewater	1962. Emily Drennen	2008. Erick Brengle
1919. Elizabeth Builta	1963. Emily Edwards	2009. Erick Sole
1920. Elizabeth Burson	1964. Emily Hilbrand	2010. Erick Tyson
1921. Elizabeth Capper	1965. Emily Kinder	2011. Ericka Byrd
1922. Elizabeth Cheney	1966. Emily King	2012. Ericka Rouse
1923. Elizabeth Conde	1967. Emily Pflum	2013. Erico Dos Santos
1924. Elizabeth	1968. Emily Streetman	2014. Erik Baker
Cureington	1969. Emily Williams	2015. Erik Potter
1925. Elizabeth Encalada	1970. Emily Witek	2016. Erika Dooly
1926. Elizabeth Everhart	1971. Emma Garcia	2017. Erika May Towers
1927. Elizabeth Fay	1972. Emma Lunny	2018. Erika Pluta
1928. Elizabeth Fresquez	1973. Emma Martin	2019. Erin Busse
1929. Elizabeth Gadman	1974. Emma McCaster	2020. Erin Callihan
1930. Elizabeth Garvin	1975. Emma Oconnell	2021. Erin Casey
1931. Elizabeth Goodman	1976. Emma Reyes	2022. Erin Charles
1932. Elizabeth Johnson	1977. Emma Rose Breyere	2023. Erin Crenshaw
1933. Elizabeth Kent	1978. Emma Rouse	2024. Erin Cunningham
1934. Elizabeth Levin	1979. Emmanuel Sandoval	2025. Erin Dodge

2026. Erin Fitzsimmons	2069. Evelyn Rivas	2113. Frances Holmes
2027. Erin Manion	2070. Evelyn Snell- Bridgeford	2114. Frances Oliveira
2028. Erin Nelson	2071. Evetta Thompson	2115. Frances Williams
2029. Erin Sam	2072. Evette Droblich	2116. Francesca Crandall
2030. Erin Smith	2073. Evonne Hogue	2117. Francine Sweet
2031. Erin Wagner	2074. Eynia Oliver	2118. Francis Ra
2032. Erma McNutt	2075. Ezequiel Salas	2119. Francisco Alvarez
2033. Ernest Calhoun	2076. Fabian Martinez	2120. Frank Cruz
2034. Ernest Shaun Reyes	2077. Faith Antwi	2121. Frank D Gallegos
2035. Ernest Turman	2078. Faith Bates	2122. Frank Kelly
2036. Ernestine Lopez	2079. Faith Carter	2123. Frank Morrow
2037. Ernestine Mays	2080. Faith Ezell	2124. Frank Philbrook
2038. Ernesto Dimaggio	2081. Faith Gardy	2125. Frank Wells
2039. Errika Brown	2082. Faith Hallinan	2126. Frankie Killings Larkin
2040. Esad Turkanovic	2083. Faith Jackson	2127. Frankie Townsend
2041. Esmeralda Sosa	2084. Fajah Brown	2128. Frankie Viruet
2042. Essence Underwood	2085. Faline Moliere	2129. Franscoise Greer
2043. Essie White	2086. Fallon Crass	2130. Fred Kendricks-El
2044. Essliss Fowler Iii	2087. Fallon Isom	2131. Freddy Lee
2045. Estefania Montero	2088. Fanieca Roberts	2132. Frederick Knofski
2046. Estella Tucker	2089. Farah Brown	2133. Fredrick Azack
2047. Esther Cottonharmon	2090. Fay George	2134. Fredrick Weaver
2048. Ethan Pearl	2091. Faye Gavin	2135. Freeman Horton
2049. Ethan Peterson	2092. Faye Thompson	2136. Frieda Johnson
2050. Ethel Allen	2093. Fayette Oneal	2137. Funmi Moka
2051. Ethel Denise Henderson	2094. Felecia Dunn	2138. Gabbrielle Harder
2052. Ethel Marsingill	2095. Felice Perez	2139. Gabreal Perez
2053. Ethel Washington	2096. Felicia Burton	2140. Gabriel Hooghuis
2054. Etta Schnauffer	2097. Felicia Greene	2141. Gabriel Vater
2055. Eugene Bayona	2098. Felicia Jackson	2142. Gabriela Torres
2056. Eugene Clinton	2099. Felicia Long	2143. Gabrielle Pratt
2057. Eugene Fritsch	2100. Felicia Mitchell	2144. Gabrielle Vanzant
2058. Eugene Scott	2101. Felicia Stanley	2145. Gale Kittleson
2059. Eugene White	2102. Felisa Davis	2146. Gale Mims
2060. Eunice Rivera	2103. Felisha Mays	2147. Gale Pachura
2061. Eusebio James Villalobos	2104. Felix Morales	2148. Ganaye Babb
2062. Eva Dean	2105. Felixia Gregoire	2149. Gari Kiser
2063. Eva Estime	2106. Fellicia Ortiz	2150. Garrett Reinig
2064. Eva Gonzalez	2107. Felycia Martin	2151. Garrison Webking
2065. Eva Rivas Richburg	2108. Ferddahiam Mendoza	2152. Gary Backman
2066. Evelyn Cooper	2109. Fernando Roman	2153. Gary Bean
2067. Evelyn Engesser	2110. Fiona Bradford	2154. Gary Cembrowski
2068. Evelyn Head	2111. Floy Hale	2155. Gary Cole
	2112. Frances Dotson	2156. Gary Cole
		2157. Gary Dowler

2158. Gary Eggers	2201. Geraldine Bresler	2246. Gloria Rios
2159. Gary Goodwin	2202. Geraldine Little	2247. Goldie Shannon
2160. Gary Henley	2203. Gerard Brennan	2248. Greg Brooks
2161. Gary Irwin	2204. Gerard Moreno	2249. Greg Drayton
2162. Gary Jackson	2205. Gerardo Aldana	2250. Greg Resnick
2163. Gary Moody	2206. Gerardo Jimenez	2251. Gregory Angelos
2164. Gary Palmer	2207. Gerardo Medrano	2252. Gregory Dawson
2165. Gary Polito	2208. Gian Pirovano	2253. Gregory Holman
2166. Gary Porter	2209. Gideon Markowitz	2254. Gregory Krikorian
2167. Gary Proutt	2210. Gifted Mullens	2255. Gregory McOsker
2168. Gary Read	2211. Giget Holcomb	2256. Gregory Stark
2169. Gay Howell	2212. Gil Hodges	2257. Gretchen Gorman
2170. Gayla Martindale	2213. Gila Kind-Korenblit	2258. Gretchen Heinz
2171. Gayle Davis	2214. Gilbert Ackerson	2259. Gricely Rosa
2172. Gayle Thornberry	2215. Gina Angelo	2260. Grover Thomas
2173. Gaynell Ragas	2216. Gina Fernandez	2261. Guillermo Torres
2174. Gena Licata	2217. Gina Garcia	2262. Gustavo Lopez
2175. Geno Gordon	2218. Gina Lizette Garza	2263. Gwen McDuffie
2176. Gene Gurevich	2219. Gina McMahan	2264. Gwendolyn Wayman
2177. Geneva Whaley	2220. Gina Reichard	2265. Gwenevere Turner
2178. Genevieve Sweets Sanchez	2221. Gina Sharp	2266. Haide Medina
2179. Genni Clark	2222. Ginger Lafleur	2267. Hailey Kleinheksel
2180. Genoveva Ortiz	2223. Ginger Reed	2268. Hali Black
2181. George Aguirre	2224. Giselle Pikor	2269. Hali Matte
2182. George Alford	2225. Gladys Coston- Gibson	2270. Halima Bori
2183. George Conarty	2226. Gladys Houston	2271. Hamdeh Mokdadi
2184. George Cruz	2227. Gladys Jones	2272. Hannah Kim
2185. George Duncan	2228. Gladys Tolbert	2273. Hannah Powers
2186. George Harbison	2229. Gladys Waiters	2274. Hardi Patel
2187. George Hernaandez- Mendoza	2230. Glen Dunlap	2275. Harlan Kauffman
2188. George Larson	2231. Glenda Boston	2276. Harley Wooten
2189. George Lascu	2232. Glenda Brown	2277. Harold Boyce
2190. George Nino	2233. Glenda Smethers	2278. Harold Gross
2191. George Pratt	2234. Glenda Thomas	2279. Harold Lewis
2192. George Randall Joseph Jr	2235. Glenn Cole	2280. Harriet Seltzer
2193. George Schramm	2236. Glenn Stricker	2281. Harriet Wesley
2194. George Taylor	2237. Glennis Whitley	2282. Harry Haynes
2195. Georgene Ward	2238. Gloria Ashley	2283. Harry Owens
2196. Georgetta Murray	2239. Gloria Atkins	2284. Hattie Igartua
2197. Georgia Hunter	2240. Gloria Davis	2285. Hattie Watkins
2198. Georgina Huff	2241. Gloria Felton	2286. Hawaii Lang
2199. Gerald Ernst	2242. Gloria Fuller	2287. Hayden Schaffer
2200. Gerald Lajiness	2243. Gloria Guzman	2288. Haylie Hicks
	2244. Gloria Illingworth	2289. Hazel Youngblood
	2245. Gloria Norwood	2290. Heather Adomeit

2291. Heather Buckingham	2336. Heidi Zimolka	2382. Inger Washington
2292. Heather Carver	2337. Heleen Kelly	2383. Ingrid Cox
2293. Heather Cibirka	2338. Helen Hartman	2384. Ingrid Smyrna
2294. Heather Devaney	2339. Helen Johnson	2385. Ingrid Stanley
2295. Heather Duffy	2340. Helen Younglas	2386. Irene Etheridge
2296. Heather Ellens	2341. Henreci Patterson	2387. Irene Smith
2297. Heather Hurley	2342. Henry Hawk	2388. Irina Levendi
2298. Heather Hyde	2343. Henry Hopkins	2389. Iris Butler
2299. Heather Judy	2344. Henry Powell	2390. Iris Durand
2300. Heather Kelliker	2345. Herschel Younger	2391. Irma Banda
2301. Heather Kersting	2346. Heydy Estrada	2392. Isaac Tanner
2302. Heather Lammpp	2347. Hiatham Wahdan	2393. Isabel Garcia Mobley
2303. Heather Ligue	2348. Hilda Hernandez	2394. Isabella Therres
2304. Heather Luckritz	2349. Hillery Eiser	2395. Isabella Williams
2305. Heather Lynch	2350. Hina Bhimani	2396. Isaiah Robinson
2306. Heather Michael	2351. Hisini Davis	2397. Isela Flores
2307. Heather Nagy	2352. Holli Parks	2398. Isemana Jean
2308. Heather Nebinger	2353. Hollie Helseth	2399. Ismail Kakembo
2309. Heather Otis	2354. Hollie Myers	2400. Israel Quesada
2310. Heather Overturff	2355. Holly Grover	2401. Itisha Germany
2311. Heather Paterson	2356. Holly Johnson	2402. Ivory Rachal Thompson
2312. Heather Porter	2357. Holly Lemaster	2403. Iwoyna Eubanks
2313. Heather Potter	2358. Holly Pietrowski	2404. Iza Pyatt
2314. Heather Ramsey	2359. Holly Priest	2405. Izel Sterling
2315. Heather Randall	2360. Holly Souders	2406. J.Richard Haynes
2316. Heather Shaffer	2361. Holly Vroom	2407. Jack Bauswell
2317. Heather Toulon	2362. Honee Cristina	2408. Jackie Burns
2318. Heather Vonhagen	2363. Honoria Searcy	2409. Jackie Gerrity
2319. Heather Wick	2364. Hope Houser	2410. Jackie Lambert
2320. Heather Worcester	2365. Hope Hussung	2411. Jackie Miller
2321. Heathyr Briscoe	2366. Horace Witt	2412. Jackie Sponaule
2322. Heathyre Perara	2367. Howard Bagwell	2413. Jackqueline Brooks
2323. Heaven Worthman	2368. Howard Zuckerman	2414. Jaclyn Sabogal-Murillo
2324. Hebah Meqbel	2369. Hugh D Howard Sr	2415. Jaclyn Schlegel
2325. Hector Alatorre	2370. Hunter Demster	2416. Jacob Benavidez
2326. Hector Santiago	2371. Hunter Shaw	2417. Jacob Bennett
2327. Heidi Carpender	2372. Huver Aguirre	2418. Jacob Boswell
2328. Heidi Elkins	2373. Hyo Chung	2419. Jacob Lau
2329. Heidi Fenton	2374. Ian Doig	2420. Jacob Shaddock
2330. Heidi Hatch Willis	2375. Idelisses Medina	2421. Jacob Shelton
2331. Heidi Heridia	2376. Idella Rogers	2422. Jacob Woloshin
2332. Heidi Humphreys	2377. Imalda Starling	2423. Jacque Jones
2333. Heidi Lentsch	2378. India Freeman	2424. Jacque Warner
2334. Heidi Maddox	2379. India Geary	
2335. Heidi Walsh	2380. Indika Wijesekera	
	2381. Inell Hairston	

2425. Jacquelin  
Manfredonia  
2426. Jacqueline Adams  
2427. Jacqueline Bell  
2428. Jacqueline Brown  
2429. Jacqueline Campbell  
2430. Jacqueline Costello  
2431. Jacqueline Etherton  
2432. Jacqueline Garner  
2433. Jacqueline Hall  
2434. Jacqueline Jackson  
2435. Jacqueline King  
2436. Jacqueline Lockie  
2437. Jacqueline Sandoval  
2438. Jacqueline Triplett  
2439. Jacqueline Williams  
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2441. Jacqueline Wilson  
2442. Jacquelyn Chaffee  
2443. Jacquelyn Johnston  
2444. Jacqui Kelly  
2445. Jade Frazier  
2446. Jade Smith  
2447. Jaden Price  
2448. Jahana Favor  
2449. Jaime Black  
2450. Jaime Oleary  
2451. Jaime Padro  
2452. Jake Francis  
2453. Jake Keller  
2454. Jake Magner  
2455. Jakeiry Canady  
2456. Jakhia Turner  
2457. Jaleesha Thomas  
2458. Jalica Nieves  
2459. Jalinda Slaton  
2460. Jamara Moore  
2461. Jamarr Simmons  
2462. Jamel Johnson  
2463. James Bitter  
2464. James Buechler  
2465. James Burchett  
2466. James Corley  
2467. James Cowan  
2468. James England  
2469. James Fish  
2470. James Franklin  
2471. James Freeney  
2472. James Fuson  
2473. James Garling  
2474. James Gray  
2475. James Greco  
2476. James Green  
2477. James Green  
2478. James Hermanson  
2479. James Hour  
2480. James Hsieh  
2481. James Justh  
2482. James Kavanagh  
2483. James Kristie  
2484. James Laarveld  
2485. James Ladd  
2486. James Lanz  
2487. James Marron  
2488. James McIvor  
2489. James Medlin  
2490. James Meier  
2491. James Moody  
2492. James Nyoks  
2493. James Plotner  
2494. James Poor  
2495. James Quaid  
2496. James Ray  
2497. James Riley  
2498. James Searles  
2499. James Smith  
2500. James Swift  
2501. James Turnage Sr.  
2502. James Valenzano  
2503. James Wallace  
2504. James Walsh  
2505. James White  
2506. James Wilson  
2507. James Wyatt  
2508. James Yates  
2509. Jami Sikes  
2510. Jamie Barger  
2511. Jamie Barker  
2512. Jamie Barnes  
2513. Jamie Bronson  
2514. Jamie Bruner  
2515. Jamie Bulmann  
2516. Jamie Cieslak  
2517. Jamie Colvin  
2518. Jamie Cox  
2519. Jamie Fair  
2520. Jamie Franklin  
2521. Jamie Hodges  
2522. Jamie Lee Watson  
2523. Jamie Loera  
2524. Jamie Mayou  
2525. Jamie Peterson  
2526. Jamie Prerost  
2527. Jamie Reis  
2528. Jamie Renner  
2529. Jamie Sheldon  
2530. Jamie Stieve  
2531. Jamie Taylor  
2532. Jamie Thompson  
2533. Jamina Glover  
2534. Jamisha Pryor  
2535. Jamiyha Scott  
2536. Jan Mathews  
2537. Jana Davis  
2538. Jana Lanier  
2539. Jana Webb  
2540. Janae McDonald  
2541. Jane Cozby  
2542. Jane Gulbranson  
2543. Jane Ravenel  
2544. Janea Coleman  
2545. Janeen Standley  
2546. Janel Burgos  
2547. Janelle Daniels  
2548. Janen Guilty  
2549. Janet Askins  
2550. Janet Brown  
2551. Janet Cotton  
2552. Janet Friis  
2553. Janet Hannemann  
2554. Janet Lane  
2555. Janette Dangelo  
2556. Janice Adam  
2557. Janice Donigan  
2558. Janice Gonzales  
2559. Janice Knoblock  
2560. Janice Lipson  
2561. Janice McKennon

2562. Janice Odaniel  
2563. Janice Pekelo  
2564. Janice Thomas  
2565. Janie Sosa  
2566. Janie White  
2567. Janine Sabella  
2568. Janiya Owens  
2569. Jannette Imasa  
2570. Jannette Rackley  
2571. Jaquala Watson  
2572. Jaqueline Barreto  
2573. Jaqueline Jaqueline  
2574. Jared Blair  
2575. Jared Cook  
2576. Jared Richards  
2577. Jarrett Brandon  
2578. Jasette Hearn  
2579. Jasmain Simmons  
2580. Jasman Lewis  
2581. Jasmin Mardis  
2582. Jasmin Potts  
2583. Jasmine Gonzalez  
2584. Jasmine Kittling  
2585. Jasmine Wiggins  
2586. Jasmine Young  
2587. Jason Armijo  
2588. Jason Bachove  
2589. Jason Bentley  
2590. Jason Billich  
2591. Jason Cato  
2592. Jason Ellison  
2593. Jason Hall  
2594. Jason Hardy  
2595. Jason Henry  
2596. Jason Jennings  
2597. Jason Mason  
2598. Jason Miller  
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2600. Jason Neubold  
2601. Jason Parks  
2602. Jason Pope  
2603. Jason Protopopov  
2604. Jason Ray  
2605. Jason Rhode  
2606. Jason Sanchez  
2607. Jason Sensiba  
2608. Jason Sutton  
2609. Jason Wringer  
2610. Javery Satcher  
2611. Javon Kirk  
2612. Jay Goodley  
2613. Jay Owens Sr  
2614. Jayme Ellis  
2615. Jayme Williams  
2616. Jazmin Jones  
2617. Jazmin Ruiz  
2618. Jazmine Hutton  
2619. Jean Alvarez  
2620. Jean Dunn  
2621. Jean Joseph  
2622. Jean Juisto  
2623. Jean Viglione  
2624. Jeanene Gilmore  
2625. Jeanette Ames  
2626. Jeanette Cline  
2627. Jeanette G Rivas  
2628. Jeanette Jackson  
2629. Jeanette Portillo  
2630. Jeanette Tomaselli  
2631. Jeanette Varnado  
2632. Jeannetta McElroy  
2633. Jeannette Recio  
2634. Jeannette Rodgers  
2635. Jeannie Black  
2636. Jeannie Faamatau  
2637. Jeannie Karlowski  
2638. Jeannine Alvarado  
2639. Jeccica Skolfield  
2640. Jeff Andersen  
2641. Jeff Bachman  
2642. Jeff Carman  
2643. Jeff Fleurival  
2644. Jeff Hlebek  
2645. Jeff Johnson  
2646. Jeff Whittinghill  
2647. Jeffery Blain  
2648. Jeffery Thomas  
2649. Jeffrey Abrams  
2650. Jeffrey Bowen  
2651. Jeffrey Brown  
2652. Jeffrey Culp  
2653. Jeffrey Doyle  
2654. Jeffrey Harrison  
2655. Jeffrey Parker  
2656. Jeffrey Stover  
2657. Jeffrey Williams  
2658. Jen William S  
2659. Jeni Tyrell  
2660. Jenifer Gutke  
2661. Jenifer Mendoza  
2662. Jenise McNeal  
2663. Jenna Dahlen  
2664. Jenna Ring  
2665. Jennie Corona-Cantu  
2666. Jennie Guting  
2667. Jennie Probert  
2668. Jennifer Adams  
2669. Jennifer Arroyo  
2670. Jennifer Barker  
2671. Jennifer Biggs  
2672. Jennifer Bohorquez  
2673. Jennifer Bolotin  
2674. Jennifer Branham  
2675. Jennifer Brewbaker  
2676. Jennifer Burrell  
2677. Jennifer Canterbury  
2678. Jennifer Carcione  
2679. Jennifer Corales  
2680. Jennifer Deluca  
2681. Jennifer Diaz  
2682. Jennifer Duval  
2683. Jennifer Edrington  
2684. Jennifer Egley  
2685. Jennifer Fischer  
2686. Jennifer Frisby  
2687. Jennifer Gibson  
2688. Jennifer Graham  
2689. Jennifer Graul  
2690. Jennifer Hamblin  
2691. Jennifer Hamilton  
2692. Jennifer Hammonds  
2693. Jennifer Hancock  
2694. Jennifer Harrell  
2695. Jennifer Hauser  
2696. Jennifer Hawkins  
2697. Jennifer Holmgren  
2698. Jennifer Jara  
2699. Jennifer Jessee

2700. Jennifer Jordan	2745. Jeraldine Slappy	2791. Jessica Diaz
2701. Jennifer Kinsey	2746. Jeramie Bryan	2792. Jessica Dykstra
2702. Jennifer Kirchgesler	2747. Jeramy Gooden	2793. Jessica Forshay
2703. Jennifer Kroman	2748. Jeremy Algieri	2794. Jessica Friedman
2704. Jennifer Kuhn	2749. Jeremy Davis	2795. Jessica Gann
2705. Jennifer Lambert	2750. Jeremy Hauck	2796. Jessica Gregory
2706. Jennifer Lebron	2751. Jeremy Kurtenbach	2797. Jessica Groshong
2707. Jennifer Lunsford	2752. Jeremy Ladusaw	2798. Jessica Grubbs
2708. Jennifer Macmillan	2753. Jeremy Longoria	2799. Jessica Guy
2709. Jennifer Malone	2754. Jeremy McCauley	2800. Jessica Harlow
2710. Jennifer Martinez-Sanchez	2755. Jeremy Wiedenroth	2801. Jessica Harvey
2711. Jennifer Mathis	2756. Jeri Cooper	2802. Jessica Hayes
2712. Jennifer McDonald	2757. Jeriecka Bolton	2803. Jessica Kruszka
2713. Jennifer McIntosh	2758. Jeriza Ayson	2804. Jessica Lock
2714. Jennifer Melton	2759. Jermaine Abron	2805. Jessica Marcantel
2715. Jennifer Mendibles	2760. Jerome Butler	2806. Jessica Martinez
2716. Jennifer Merdian	2761. Jerome Garcia	2807. Jessica McClinton
2717. Jennifer Merriman	2762. Jeron Howie	2808. Jessica Milner
2718. Jennifer Panther	2763. Jerrick Fowler	2809. Jessica Mroz
2719. Jennifer Pierson	2764. Jerry Burkhead	2810. Jessica Nace
2720. Jennifer Ramos	2765. Jerry Casillas	2811. Jessica Naus
2721. Jennifer Randle	2766. Jerry Hardegree	2812. Jessica Parker
2722. Jennifer Rentz	2767. Jerry Johnson	2813. Jessica Patton
2723. Jennifer Riggs	2768. Jerry Pace	2814. Jessica Peak
2724. Jennifer Robinson	2769. Jerry Seguin	2815. Jessica Potter
2725. Jennifer Ruden	2770. Jerry Turley	2816. Jessica Preece
2726. Jennifer Scofield	2771. Jerson Valdes	2817. Jessica Ransdell
2727. Jennifer Scott	2772. Jesica Underwood	2818. Jessica Reed
2728. Jennifer Shirley	2773. Jesika Brodiski	2819. Jessica Richardson
2729. Jennifer Smith	2774. Jess Martinez	2820. Jessica Russman
2730. Jennifer Squier	2775. Jesse Battle	2821. Jessica Ryan
2731. Jennifer Stennis	2776. Jesse Davis	2822. Jessica Ryan
2732. Jennifer Stephenson	2777. Jesse Isaacs	2823. Jessica Scruggs
2733. Jennifer Stoops	2778. Jesse Stone	2824. Jessica Sowinski
2734. Jennifer Strader	2779. Jesseca Powell	2825. Jessica Stark
2735. Jennifer Thompson	2780. Jesseica Elliott	2826. Jessica Stevens Dubuque
2736. Jennifer Turner	2781. Jessica Aikins	2827. Jessica Vaughn
2737. Jennifer Wesolowski	2782. Jessica Ault	2828. Jessica Vaughn
2738. Jennifer Wright	2783. Jessica Black	2829. Jessica Weber
2739. Jenniqua Lopez	2784. Jessica Buie	2830. Jessica Williams
2740. Jenny Alvarado	2785. Jessica Burbine	2831. Jessica Xagoraris
2741. Jenny Mathis	2786. Jessica Carter	2832. Jessica Ybarra
2742. Jenny Saturday	2787. Jessica Coleman	2833. Jessie Israel
2743. Jenny Segundo	2788. Jessica Collier	2834. Jessie Kennedy
2744. Jenny Toy	2789. Jessica Cosper	2835. Jessie Mae Gorham
	2790. Jessica Crooks	

2836. Jessie Ramon	2879. Jodi Kirk	2925. John Griner
2837. Jesus Gutierrez	2880. Jodi Manion	2926. John Hawley
2838. Jesus Rivera	2881. Jodie Lippert	2927. John Hegel
2839. Jesus Trujillo Alvarado	2882. Jody Alcantara	2928. John Hopper
2840. Jesus Tucker	2883. Jody Duke	2929. John Horan
2841. Jewell Browning	2884. Jody Ennis	2930. John Jewell Lll
2842. Jewell Robinson	2885. Jody Mooneyham	2931. John Jones
2843. Jhosmil Alvarado	2886. Jody Riley	2932. John Jordan
2844. Jigar Patel	2887. Joe Carter	2933. John Larson
2845. Jigar Patel	2888. Joe Cheek	2934. John Legg
2846. Jill Baruch	2889. Joe Starling	2935. John Luiz
2847. Jill Collins	2890. Joe Washum	2936. John Martinez
2848. Jill Hodge	2891. Joel Dinovo	2937. John Masangkay
2849. Jill Nunn	2892. Joel Gdowski	2938. John Masciopinto
2850. Jillian Colin	2893. Joele Cummings	2939. John Middleton
2851. Jillian Russell	2894. Joell Williams	2940. John Mitchell
2852. Jillian Silas	2895. Joellen Petrillo	2941. John Mitchell
2853. Jim Diplacito	2896. Joette Cotta	2942. John Neibergall
2854. Jim Spernyak	2897. Johannah Miller	2943. John Ortiz
2855. Jimmie Thorne	2898. Johanne Wagner	2944. John Reid
2856. Jimmy Decker	2899. John Ballard	2945. John Roberts
2857. Jimmy Kang	2900. John Banning	2946. John Rose
2858. Jimmy Pruitt	2901. John Boutwell	2947. John Russell
2859. Jimmy Williams	2902. John Brooks	2948. John Seigart
2860. Jimonie Ricks	2903. John Bruton	2949. John Storey
2861. Jiovante Hemphill	2904. John Byrd	2950. John Strain
2862. Jo Ellen McClendon	2905. John Cameron	2951. John Tohidi
2863. Joan Newsome-White	2906. John Caminero	2952. John Toro
2864. Joann Hyatt	2907. John Campbell	2953. John Waitman
2865. Joann Martello	2908. John Canterbury	2954. John Walters
2866. Joann Norred	2909. John Carroll	2955. John Witt
2867. Joanna Ambruoso	2910. John Chavez	2956. John Wu
2868. Joanna Ramirez	2911. John Cooper	2957. Johnathon Russell
2869. Joanne Blair	2912. John Corvin	2958. Johnica Tart
2870. Joanne De La Cruz Beras	2913. John Cox	2959. Johnna Bailey
2871. Joanne Maier	2914. John Craze	2960. Johnna Christeson
2872. Joanne Natale	2915. John Croteauj	2961. Johnnie Hollis
2873. Joanne Spadaro	2916. John Damron	2962. Johnnie Villanueva
2874. Joanne Vannier	2917. John Davis	2963. Johnny Brown
2875. Joaquin Garcia	2918. John Dickson	2964. Johnny Cohem
2876. Jocelyn Chandler	2919. John Douglass	2965. Johnny Goins
2877. Jocelyn Perdew	2920. John E Zacher	2966. Johnny Holman
2878. Jodi Katzeff	2921. John Farrell	2967. Johnny Howard
	2922. John Fecteau	2968. Johnny Lottie
	2923. John Ford	2969. Johnny Martinez
	2924. John Freeland	2970. Johnny Prihoda

2971. Jolee Wooten  
2972. Jolene (Nichele) Bergmanis  
2973. Jolene Phipps  
2974. Jolene Williams  
2975. Jon Pour  
2976. Jonathan Askew  
2977. Jonathan Clausell  
2978. Jonathan Gabrielli  
2979. Jonathan Ramirez Sr.  
2980. Jonathan Roberts  
2981. Jonathan Ruiz  
2982. Jonathan Walker  
2983. Jonathan Widener  
2984. Jonathon Kramer  
2985. Jonathon Willis  
2986. Jonedward Meacham  
2987. Jonell Davis  
2988. Joni Cliff  
2989. Joni Pope  
2990. Joni Seal  
2991. Jonna Lybrand  
2992. Jordan Alexander  
2993. Jordan Brown  
2994. Jordan Dobrowski  
2995. Jordan Stauffer  
2996. Jordan Wright  
2997. Jorge Carrasco  
2998. Jorge Dominguez  
2999. Jorge Perez  
3000. Jorge Plasencia  
3001. Jorge Servin  
3002. Jose A Soto Velez  
3003. Jose Mateo  
3004. Jose Vargas  
3005. Joseph Bugliarelli  
3006. Joseph Bulliner  
3007. Joseph Chandler  
3008. Joseph Cort  
3009. Joseph Cupp  
3010. Joseph Deshields  
3011. Joseph Fain  
3012. Joseph Ficci  
3013. Joseph Forrest  
3014. Joseph Gildow  
3015. Joseph Hauptman  
3016. Joseph Igneczi  
3017. Joseph Isaacs III  
3018. Joseph Lenart  
3019. Joseph Limas  
3020. Joseph Lipuma  
3021. Joseph Love Sr  
3022. Joseph Malta  
3023. Joseph McDonald  
3024. Joseph Meyering  
3025. Joseph Moeller  
3026. Joseph Negron  
3027. Joseph Pfeil  
3028. Joseph Ricci  
3029. Joseph Sided  
3030. Joseph Vazquez  
3031. Joseph Westfall  
3032. Joseph Williams  
3033. Josephine Pettit  
3034. Josette Brown  
3035. Josh Mercurio  
3036. Josh Slinger  
3037. Joshalynn Green  
3038. Joshua Baakko  
3039. Joshua Beadle  
3040. Joshua Brooks  
3041. Joshua Cook  
3042. Joshua Escobar  
3043. Joshua Gilpin  
3044. Joshua Hiles  
3045. Joshua Kirkpatrick  
3046. Joshua Lovett  
3047. Joshua Maclachlan  
3048. Joshua Pace  
3049. Joshua Parks  
3050. Joshua Rahymes  
3051. Joshua Wilcox  
3052. Joshua Wilson  
3053. Josue Jimenez  
3054. Jovan Wilson  
3055. Jovelle De Guzman  
3056. Jovette Robinson  
3057. Joy Banfield  
3058. Joy Beatty  
3059. Joy Camp  
3060. Joy Heinzke  
3061. Joy Perry  
3062. Joyaparis Walston  
3063. Joyce Babitz  
3064. Joyce Corvalan  
3065. Joyce Earl  
3066. Joyce Falatovich  
3067. Joyce Geising  
3068. Joyce Kelley  
3069. Joyce Lesley  
3070. Joyce Massad  
3071. Joyce Noel  
3072. Joyce Ratliff  
3073. Joyce Valente  
3074. Juan Adan  
3075. Juan Alvarez  
3076. Juan Batise  
3077. Juan Benavente  
3078. Juan Delgado  
3079. Juan Flores  
3080. Juanita Bland  
3081. Juanita Bowens  
3082. Juanita Key  
3083. Juanita Morales  
3084. Judi Vandever  
3085. Judieth Russell  
3086. Judith Belcourt  
3087. Judith Cory  
3088. Judith Hurt  
3089. Judy Ellis  
3090. Judy Ingolia  
3091. Judy Kisling  
3092. Judy Ried  
3093. Judy Thompson  
3094. Juel Alfred  
3095. Jujo Ballo  
3096. Julia Chapman  
3097. Julia Denardo  
3098. Julia Etzweiler  
3099. Julia Jensen  
3100. Julia Miles  
3101. Julia Stephenson  
3102. Julian Hodge  
3103. Julianah Dewitt  
3104. Julianna Labul

3105. Julianna Zimmerman	3150. Kacee Hoffman	3195. Karen Wilson
3106. Julianne Kovein	3151. Kadajah Houston	3196. Karen Wood
3107. Julie Colter	3152. Kaichel Joseph	3197. Karen Woolfolk
3108. Julie Danjou	3153. Kaila Reinhardt	3198. Karesha Walker
3109. Julie Dargis	3154. Kailyn Shaw	3199. Karey Smith
3110. Julie Faber	3155. Kaitlin Andre	3200. Karin Vilardi
3111. Julie Gonzales	3156. Kaitlynn Reynolds	3201. Karina Lemus
3112. Julie Govier	3157. Kaitlynn Robinson	3202. Karissa Dubose
3113. Julie Hodges	3158. Kalsey Harrison	3203. Karl McDonald
3114. Julie House	3159. Kalyca Foster	3204. Karl Mong
3115. Julie Johnson	3160. Kamae Dixon	3205. Karl Newton
3116. Julie Mackenzie	3161. Kandace Mathews	3206. Karl Zolkos
3117. Julie Marthaller	3162. Kandice Blades	3207. Karla Rose
3118. Julie Ruddle	3163. Kandy Lovato	3208. Karlas Mauzy
3119. Julie Utley	3164. Kara Au-Young	3209. Karlynn Jordan
3120. Julie Walker	3165. Kara Dean	3210. Karonda Crayton
3121. Julie Ward	3166. Kara Kirkpatrick	3211. Karry Divers
3122. Juliet Szagola	3167. Kara Rogers	3212. Karsyn Bemis
3123. Juliette Gonzales	3168. Karah Robinson	3213. Karyl Chester
3124. Julio Amaya	3169. Karen Aberra	3214. Karyn Luff
3125. Julio Brice	3170. Karen Benoit	3215. Kasandra Cox
3126. Jumilyn Tabladillo	3171. Karen Bobbitt	3216. Kasey Webber
3127. Justeen Owens	3172. Karen Carter	3217. Kashaunna Crowley
3128. Justin Asti	3173. Karen Cook	3218. Kashawna Ferguson
3129. Justin Bakker	3174. Karen Crawford	3219. Kashia Johnson
3130. Justin Belcher	Theobald	3220. Kasiah Harrison
3131. Justin Callahan	3175. Karen Diaz	3221. Kassam
3132. Justin Carr	3176. Karen Donner	Abuhamande
3133. Justin Cole	3177. Karen Eastman	3222. Cassandra Gervais
3134. Justin Collins	3178. Karen Eaton	3223. Cassandra Malta
3135. Justin Hadad	3179. Karen Foley	3224. Kasuna Habler
3136. Justin Henderson	3180. Karen Foti Williams	3225. Kate Egan
3137. Justin Hieter	3181. Karen Gillen	3226. Kate Hindes
3138. Justin Ingram	3182. Karen Govern	3227. Kate Kimball
3139. Justin Levin	3183. Karen Habib	3228. Katelyn Cantaroni
3140. Justin Russo	3184. Karen Hall	3229. Katelyn Futrell
3141. Justin Walker	3185. Karen Hein	3230. Katelyn Landry
3142. Justin Watson	3186. Karen Jewell	3231. Katelynn Barnes
3143. Justin Willis	3187. Karen Luerssen	3232. Katerina Gilday
3144. Justina Dresler	3188. Karen Martin	3233. Katharine Dore
3145. Justina Poulson	3189. Karen Natt	3234. Katharine Olnas
3146. Justina Pratt	3190. Karen Newton	3235. Katherine Bjerkness
3147. Justine Evans	3191. Karen Olguin	3236. Katherine Blazick
3148. Jwan Moyler-Moore	3192. Karen Shimanek	3237. Katherine Cockrum
3149. Jynell Hurst	3193. Karen Smiley	3238. Katherine Eikenberg
	3194. Karen Varnado	3239. Katherine Hansen

3240. Katherine Hensley	3285. Katie Lowe	3330. Keith-Allen Anderson Iii
3241. Katherine Johnson	3286. Katie Norton	3331. Keithan Simmons
3242. Katherine Kirby	3287. Katie Osborne	3332. Keiyoka Norman
3243. Katherine Laird	3288. Katie Walker	3333. Kellen Billups
3244. Katherine Robbin	3289. Katrice Phillip	3334. Kelley Crowley
3245. Katherine Snedigar	3290. Katrina Blalock	3335. Kelley Hamilton
3246. Katherine Williams	3291. Katrina Gilbert	3336. Kelli Adams
3247. Katherine Zeigler	3292. Katrina Johnson	3337. Kelli Ford
3248. Kathi Thomas	3293. Katrina Peralta	3338. Kelli Marie Kyle
3249. Kathie Page	3294. Katrina Pioquinto	3339. Kelli McClure
3250. Kathleen Carlson (Watson)	3295. Katrina Serell	3340. Kelli Ozug
3251. Kathleen Carter	3296. Katrina Slaughter	3341. Kelli Stern
3252. Kathleen Chiocca	3297. Katrisse Tannis	3342. Kelli Stevenson
3253. Kathleen Cline	3298. Katy Gibson	3343. Kellie Wiley
3254. Kathleen Marcum	3299. Kavonna Smith	3344. Kelly Baird
3255. Kathleen Mundy	3300. Kaycee Messmer	3345. Kelly Carroll
3256. Kathlene Green	3301. Kaye Carroll	3346. Kelly Cunningham
3257. Kathryn Hulbert	3302. Kayla Appel	3347. Kelly Davis
3258. Kathryn Husmann	3303. Kayla Cacciamani	3348. Kelly Donaldson
3259. Kathryn Rohrer	3304. Kayla Drevenak	3349. Kelly Eglinton
3260. Kathryn Roop	3305. Kayla Epple	3350. Kelly Estes
3261. Kathryn Trainor	3306. Kayla Flowers	3351. Kelly Hogan
3262. Kathryn Walls	3307. Kayla Hoge	3352. Kelly Jones
3263. Kathy Ahmed	3308. Kayla Looney	3353. Kelly Lemons
3264. Kathy Alston	3309. Kayla Maldonado	3354. Kelly Leshner
3265. Kathy Ashley	3310. Kaylee Selph	3355. Kelly Long
3266. Kathy Cody	3311. Kaylynn De Los Santos Torres	3356. Kelly Longley
3267. Kathy Divan	3312. Kazu Nagahama	3357. Kelly Maas
3268. Kathy Elizondo	3313. Keenan Watkins	3358. Kelly Martin
3269. Kathy Henderson	3314. Keianna Bates	3359. Kelly McStay
3270. Kathy Jones	3315. Keisha McLaurin	3360. Kelly Monteverde
3271. Kathy Kay	3316. Keisha Rabon	3361. Kelly Naegele
3272. Kathy Madden	3317. Keisha Rowland	3362. Kelly Ritchie
3273. Kathy Secor	3318. Keisha Watson	3363. Kelly Roberts
3274. Kathy Sirmans	3319. Keishauna Minor	3364. Kelly Russell
3275. Kathy Stambaugh	3320. Keith Atwood	3365. Kelly Sanders
3276. Kathy Taing	3321. Keith Curry	3366. Kelly Schauwecker
3277. Kathy Tatum	3322. Keith Deteau	3367. Kelly Stark
3278. Kathy Torres	3323. Keith Geising	3368. Kelly Townsend
3279. Kathysnn Valentino	3324. Keith Hollatz	3369. Kelly Wilson
3280. Katie Cassidy	3325. Keith King	3370. Kelly Wood
3281. Katie Curry	3326. Keith McDonough	3371. Kelly Young
3282. Katie Jenkins	3327. Keith Platts	3372. Kelsey Carter
3283. Katie Knapp	3328. Keith Stalker	3373. Kelsey McGehee
3284. Katie Longshore	3329. Keith Woodson	3374. Kelsey Robertson

3375. Kelvin Gathings	3421. Kevin Laster	3466. Kimberly Bailey
3376. Kelvin Nguyen	3422. Kevin Livous	3467. Kimberly Benjamin
3377. Kemelle Howell	3423. Kevin Mamach	3468. Kimberly Burton
3378. Ken Cornelius Jr	3424. Kevin Mancilla	3469. Kimberly Butler
3379. Ken Hicks	3425. Kevin Mayhand	3470. Kimberly Clark
3380. Ken Petersen	3426. Kevin McElligott	3471. Kimberly Collins
3381. Kendra Demello	3427. Kevin Papageorge	3472. Kimberly Dotson
3382. Kendra Gaines	3428. Kevin Robertson	3473. Kimberly Downs
3383. Kendra Lee	3429. Kevin Scott	3474. Kimberly Edwards
3384. Kendra Mitchell	3430. Kevin Seaks	3475. Kimberly Golden
3385. Kendra Shell	3431. Kevin Sutherlin	3476. Kimberly Gramt
3386. Kenndreya Harris	3432. Kevin Walls	3477. Kimberly
3387. Kenneth Brackin	3433. Kevin Whitlock	Greenwood
3388. Kenneth Bresock	3434. Kevinl Jordan	3478. Kimberly Hagan
3389. Kenneth Campbell	3435. Keyairra Anderson	3479. Kimberly Hammett
3390. Kenneth Cummings	3436. Keyona Miller	3480. Kimberly Hansen
3391. Kenneth Gibson	3437. Keyonna Hunt	3481. Kimberly Hayden
3392. Kenneth Hallquist	3438. Khalifa El Hara	3482. Kimberly Hollie
3393. Kenneth Harris	3439. Khazyah Pittman-	3483. Kimberly Hubbard
3394. Kenneth Petersen	Perry	3484. Kimberly Lewis
3395. Kenneth Thurman	3440. Kheeda Cruickshank	3485. Kimberly Merrill
3396. Kenneth Wheeler	3441. Kheirra Figueroa	Bowen
3397. Kent Jones	3442. Kia Leslie	3486. Kimberly Natelli
3398. Kenya Mack	3443. Kiani Keelen	3487. Kimberly Neumann
3399. Kenya Scott	3444. Kiara Bunting	3488. Kimberly Pless
3400. Kenyetta Watt	3445. Kierra Gardner	3489. Kimberly Powell
3401. Kenyon Simpson	3446. Kierston Pierce	3490. Kimberly Protzman
3402. Kenyota Straughter	3447. Kim Bless	3491. Kimberly Rachau
3403. Kerensa Parke	3448. Kim Bralens	3492. Kimberly Seaholtz
3404. Keri Marinelli	3449. Kim Byrd	3493. Kimberly St Pierre
3405. Keri Scott	3450. Kim Comeau	3494. Kimberly Stansberry
3406. Kerri Helme	3451. Kim Davis	3495. Kimberly Williams
3407. Kerry Newman	3452. Kim Dyllain	3496. Kimberly Willis
3408. Kesha Peppers	3453. Kim Gaffen	3497. Kimberly Wilson
3409. Keshia Ayala	3454. Kim Jackson	3498. Kimberly Winslow
3410. Keshona Brown	3455. Kim Meczywor	3499. Kimika Adamson
3411. Keshona Williams	3456. Kimberly Runyan	3500. Kimmeka Lewis
3412. Ketri Landrum	3457. Kim Sisemore	3501. Kimyatta Woods
3413. Kevin Ashley	3458. Kim Ungerer	3502. Kirby Holt
3414. Kevin Bare	3459. Kim Wakefield	3503. Kirk Berrier
3415. Kevin Biggs	3460. Kim Wilson	3504. Kirk Ericksen
3416. Kevin Bump	3461. Kimberi Sanford	3505. Kirk Ritenour
3417. Kevin Cotton	3462. Kimberlee Page	3506. Kirk York
3418. Kevin Dolgos	3463. Kimberley Cranford	3507. Kirksti Bish
3419. Kevin Flores	3464. Kimberley Pfligler	3508. Kirsten Dowler
3420. Kevin Hodgson	3465. Kimberly Adams	3509. Kisa Candy

3510. Kisha Fenty  
3511. Kisha Linton  
3512. Kissia Agurto  
3513. Kittie Johnson  
3514. Klinten Craig  
3515. Kori Wurangian  
3516. Korinne Jode  
3517. Kourtnee Sosthand  
3518. Kransetta Bronson  
3519. Kressie Hires  
3520. Kris Barragan  
3521. Kristine McMillin  
3522. Kris Rutherford  
3523. Krishna Brown  
3524. Krista Bales  
3525. Krista Bowman  
3526. Krista Burks  
3527. Krista Gossett  
3528. Krista Kilgore  
3529. Krista Kinkle  
3530. Krista Vickery  
3531. Kristal De Alba  
3532. Kristen Coghlan  
3533. Kristen Finnerty  
3534. Kristen Jimenez  
3535. Kristen Junkins  
3536. Kristen Kucera  
3537. Kristen Taylor  
3538. Kristen Twine  
3539. Kristen Yukna  
3540. Kristena Reed  
3541. Kristi Bedford  
3542. Kristi Jacobs  
3543. Kristi Jameson  
3544. Kristi Kenley  
3545. Kristian Sanchez  
3546. Kristie Cheek  
3547. Kristie Haag  
3548. Kristie Perry  
3549. Kristie Tanner  
3550. Kristin Hooge  
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3556. Kristina Delarosa  
3557. Kristina French  
3558. Kristina Kahila  
3559. Kristina Lynch  
3560. Kristina Martirosyan  
3561. Kristina Palmer  
3562. Kristine Deklotz  
3563. Kristine McCaslin  
3564. Kristine Robins  
3565. Kristine Zamora  
3566. Kristy Flores  
3567. Kristy Jefford  
3568. Kristy Matz  
3569. Kristy Neveker  
3570. Krystal Matthews  
3571. Krystal Pinsonneault  
3572. Krystal Ratliff  
3573. Krystal Rodriguez  
3574. Krystal Rose San  
Juan  
3575. Krystale Booker  
3576. Krystale Carradine  
3577. Krystina Cooney  
3578. Krystle Steed  
3579. Kryston Kemp  
3580. Krystyn White  
3581. Kurt Summers  
3582. Kurumi Aoyama  
3583. Kyandra Glover  
3584. Kyesha Carney  
3585. Kyle Miller  
3586. Kyle Robertson  
3587. Kyle Sundgren  
3588. Kyren Tenneson  
3589. Kyreon Williams  
3590. L'Erin Cameron  
Ragon  
3591. La Donna Binkerd  
3592. Lacheryl Oneal  
3593. Laci Thornton  
3594. Lacie Davis  
3595. Ladeene Spiller-  
Lewis  
3596. Ladonna Dennis  
3597. Ladonna Ford  
3598. Ladonna Taylor  
3599. Ladroyce Conker  
3600. Lafaye Davis  
3601. Lahoma Johnson  
3602. Laina Jenkins  
3603. Lainie Levinson  
3604. Lakeesha Jackson  
3605. Lakeisha Dorsey  
3606. Lakeisha Harris  
3607. Lakesha Hardnett  
3608. Lakesha Williams  
3609. Lakeshia Daniels  
3610. Lakeshia Gemes  
3611. Laketa Boswell  
3612. Lakisha Bolden  
3613. Lakisha Thigpen  
3614. Lakisha White  
3615. Lamar Strode  
3616. Lamecia Merchant  
3617. Lamisha Wade  
3618. Lamonica Smithson  
3619. Lamonika  
Hammonds  
3620. Lamont Lathan  
3621. Lana Downs  
3622. Lanae Johnson  
3623. Lanae Smith  
3624. Lance Ogle  
3625. Lance Robinson  
3626. Lance White  
3627. Laniek Johnson  
3628. Lanysha Anderson  
3629. Laquana  
Washington  
3630. Laquanda Johnson  
3631. Laquawn Edwards  
3632. Laquisha Hopkins  
3633. Laquisia Williams  
3634. Laquita Strong  
3635. Laqwesha Stephens  
3636. Larion Krayzman  
3637. Larnea Cole  
3638. Larrica Alexander  
3639. Larry Barber  
3640. Larry Barnes  
3641. Larry Caballero  
3642. Larry Demula

3643. Larry Di Scenza  
3644. Larry Geisler  
3645. Larry Rosin  
3646. Larry Ruff  
3647. Larry Stein  
3648. Lasandra Lott  
3649. Laschanda Johnson  
3650. Lashandra Prince-  
Bell  
3651. Lashawn Ayres  
3652. Lashawn Johnson  
Crayton  
3653. Lasherra Melvin  
3654. Lashesta Taylor  
3655. Lashonda Moody  
3656. Lashondra Malone  
3657. Lasona Smith  
3658. Lasonya Townsend  
3659. Lataarcha Jones  
3660. Latasha Grant  
3661. Latasha Marshall  
3662. Latasha Miller  
3663. Lateesha Green  
3664. Lateisha Murphy  
3665. Latess Drummer  
3666. Latiana Hicks  
3667. Latisha Dorsey  
3668. Latisha Forward  
3669. Latisha Jones  
3670. Latisha Jordan  
3671. Latisha Williams  
3672. Latoia Travis  
3673. Latonya Casper  
3674. Latonya Gatlin  
3675. Latonya Salter  
3676. Latonya Simms  
3677. Latosha Oneal  
3678. Latoya Griffin  
3679. Latoya Johnson  
3680. Latoya Martin  
3681. Latoya Massey  
3682. Latoya McBride  
3683. Latoya Olson  
3684. Latoya Paige  
3685. Latoya Smith  
3686. Latoya Taylor  
3687. Latoya Whittler  
3688. Latreka Edwards  
3689. Latrice Evans  
3690. Latricia Thompson  
3691. Laura Ayard  
3692. Laura Ballard  
3693. Laura Deniz  
3694. Laura Dennis  
3695. Laura Gendelman  
3696. Laura Gresham  
3697. Laura Gutierrez  
3698. Laura Hobbs  
3699. Laura Ledesma  
3700. Laura Lopez  
3701. Laura Mann  
3702. Laura Mezamendoza  
3703. Laura Otero  
3704. Laura Rios  
3705. Laura Sawyer  
3706. Laura Skinner  
3707. Laura Villarreal  
3708. Laura Williams  
3709. Laura Williams  
3710. Laura Willis Albrigo  
3711. Laurel Ravert  
3712. Lauren Baumeister  
3713. Lauren Campbell  
3714. Lauren Dubiel  
3715. Lauren Johnson  
3716. Lauren Lee  
3717. Lauren Tisthammer  
3718. Lauren Tolman  
3719. Lauren Webb  
3720. Lauren Wells  
3721. Lauren Wilkinson  
3722. Lauren Woods  
3723. Laurie Jordan  
3724. Laurin Scott  
3725. Lauren Simms  
3726. Laveeda Benton  
3727. Lavinalaquesha  
Smith  
3728. Lawanda Walton  
Gonzales  
3729. Lawna Young  
3730. Lawonia Moore  
3731. Lawrence Hyman  
3732. Lawrence Laviolette  
3733. Leshay Smith  
3734. Lea Cagle  
3735. Lea Hume  
3736. Lea Magaway  
3737. Lea Schilke  
3738. Leah Adkins  
3739. Leah Campbell  
3740. Leah Demkovich  
3741. Leah Frost  
3742. Leah Greco  
3743. Leah Matlock  
3744. Leah Pennington  
3745. Leallen Gallion  
3746. Leann Aguilar  
3747. Leanna Ferguson  
3748. Leanne Gower  
3749. Leanne Ketchum  
3750. Leanne Smith  
3751. Lee Ann McCrae  
3752. Lee Childs  
3753. Lee Hamer  
3754. Lee Rappeport  
3755. Lee-Ann Adkins  
3756. Leeanna Huntley  
3757. Leela Marciel  
3758. Leenetta  
Holmesgaines  
3759. Legia King  
3760. Leigh Bucy  
3761. Leigh Hargrove  
3762. Leigh Moore  
3763. Leila Mininall  
3764. Leila Robbins  
3765. Leilena Jones  
3766. Leita Carter  
3767. Lena Perez  
3768. Lenae Griffin  
3769. Lencola Roberts  
3770. Lenesha Roberts  
3771. Lenora Griffin  
3772. Lenora Montgomery  
3773. Lenora Rice  
3774. Lenore Reisinger  
3775. Leo Jones

3776. Leon Cobb	3821. Linda Lane	3867. Lisa Owens
3777. Leon Houston	3822. Linda Lesabre	3868. Lisa Petrarca
3778. Leon Howell	3823. Linda M Brass	Kreamer
3779. Leonardo Medina	3824. Linda Mayrand	3869. Lisa Ramirez
3780. Leonia Crook	3825. Linda McDaniel	3870. Lisa Reeves
3781. Lesa Chhin	3826. Linda Mierka	3871. Lisa Roberts
3782. Lesa Donaghy	3827. Linda Miller	3872. Lisa Shriver
3783. Lesa Pryor	3828. Linda Morris	3873. Lisa Spearman
3784. Lesa Voelker	3829. Linda Mott	3874. Lisa Staake
3785. Leslie Arrington	3830. Linda Pena	3875. Lisa Sundquist
3786. Leslie Cedillo	3831. Linda Tomlin	3876. Lisa Swarn
3787. Leslie Henneman	3832. Linda Vecchiollo	3877. Lisa Talbott
3788. Leslie Lawrenson	3833. Linda Young	3878. Lisa Tilburg
3789. Leslie Stemberidge	3834. Lindsay Impson	3879. Lisa Whiting
3790. Lester Pruyne	3835. Lindsey Farrow	3880. Lisa Wood
3791. Leta Eden	3836. Lindsey McCoy	3881. Lissa Davis
3792. Letha Jackson	3837. Lindy Waggoner	3882. Lissa Sims
3793. Leticia Smith	3838. Linnea Latham	3883. Lissette Holguin
3794. Letitia Stephenson	3839. Linsbert Reynolds	3884. Lissette Miranda
3795. Levi Bivin	3840. Linsey Lewicki	3885. Liza Barlow
3796. Lexie Shephard	3841. Lisa Alajmi	3886. Lois Sporleder
3797. Lia Ritchie	3842. Lisa Barnes	3887. Lloyd Armour
3798. Liborio Lopez	3843. Lisa Bibbs	3888. Lois Curry
3799. Lidiya Guevara	3844. Lisa Boyd	3889. Lol Choate
3800. Liliana Mazzarino	3845. Lisa Brakers	3890. London Sharpe
3801. Lillian Williamson	3846. Lisa Caskey	3891. Lonnie Wash
3802. Lillie Mems	3847. Lisa Clanton	3892. Lonnie Weldon
3803. Lilly Fyffe	3848. Lisa Combs	3893. Lora Michaels
3804. Linda Amell	3849. Lisa Costello	3894. Lora Mosher
3805. Linda Anderson	3850. Lisa Dickensheets	3895. Lora Wilso
3806. Linda Ash	3851. Lisa Espigh	3896. Loretta Peterson
3807. Linda Banks	3852. Lisa Farrell	3897. Loretta Sturkie
3808. Linda Barwick	3853. Lisa Garcia	3898. Lori Benoit
3809. Linda Cannady	3854. Lisa Green	3899. Lori Bergman
3810. Linda Clark	3855. Lisa Hale	3900. Lori Kleiss
3811. Linda Franciskovic	3856. Lisa Harrison	3901. Lori Rusk
3812. Linda Freeman	3857. Lisa Hawkes	3902. Lori Snyder
Howell	3858. Lisa Hunt	3903. Lori Strom
3813. Linda Freudenberger	3859. Lisa Laird	3904. Lori Waller
3814. Linda Haney	3860. Lisa Lee	3905. Lori Weeks
3815. Linda Hendley	3861. Lisa Madson	3906. Lori Wiley
3816. Linda Hoffmann	3862. Lisa McCann	3907. Lori Wilkinson
3817. Linda Jackson	3863. Lisa McDonald	3908. Loriann Butts
3818. Linda Kelley	3864. Lisa McKee	3909. Lorie Munson
3819. Linda Kerkau	3865. Lisa McQueen	3910. Lorin Harris
3820. Linda L Brown	3866. Lisa Norton	3911. Lorina Nuessle

3912. Lorita Hawthorne	3958. Lynette Mitchell	4000. Marcelino Davey
3913. Lorna Cole	3959. Lynisha Barber	4001. Marcella Kimmick
3914. Lorraine Campbell	3960. Lynn Brown	4002. Marcelo Muto
3915. Lorraine Dougherty	3961. Lynn Heyner	4003. Marcie Asselstine
3916. Lorraine Salazar	3962. Lynn Jordan	4004. Marcie Sparks
3917. Lotoyo Collins	3963. Lynn McGann	4005. Marcos Ramos
3918. Lou Bankston	3964. Lynne Magruder	4006. Marcus Bjorklund
3919. Louis Anselman	3965. Maria Esther Gonzalez	4007. Marcus Herron
3920. Louis Frias	3966. Mackenzie Law	4008. Marcus Jackson
3921. Louise Cechowski	3967. Mackenzie Rasile	4009. Marcus James
3922. Lourdes Gomez	3968. Madalena Hernandez	4010. Marcus Love
3923. Lourdes Rodriguez	3969. Madeleine Meyer	4011. Marcus Mitchell
3924. Louri Graham	3970. Madeline Crabtree	4012. Marcus Morgan
3925. Lovie Smith	3971. Madeline Liebreich	4013. Marcus Spencer
3926. Lowanna Wilson	3972. Madeline Lucas	4014. Marcy Sober
3927. Loyd Motteler	3973. Madison Vickhammer	4015. Marendria Rashall
3928. Lsura Forsyth	3974. Madison Wehnau	4016. Margaret Ball
3929. Lucia Lisa Honore	3975. Maegan Petersen	4017. Margaret Blumish
3930. Lucia Rivera	3976. Maegen Melendez	4018. Margaret Cline
3931. Luciano Greco	3977. Maera Zawacki	4019. Margaret Cooper
3932. Lucille Falkner	3978. Maggie Codding	4020. Margaret Gonzalez
3933. Lucinda Ouzts	3979. Mahdi Shishehgar	4021. Margaret Hensley
3934. Luis Fortun	3980. Mahir Joudeh	4022. Margaret Maxwell
3935. Luis Matos	3981. Mai Perkins	4023. Margaret McGee
3936. Luis Nunez	3982. Makeba Tsibu	4024. Margaret Meier
3937. Luis Vaquera	3983. Makenzie Mann	4025. Margaret Smith
3938. Luliia Litovchenko	3984. Malachi Mackie	4026. Margaret Smith
3939. Luna Porter	3985. Malcolm Harkins	4027. Margaret Walker
3940. Luquantra Lane	3986. Malisa Miller	4028. Margarita Bailey
3941. Luretha Williams	3987. Manal Alsamain	4029. Margarita Cingoz
3942. Lurleen Briggs	3988. Manasseh Loft	4030. Margarita Martinez
3943. Lushell Williams	3989. Mandy Boatman	4031. Margo Johnson
3944. Lusitana Martino	3990. Mandy Jensen	4032. Marguerite Fimbrez
3945. Luzett Burks	3991. Mandy Lingerfelt	4033. Mari Cartagenova
3946. Lydia Brown	3992. Mandy Polini	4034. Mari Goodridge
3947. Lydia Granados	3993. Mandy Robinson- Thompson	4035. Mari Putrow
3948. Lydia Lewis	3994. Manisela Prescott	4036. Mari Watson
3949. Lydia Lopez	3995. Manny Choi	4037. Maria Avdelas
3950. Lydia Salgado	3996. Manuel Noboa	4038. Maria Brizuela
3951. Lyka Niedzwiedz	3997. Manuel Urenda	4039. Maria Catledge
3952. Lynda Bowie	3998. Marc Krenzke	4040. Maria Ciaccia
3953. Lynda Desouza	3999. Marc Reszka	4041. Maria Corleto
3954. Lynda England		4042. Maria Fullam
3955. Lynda Fafard		4043. Maria Gaines
3956. Lynda Hall		4044. Maria Greene
3957. Lyndsey Kelley		4045. Maria Jacobo

4046. Maria Kennicott  
4047. Maria Khang  
4048. Maria Martino  
4049. Maria McInnis  
4050. Maria Montez  
4051. Maria Montoya  
4052. Maria Morales  
4053. Maria Nihells  
4054. Maria Nunez  
4055. Maria Occhiolini  
4056. Maria Perez  
4057. Maria Perkins  
4058. Maria Rodriguez  
4059. Maria Rodriguez  
4060. Maria Rosaria Piroli  
4061. Maria Roundtree  
4062. Maria Salinas  
4063. Maria Sosa  
4064. Maria Theresa Perez  
4065. Maria. Castro  
4066. Mariah Haskew  
4067. Mariah Landis  
4068. Marian Fultz  
4069. Marian Kloter  
4070. Marian Welch  
4071. Maribel Barrera  
4072. Marida Nhim  
4073. Marie Christian  
4074. Marie Halligan  
4075. Marie Hubbard  
4076. Marie Johnson  
4077. Marie Shishido  
4078. Marie Stancovich  
4079. Mariette Slater  
4080. Marilyn Franzen  
4081. Marilyn Roberts  
4082. Marilyn Robinson  
4083. Marina Carbonell  
4084. Marina Hagstrom  
4085. Marina Parker  
4086. Mario Carthen  
4087. Mario Flores  
4088. Mario Moreno  
4089. Mario Robinson  
4090. Marion Chew  
4091. Marisa Kyle  
4092. Marisella Gonzalez  
4093. Marisol Ortiz  
4094. Marisol Sharon  
4095. Marissa Mangold  
4096. Marissa Olson  
4097. Maritza Estrada  
4098. Marium Hussain  
4099. Marjean Gable  
4100. Marjorie Agbey  
4101. Mark Beutnagel  
4102. Mark Carder  
4103. Mark Cline  
4104. Mark Copeland  
4105. Mark Faustino  
4106. Mark Ferrari  
4107. Mark Laarveld  
4108. Mark Moreno  
4109. Mark Palmer  
4110. Mark Pizzelanti  
4111. Mark Rollins  
4112. Mark Romero  
4113. Mark Russo  
4114. Mark Schotte  
4115. Mark Seemann  
4116. Mark Suarez  
4117. Mark Thomas  
4118. Mark Van Patten  
4119. Mark Wade  
4120. Mark Wade  
4121. Mark Warsing  
4122. Mark Wiseman  
4123. Markeisha Anderson  
4124. Markeita Reid  
4125. Markyta Davis  
4126. Marla Dodds  
4127. Marla Turnbull  
4128. Marlena Johnson  
4129. Marliyah Zlatanovic  
4130. Marlon Dickerson  
4131. Marlon Reimers  
4132. Marqueeta Collins  
4133. Marrchelle  
Tanzymore  
4134. Marrison McPherson  
4135. Marsha Cole  
4136. Marshall Martin  
4137. Marta Jones  
4138. Marteen Boykins  
4139. Martha Hackethal  
4140. Martha Haselton  
4141. Martha Rodriguez  
4142. Martha Scott  
4143. Martin Buggy  
4144. Martin Carroll  
4145. Martin Harper  
4146. Martin Hood  
4147. Martin McKinney  
4148. Martin Meshek  
4149. Martin Mu  
4150. Martina Sims  
4151. Martineja Coats  
4152. Marueen Love  
4153. Marva Russell  
4154. Marvin King  
4155. Marvin Sibert  
4156. Marvin Stockelman  
4157. Mary Benak  
4158. Mary Bishop  
4159. Mary Carr  
4160. Mary Cavanaugh  
4161. Mary Cleveland  
4162. Mary Cross  
4163. Mary Dodge  
4164. Mary Dunaway  
4165. Mary Dunham  
4166. Mary Ellen Nealy  
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4168. Mary Fairbanks  
4169. Mary Fuller  
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4174. Mary Jess Ford  
4175. Mary Jo Doering  
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4183. Mary McAdams  
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4186. Mary Oconnor  
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4203. Maryann Sandoval  
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4233. Maya Jones  
4234. Maya Wright-Levario  
4235. Mayra Lara  
4236. Md Ullah  
4237. Meagan Henson  
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4319. Micah Wojnowski  
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4449. Mike Crowley  
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4455. Milton Greer  
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4467. Missy Spellman  
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4477. Mohamad Tlaib  
4478. Mohamed Sobhy  
4479. Mohammad Iman Ghazizadeh  
4480. Mona Reza  
4481. Mona Sabeti  
4482. Moneeka Greaves  
4483. Monet Wiggins  
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4504. Monte Costa  
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4506. Morgan Rimmele  
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4508. Mort McElderry  
4509. Mose Wilson  
4510. Moses Rodriguez  
4511. Mosima Namata  
4512. Mounir Tammar  
4513. Mryoshi Holden  
4514. Msry Allen  
4515. Muhammad Bakhtiar  
4516. Muhammad Zafar  
4517. Munira Lakhani  
4518. Musyce Stinson  
4519. Mychael Carter  
4520. Mykeyla Martin  
4521. Myra Logan  
4522. Myra Sosa  
4523. Myron Lucasan  
4524. Myrtle Dowell  
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4526. Nadine Brown  
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4528. Nadine Singleton  
4529. Naemah Brown  
4530. Nahiely Moreno-Sedano  
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4532. Najmah Singleton  
4533. Nakia Acoff  
4534. Nakia King  
4535. Nancie Hampton  
4536. Nancy Caban Vargas  
4537. Nancy Caley  
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4547. Nastassia Bowles  
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4566. Nathaniel Earl  
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4571. Neil Valera  
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4573. Nelson Castillo  
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4575. Neshanda Carodine-Gee  
4576. Nestor Gonzales  
4577. Netta Edwards

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4586. Nicholas Rundell  
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4594. Nickie Obrien  
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4630. Niesha Lewis  
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4632. Niki Smith  
4633. Nikia Scott  
4634. Nikki Adcock  
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4636. Nikki Rogers  
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4638. Nikkiah Hill  
4639. Nikoloz Robakidze  
4640. Nilsa Lopez Ramirez  
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4642. Nina Guerrero  
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4654. Noelle Mobley  
4655. Nolan Davis  
4656. Nonnie Nolan  
4657. Nora Griffin  
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4662. Novia Brown  
4663. Nykeshia Riddle  
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4665. Nyree Jackson  
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4667. Nyssa Smith  
4668. Octavia Fuqua  
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4673. Olivia Binger  
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4678. Omar Ballen  
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4681. Orinda Cary  
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4685. Orville Learned  
4686. Oscar Garcia  
4687. Oscar Romero  
4688. Otiscia Harrison  
4689. Pa Griffin  
4690. Pablo Vazquez Jr  
4691. Palmer Lawson  
4692. Pam Meredith  
4693. Pam Rivera  
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4707. Pamela Robinson  
4708. Pamela Shannon  
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Vorderstrasse  
4711. Pamela Weathington

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4713. Pantrinca Wiley	4759. Patricia Sullivan	4804. Peggy Wootten
4714. Pat Pearson	4760. Patricia Taylor	4805. Penny Fox
4715. Pat Stebritz	4761. Patricia Terry	4806. Penny Kline
4716. Pat Worden	4762. Patricia Wood	4807. Penny Metheny
4717. Patience Innie	4763. Patrick Chaffin	4808. Peorreya Philip
4718. Patra Freeman	4764. Patrick Driver	4809. Perfecto Lujan-Fowlie
4719. Patricia Alcantar	4765. Patrick Edmund	4810. Perry Santure
4720. Patricia Alrgria	4766. Patrick Glowacki	4811. Peter Dominguez
4721. Patricia Alvarez	4767. Patrick Shoop	4812. Peter Isaacson
4722. Patricia Andros	4768. Patsy Graham	4813. Peter Matuch
4723. Patricia Arguello	4769. Patti Healy	4814. Peter Seroka
4724. Patricia Baker	4770. Patti Watson	4815. Peter Wu
4725. Patricia Boren	4771. Patti Zackular	4816. Petrea Vanburen
4726. Patricia Brogan	4772. Pattie Curtis	4817. Phil Humbert
4727. Patricia Brown	4773. Pattie Reed	4818. Philip De Luca
4728. Patricia Burns	4774. Patty Casey	4819. Philip Lingle
4729. Patricia Cardenas	4775. Patty Kramer	4820. Philip McClure
4730. Patricia Carpintieri	4776. Patty Ruff	4821. Philip Neal
4731. Patricia Catalano	4777. Paul Caspermeyer	4822. Phillip Armenta
4732. Patricia Cavallaro	4778. Paul Dodd	4823. Phillip Fields
4733. Patricia Chapman	4779. Paul Jackson	4824. Phillip Lujan-Fowlie
4734. Patricia Crockpot	4780. Paul Kim	4825. Phillip Taylor
4735. Patricia Dawson	4781. Paul Kneuer	4826. Phuoc Le
4736. Patricia Donadio	4782. Paul Lewow	4827. Phuong Nguyen
4737. Patricia Dotson	4783. Paul Maxwell	4828. Phyllis Everette
4738. Patricia F White	4784. Paul Mitri	4829. Piper Ryan
4739. Patricia Ferraro	4785. Paul Pollard	4830. Poleth Chico
4740. Patricia Gaxiola	4786. Paul Reinhardt	4831. Porsha Cox
4741. Patricia Hammonds	4787. Paul Salos	4832. Porshay Thompson
4742. Patricia Heath	4788. Paul Zikt	4833. Porticia Oliver
4743. Patricia Henline	4789. Paula Atkinson	4834. Pouria Firouzi
4744. Patricia Hickam	4790. Paula Borg	4835. Pramod Bhimaneni
4745. Patricia Hiltibidal	4791. Paula Clinton	4836. Preness Graham
4746. Patricia Hutchinson	4792. Paula Koble	4837. Prentess Ridgeway
4747. Patricia Jackson	4793. Paula Moschogiannakis	4838. Prentice Spoonemore
4748. Patricia Jones	4794. Paula Skopow	4839. Prince Del Mar
4749. Patricia Jones	4795. Paula Sondrini	4840. Princess Stanfield
4750. Patricia Kendall	4796. Paulette Miles	4841. Priscilla Pealer
4751. Patricia Michel	4797. Pauline Leslie	4842. Priscilla Shirer
4752. Patricia Mintz	4798. Pearlie Brownlow	4843. Priscilla Sullivan
4753. Patricia Powell	4799. Pedro Urena	4844. Priscilla Tripp
4754. Patricia Pryor	4800. Peggy Bentley	4845. Priscilla Walker
4755. Patricia Reynolds	4801. Peggy Paynter	4846. Qiana Matthews
4756. Patricia Schiesz	4802. Peggy Tarango	
4757. Patricia Simpson		

4847. Quajhonita Martin	4893. Randi Holmes	4938. Rebecca Dunn
4848. Quaniche Gipson	4894. Randi Kohr	4939. Rebecca Frazier
4849. Quatasia Beckford	4895. Randi Wardwell	4940. Rebecca Furtado
4850. Quina Myers	4896. Randolph Trujillo	4941. Rebecca Harden
4851. Quintasha Parham	4897. Randy Blackburn	4942. Rebecca Irby
4852. Quintin Trout	4898. Randy Case	4943. Rebecca Johnson
4853. Race Melton	4899. Randy Haggins	4944. Rebecca Knight
4854. Rachael Claunch	4900. Randy Reel	4945. Rebecca Koreyva
4855. Rachel Baldwin	4901. Randy Suydam	4946. Rebecca Lizotte
4856. Rachel Baughman	4902. Randy Taylor	4947. Rebecca Meuse
4857. Rachel Doyle	4903. Randy Troxtell	4948. Rebecca Overy
4858. Rachel Galarsa	4904. Randy Trumbo	4949. Rebecca Plumley
4859. Rachel Galvin	4905. Ranee Decker	4950. Rebecca Rodgers
4860. Rachel Kent	4906. Ranita Aing	4951. Rebecca Saulsbury
4861. Rachel Olivares	4907. Raquel Blossomgame	4952. Rebecca Sklar
4862. Rachel Powell	4908. Raquel Walton	4953. Rebecca Wade
4863. Rachel Snodgrass	4909. Rashida Smith	4954. Rebecca Watson
4864. Rachel Walther	4910. Rashine Downs	4955. Rebecca Williams
4865. Rachelle Kern	4911. Raul Aguilar Jr	4956. Rebecka Bohannan
4866. Rachelle Rand	4912. Raul Rivera	4957. Rebekah Fizer
4867. Rachelle Sapp	4913. Raven Benford	4958. Rebekah John
4868. Rachelle Wright	4914. Raven Campbell	4959. Reem Soliman
4869. Rachelle Yarbrough	4915. Raven Easley	4960. Reenee Pierce
4870. Racquel Wilson	4916. Raven Holmes	4961. Reggie Byrd
4871. Radames Gonzalez	4917. Raven Young	4962. Regina Allen
4872. Rae Ann Vawter	4918. Ravone Lindsey	4963. Regina Burchfield
4873. Rah-Nita Boykin	4919. Ray Sims	4964. Regina Cruz
4874. Raheim Smith	4920. Rayette Hill	4965. Regina Hampton
4875. Raime Gannon	4921. Raymond Barnes	4966. Regina Larrie
4876. Raina Helming	4922. Raymond Benson	4967. Regina Mathis
4877. Rajat Dawar	4923. Raymond Cook	4968. Regina Portis
4878. Rakyia Talley	4924. Raymond Shepherd	4969. Regina Rogers
4879. Ralph Cluck	4925. Raytchell Cosentino	4970. Regina Saunders
4880. Ralph Cooper	4926. Reavis Blackmon	4971. Regina Smith
4881. Ralph Palmer	4927. Rebecca Anderson	4972. Regina York
4882. Ralph Schmidt	4928. Rebecca Avalos	4973. Reginal Cobian
4883. Ramiro Rodriguez	4929. Rebecca Banks	4974. Reginald Beasley
4884. Ramon Santiago	4930. Rebecca Burdick	4975. Reginald Crain
4885. Ramona Gentry	4931. Rebecca Carter	4976. Reginald Holland
4886. Ramona Woodruff	4932. Rebecca Celaya	4977. Reginna Nelson
4887. Ranae Leonida	4933. Rebecca Chaplin	4978. Reiko Page
4888. Ranasha Harvey	4934. Rebecca Cline	4979. Rena Hall
4889. Randall Boles	4935. Rebecca Combs	4980. Rena Taylor
4890. Randall Hughes	4936. Rebecca Concepcion	4981. Renae Wilkerson
4891. Randall Kirby	4937. Rebecca Crabtree	4982. Renalda Chambers
4892. Randall Young		4983. Renda Cain

4984. Rene Edwards  
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4995. Renee Silverio  
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4997. Renee Wong  
4998. Reshawna Hines  
4999. Reverend Sarah  
Garner  
5000. Reynaldo Borge  
5001. Rhiannon Thackeray  
5002. Rhonda Alexander  
5003. Rhonda Anthony  
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5015. Ribin Barkdull  
5016. Ricardo Caraballo  
5017. Ricardo Machado  
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5032. Richard Lyons  
5033. Richard Marous  
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5035. Richard Martinelli  
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5041. Richard Tana  
5042. Richard Teman  
5043. Richard Tersero  
5044. Richard Tomlinson  
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5047. Richard Wood  
5048. Richelle Kellen  
5049. Rick Cohen  
5050. Rick Fletcher  
5051. Rick Freyta  
5052. Rick Lyon  
5053. Rickey Wallace  
5054. Rico Adams  
5055. Rip Parsells  
5056. Rita Amato  
5057. Rita Anderson  
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5064. Rita Santure  
5065. Rita Streifel  
5066. Rob Renouf  
5067. Rob Smith  
5068. Robb McCutcheon  
5069. Robbie Lawson  
5070. Robbie Osborn  
5071. Robbie Wilburn  
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5073. Robert Alverson  
5074. Robert Bergey  
5075. Robert Brooks  
5076. Robert Burgess  
5077. Robert Canipe  
5078. Robert Carpenter  
5079. Robert Colvin  
5080. Robert Cummings Jr  
5081. Robert De Trafford  
5082. Robert Decarlo  
5083. Robert Donahue  
5084. Robert Donald Iii  
5085. Robert Doucette  
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5087. Robert Gardner  
5088. Robert Garrington  
5089. Robert Grenadier  
5090. Robert Harris  
5091. Robert Harrison  
5092. Robert Hensch  
5093. Robert Herrera  
5094. Robert Hutton  
5095. Robert Kelley  
5096. Robert Ledbetter  
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5100. Robert Marsh  
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5108. Robert R Velasquez  
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5113. Robert Terrell  
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5116. Robert Villanueva  
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5118. Robert Winters  
5119. Robert Witkowski

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5149. Robyn McKenna  
5150. Rocco Koch  
5151. Rochelle Juarez  
5152. Rocio Cornero  
5153. Rocio Soria  
5154. Rocksand Woodard  
5155. Rodney Forney  
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5159. Rodney Wills  
5160. Rodolfo Romero  
5161. Roger Barisdale  
5162. Roger Blunk Jr  
5163. Roger Fonville  
5164. Roger Kaiser  
5165. Roger Long  
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5167. Roger Putman  
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5169. Rolena Upshaw  
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5171. Romanita Salgado  
5172. Ron Anderson  
5173. Ron King  
5174. Rona Brown  
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5184. Ronald Wilson  
5185. Roni Sue Caimano  
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5188. Ronnie McRae  
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5190. Ronnie Wiggins  
5191. Ronny Bay  
5192. Roozbeh Hamed  
5193. Rosa Camacho  
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5195. Rosalee Peterson  
5196. Rosalia De Santiago  
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5202. Rose Cleveland  
5203. Rose Ezell  
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5206. Roseanna Gonzalez  
5207. Rosemarie Coleman  
5208. Rosemarie Muro  
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5215. Rosilyn Currie  
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5221. Rovinski Renter  
5222. Roxanne Gant  
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5225. Roy Campbell  
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5228. Roysnelle Edwards  
5229. Rubi Gutierrez  
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5233. Rudolph Janese  
5234. Rudolph Winn  
5235. Rufus Miles  
5236. Ruqayya Husain  
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5239. Russell Stephen  
5240. Russell Wright  
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5244. Ruthann Rustay  
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5251. Ryan Murra  
5252. Ryan Newberg

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5254. Ryan Rivera	5299. Samantha Foster	5342. Sandra Rodriguez
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5256. Ryan Schavrien	5301. Samantha Horton	5344. Sandra Santiago
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5258. Ryan Stowe	5303. Samantha Linen	5346. Sandra Thompson
5259. Ryan Whittaker	5304. Samantha Robles	5347. Sandra Vargo
5260. Ryden Duncan	5305. Samantha Sapp	5348. Sandreano Green
5261. Rylander Williams	5306. Samantha Sickmier	5349. Sandria Nevils
5262. Ryterion Fields	5307. Samantha Smith	5350. Sandy Kaltz
5263. Sabrena Briley	5308. Samantha Vickrey	5351. Sandy Neumann
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5265. Sabrina Carmichael	5310. Samantha	5353. Sanita Scott
5266. Sabrina Davis	Whitehead	5354. Santiago Holder
5267. Sabrina Gray	5311. Samantha Yonts	5355. Santiago Salgado
5268. Sabrina Kunkler	5312. Samara Vankirk	5356. Sara Haney
5269. Sabrina Luna	5313. Samaria Lige	5357. Sara McConnell
5270. Sabrina Parker	Roundtree	5358. Sara Murriel
5271. Sabrina Reed	5314. Samika Parker	5359. Sara Parker
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5274. Sabrina Taylor	Holsclaw	5362. Sara Shumaker
5275. Sacchi Patel	5317. Samuel Michaels	5363. Sara Welch
5276. Sade Harris	5318. Sandra Adams	5364. Sara Word
5277. Sadie Adkins	5319. Sandra Avilez	5365. Sara Worsham
5278. Sadie Anderson	5320. Sandra Bartley	5366. Sarah Barnes
5279. Sadie Dixon	5321. Sandra Bennett	5367. Sarah Bayer
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5281. Sal Rivera	5323. Sandra Boyd	5369. Sarah Bradley
5282. Saleema Sisco	5324. Sandra Butler	5370. Sarah Hough
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5285. Salomey Calixte	5327. Sandra Duplant	5373. Sarah Michels
5286. Salvador Dominguez	5328. Sandra Gammage	5374. Sarah Milligan
5287. Salvador Gonzalez	5329. Sandra Gill	5375. Sarah Morales
5288. Sam Day	5330. Sandra Guyton	5376. Sarah Mosley
5289. Sam Freeman	5331. Sandra Harmon	5377. Sarah Owens
5290. Sam Smock	5332. Sandra Havis	5378. Sarah Pearl
5291. Samantha Bowers	5333. Sandra Hawkins	5379. Sarah Pyle
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5294. Samantha Cox	5336. Sandra Hundley	5382. Sarah Sweenor
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Cunningham	5338. Sandra McIntyre	5384. Sarah Washington
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5297. Samantha Donley	5340. Sandra Reveal	5386. Sari Fitzgerald

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5418. Selena Leslie  
5419. Semaj Weaver  
5420. Semone Lynch  
5421. Sequoria Ray  
5422. Serena Delagarza  
5423. Serena Okigbo  
5424. Serge Belozarov  
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5521. Shaunta Gorden  
5522. Shavonna McNeil  
5523. Shavonne Walker-Ashley  
5524. Shawanda Davis  
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5547. Shay Solamenté  
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5549. Shayla Williams  
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5553. Shayne Pryde  
5554. Sheila B Vazquez-Orench  
5555. Sheila Bechtel  
5556. Sheila Darbonne  
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5585. Shenita Bynum  
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5591. Sheronica Allen  
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5593. Sherri Haasz  
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5595. Sherrie Jones  
5596. Sherrita Blackshear  
5597. Sherry Bracy  
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5607. Sheryl Bounce  
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5611. Sheza Admani  
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5628. Shiva Kilaari  
5629. Shnigqua Owens  
5630. Shontavious Yates  
5631. Shontesia Beard  
5632. Shoubic Rahman  
5633. Shunette Goree  
5634. Shyla Massey  
5635. Shylo Wilson  
5636. Shynell Richardson  
5637. Sidney Martin  
5638. Sierra Cade  
5639. Sierra De Jan  
5640. Sierra Dupreeshuler  
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5642. Sintera Lewis  
5643. Siobhan Brown  
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5646. Solomon Black  
5647. Sonia Alcantara  
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5653. Sonja Bass  
5654. Sonji Langford

5655. Sonquea Dowdell  
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5668. Spencer Marbury  
5669. Spencer Williams  
5670. Spring Edwards  
5671. Stacey Kirk  
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5673. Stacey A Ryan  
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5695. Stafann Welch  
5696. Stanley Rivers  
5697. Staretha Hopkins  
5698. Starla Kealey  
5699. Starr Whitney

5700. Stefan Dudley  
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5703. Stella Oleforo  
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Thomas  
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5741. Stephanie  
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5765. Steven McCollough  
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5776. Strphanie Hood  
5777. Stuart Chisholm  
5778. Sue Anhalt  
5779. Sue Arnett  
5780. Sue Thomason  
5781. Sue Williams-  
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5782. Suen Rehman  
5783. Sugei Ortega  
5784. Sugay Guzman  
5785. Suhalah Mohamed  
5786. Sulai Smith

5787. Sumiko Smith	5831. Syrece Williams	5877. Tamika Cofield
5788. Susan Batcher	5832. Syreeta Henderson	5878. Tamika McClary
5789. Susan Bethke	5833. Syreeta Hill	5879. Tamika Williams
5790. Susan Black	5834. Sytobia Hood	5880. Tamira Boynes
5791. Susan Costello	5835. Ta-Shira Miday	5881. Tammie Sue Brooks
5792. Susan Delfiaccio	5836. Tabatha Aikens	5882. Tammy Baughman
5793. Susan Higgins	5837. Tabatha Little	5883. Tammy Bays
5794. Susan Hoffman- Losinger	5838. Tabatha Rickelman	5884. Tammy Benecke
5795. Susan Holliday- Mealer	5839. Tabatha Sparks	5885. Tammy Bennett
5796. Susan Jacoby	5840. Tabatha Warner	5886. Tammy Dekorsi
5797. Susan Jenik	5841. Tabbetha Cates	5887. Tammy Hewitt
5798. Susan Linton	5842. Tabitha Jordan	5888. Tammy Hicks
5799. Susan Matthews	5843. Tabitha Little	5889. Tammy Kinder
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5801. Susan Shiner	5845. Tabitha Rusterholz	5891. Tammy Lawson
5802. Susan Unger	5846. Tabitha Strohm	5892. Tammy Padgett
5803. Susan Yochum	5847. Tae Lee	5893. Tammy Parton
5804. Susana Simon	5848. Taffany Norman	5894. Tammy Preuett
5805. Susannah Williams	5849. Tahnashati Gray	5895. Tammy Short
5806. Susanne Thorne	5850. Taisha Andrews	5896. Tammy Thain
5807. Susanne Wescott	5851. Taisha Brown	5897. Tammy Walters
5808. Susanne Whiting	5852. Taja Cabrea	5898. Tammy Ward
5809. Susie Olaughlin	5853. Taji Thomas	5899. Tammy Williams
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5812. Suzane Brown	5856. Takia Malone	5902. Tamra Wilinski
5813. Suzanna Brewer	5857. Takisha Perryman	5903. Tana Scalese
5814. Suzannah Donaldson	5858. Talleha Harley	5904. Tanaka Roberts
5815. Suzanne Wilburn	5859. Talma Norriss	5905. Tanesha Florence
5816. Suzetta Simpkins	5860. Tamara Brown	5906. Tanesha Johnson
5817. Suzi Washo	5861. Tamara Ferguson	5907. Tanesha Johnson
5818. Sybil Greenwood	5862. Tamara Flournoy	5908. Tanica Byrd
5819. Sydney Gould	5863. Tamara Horton	5909. Tanika Graham
5820. Sydney Sayles	5864. Tamara Johnson	5910. Tanisha Crawford
5821. Sydney Thorpen	5865. Tamara Neumann	5911. Tanisha Jenkins
5822. Sydney Vincent	5866. Tamara Pettit	5912. Tanisha McKethan
5823. Sylver Madison	5867. Tamara Queen	5913. Taniya Allen
5824. Sylvester Pritchett	5868. Tamara Setter	5914. Tanna Cornutt
5825. Sylvia Corbisiero	5869. Tamara Wyss	5915. Tanya Bennett
5826. Sylvia Gibson	5870. Tameka Carrington	5916. Tanya Brown
5827. Sylvia Mosley	5871. Tameka Collins	5917. Tanya Ford
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5829. Sylvis Spence	5873. Tameka Harrison	5919. Tanya Nelson
5830. Syraya Walker	5874. Tami Nguyen	5920. Tanya Pettifer
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5923. Taquasia Haynesworth  
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5964. Teandrea Foreman  
5965. Ted Sparrow  
5966. Ted Szczechowicz  
5967. Teila Hopkins  
5968. Temple Jones  
5969. Tenicia Brooks  
5970. Tenzin Wangmo  
5971. Tequitria Houston  
5972. Terasa Mata  
5973. Teresa Ambrose  
5974. Teresa Bowers  
5975. Teresa Fajardo  
5976. Teresa Foster  
5977. Teresa G Clark  
5978. Teresa Gamez  
5979. Teresa Harris  
5980. Teresa Kenney  
5981. Teresa McEathron  
5982. Teresa Miller  
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5984. Teresa Northern  
5985. Teresa Raatz  
5986. Teresa Snow  
5987. Teresa Tramble  
5988. Teresa Vanklaveren  
5989. Teretta Willis  
5990. Teri Bothwell  
5991. Teri Kimmons-Struck  
5992. Teri Scott  
5993. Terlin Patrick  
5994. Terrance Mack  
5995. Terrance White  
5996. Terre Matthews  
5997. Terrence Bunch  
5998. Terri Gamino  
5999. Terri Gragert  
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6001. Terri Jones  
6002. Terri Kief  
6003. Terri Lagrabd  
6004. Terri Moley McComis  
6005. Terri Rodgers  
6006. Terri Wright-Leslie  
6007. Terrica Perryman  
6008. Terrie Johnson  
6009. Terrie Jones  
6010. Terrill Mendler  
6011. Terry Baylor  
6012. Terry Brown  
6013. Terry Curl  
6014. Terry Dodd  
6015. Terry Kolwelter  
6016. Terry Malone  
6017. Terry Radford  
6018. Terry Schrader  
6019. Tesha Harrop  
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6021. Tessa Rowe  
6022. Tessa Schroeder  
6023. Tessana Nemenski  
6024. Tessie Clifton-Alexander  
6025. Tevon Caul  
6026. Thea Bartlett  
6027. Theadocia Ginder  
6028. Thelma Williams  
6029. Theodora Smith  
6030. Theodore Thorne  
6031. Therene Hollisellis  
6032. Theresa Ballak  
6033. Theresa Burns  
6034. Theresa Cavasos  
6035. Theresa Clemon  
6036. Theresa Devries  
6037. Theresa Mcfadden  
6038. Theresa Parker  
6039. Theresa Shockley  
6040. Theresa Thorne  
6041. Theresaw Crim  
6042. Theress Kinard  
6043. Theron Gammons  
6044. Thomas Bradley  
6045. Thomas Evans  
6046. Thomas Gilewicz  
6047. Thomas Henderson  
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6049. Thomas Long  
6050. Thomas Martin  
6051. Thomas McManus  
6052. Thomas Miller  
6053. Thomas Robbins  
6054. Thomas Roberts  
6055. Thomas Russell  
6056. Thomas Sannasardo

6057. Thomas Short  
6058. Thomas Solis  
6059. Thomas Yahnozha  
6060. Thomas Zhou  
6061. Thurman Brown  
6062. Thurman Wells  
6063. Tiara Alston  
6064. Tiara Randle  
6065. Tieonna Guerrier  
6066. Tiera Davis  
6067. Tiernan Corneille  
6068. Tierra Crawley  
6069. Tiffanh Kuehl  
6070. Tiffany Banh  
6071. Tiffany Barnes  
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6092. Tiffany Watkins  
6093. Tiffinie Barnhart  
6094. Tighe Cooper  
6095. Tikora Alexander  
6096. Timothy Ellis  
6097. Tim Hussong  
6098. Timothy Jacko  
6099. Timetra Smith  
6100. Timolyn Tillman  
6101. Timothy Bombolis  
6102. Timothy Brown  
6103. Timothy Chimock  
6104. Timothy Clary  
6105. Timothy Emery  
6106. Timothy Estis-  
Wright  
6107. Timothy Furrer  
6108. Timothy Little  
6109. Timothy Moore  
6110. Timothy Reis  
6111. Timothy Slater  
6112. Timothy Stanley  
6113. Timothy Sullivan  
6114. Timothy White  
6115. Timothyjay William  
6116. Tina Boltinghouse  
6117. Tina Crepeau  
6118. Tina Dillard  
6119. Tina Folse  
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6121. Tina James  
6122. Tina Keena  
6123. Tina Kitchell  
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6136. Tiphany Brucker  
6137. Tischa Givens  
6138. Tisha Bowden  
6139. Tisha Kavanagh  
6140. Tityana Clements  
6141. Tj Gi  
6142. Tj Robinson Jr  
6143. Tkieyah Widemon  
6144. Todd Angle  
6145. Todd Armstrong  
6146. Todd Phillips  
6147. Todd Selburg  
6148. Todd Young  
6149. Tolissa Reddick  
6150. Tom Tran  
6151. Tomeko Brue  
6152. Tomi Johnson  
6153. Tomica Coughlin  
6154. Tommie Opell  
6155. Tomoko Carter  
6156. Toni Elkhouri  
6157. Toni Honea  
6158. Toni Morrow  
6159. Toni Wright  
6160. Tonia Tardy  
6161. Tonia Williams  
6162. Tony Baker  
6163. Tony Barnett  
6164. Tony Nguyen  
6165. Tony Parmely  
6166. Tony Snyder  
6167. Tonya Rushing  
6168. Tonya  
Sanchesviesca  
6169. Tonya Stephens  
6170. Tonya Sykes  
6171. Tonya Terry  
6172. Tonya Whitman  
6173. Toomi Chatikavanij  
6174. Tori Hilderbrand  
6175. Torrence Fuller  
6176. Tosha Greenwood  
6177. Toshi Bulford  
6178. Toy Parker  
6179. Toya Spearman  
6180. Tracee Trone  
6181. Tracey Andrewleski  
6182. Tracey Conrad  
6183. Tracey Linder  
6184. Tracey Offett  
6185. Tracey Pask  
6186. Tracey Sims  
6187. Tracey Thompson  
6188. Tracey Wright  
6189. Traci Lively  
6190. Tracia Tucker  
6191. Tracie Jemison  
6192. Tracie Van Huffel

6193. Tracie Williams  
6194. Tracy Adams  
6195. Tracy Broderick  
6196. Tracy Bryant  
6197. Tracy Burgess  
6198. Tracy Clayton  
6199. Tracy Coffman  
6200. Tracy Flaherty  
6201. Tracy Hamby  
6202. Tracy Holden  
6203. Tracy Hyland  
6204. Tracy Mix  
6205. Tracy Nowlin  
6206. Tracy Paschen  
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6208. Tracy Saunders  
6209. Tracy Siek  
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6212. Tracy Tracy  
6213. Tracy Wittmeyer  
6214. Tranecia Magee  
6215. Travis Conklin  
6216. Travis Ilgenfritz  
6217. Travis Ravens  
6218. Travis Smith  
6219. Travis Wilder  
6220. Trei Felton  
6221. Tremutria Goldwire  
6222. Trena Belk  
6223. Trent Brownfield  
6224. Trent Taylor  
6225. Trenton Marsolek  
6226. Tresa Blume  
6227. Trever Volkart  
6228. Trevor Johnston  
6229. Tricia Hammer  
6230. Tricia Samu  
6231. Trina Solomon  
6232. Trish Abney  
6233. Trisha Blair  
6234. Trisha Horrisberger  
6235. Trisha Napier  
6236. Tristan Hayes  
6237. Troy Benson  
6238. Troy Davis  
6239. Troy Gawron  
6240. Troy Haggadone  
6241. Tselane Thomas  
6242. Tsoi Cismaru  
6243. Tuan Nguyen  
6244. Turner Zahn  
6245. Twana Williams  
6246. Ty Johnson  
6247. Ty Stricker  
6248. Tyann Rowlandjones  
6249. Tyannia Black  
6250. Tyaonna Vickers  
6251. Tyarra Brown  
6252. Tycia Jones  
6253. Tyecha Brown  
6254. Tyeesha Tibbs  
6255. Tyessa White  
6256. Tyler Bernard  
6257. Tyler Smith  
6258. Tylesha Spedden  
6259. Tylicia Eason  
6260. Tylisha Davis  
6261. Tyneasha Reed  
6262. Tynica Bell  
6263. Tyoka Brumfield  
6264. Tyra Rodgers Harper  
6265. Tyreek Boyd  
6266. Tysheka Wooden  
6267. Tywanna Flowers  
6268. Unique Little  
6269. Urban Morales  
6270. Uri Moscovici  
6271. Uriah Gatewood  
6272. Urieda Weathington  
6273. Vakari Hutchinson  
6274. Valarie M Thomas  
6275. Valencia Hinds  
6276. Valencia Lust  
6277. Valentina Dumas  
6278. Valentina Gilmore  
6279. Valerie Allen  
6280. Valerie Burton  
6281. Valerie Dragon  
6282. Valerie Gates  
6283. Valerie Guess  
6284. Valerie Keller  
6285. Valerie McCandless  
6286. Valerie McElroy  
6287. Valerie Okotie  
6288. Valerie Rodriguez  
6289. Valerie Thomas  
6290. Valrie Sommerville  
6291. Vanessa Anderson  
6292. Vanessa Berry  
6293. Vanessa Fundora  
6294. Vanessa Giordano  
6295. Vanessa Gusman  
6296. Vanessa Mayers  
6297. Vanessa Mrazik  
6298. Vanessa Parlin  
6299. Vanessa Rhyne  
6300. Vanessa Ruiz  
6301. Vanessa Scott  
6302. Vanessa Shiels  
6303. Vanessa Spulak  
6304. Vanessa Tedrick  
6305. Vanessa Thomas  
6306. Vanessa Williams  
6307. Vanyce Holmes  
6308. Vashni Buchanan  
6309. Vaughn Holloway  
6310. Vaughn Logan  
6311. Velma Wells  
6312. Venesha Tindal  
6313. Venessa Valentine  
6314. Venice Miller  
6315. Venise Barnes  
6316. Venus Anderson  
6317. Vera Morris  
6318. Verlenia Mosley  
6319. Vernita Crosby  
6320. Vernon Pillar  
6321. Vernon Woodard  
6322. Veronica Brantley  
6323. Veronica Marquez  
6324. Veronica Russell  
6325. Veronica Schneekluth  
6326. Veronica Snyder  
6327. Veronica Walker  
6328. Veronica Walker

6329. Veronica Williams  
6330. Veronica Williams  
6331. Veronique Lemanski  
6332. Vicki Cornelius  
6333. Vicki Derrickson  
6334. Vicki Elder  
6335. Vicki Farrell  
6336. Vicki Hinkens  
6337. Vicki Joplin  
6338. Vicki Savage  
6339. Vicki Sorensen  
6340. Vicki Wittmeyer  
6341. Vickie Cauthen  
6342. Vickie Gartner  
6343. Vickie Kuczera  
6344. Vickie Phillips  
6345. Vickki Savoygriffin  
6346. Vicky Anway  
6347. Vicky Arp  
6348. Vicky Chow  
6349. Vicky Elliott  
6350. Vicky Gagliardi  
6351. Vicky Silva  
6352. Victor Castellon  
6353. Victor Martinez  
6354. Victor Montoya  
6355. Victor Santacruz  
6356. Victoria Brashear  
McGing  
6357. Victoria Ervin  
6358. Victoria Hammond  
6359. Victoria Harris  
6360. Victoria Miles  
6361. Victoria Needham  
6362. Victoria Phillips  
6363. Victoria Salas  
6364. Victoria Turner  
6365. Vida Anderson  
6366. Vida Griffin  
6367. Vikram Yamba  
6368. Vincent Aceves  
6369. Vincent Mundy  
6370. Vincent Myers  
6371. Vincent Smith  
6372. Vincent Warchol  
6373. Violeta Konjovic

6374. Virginia Barnhill  
6375. Virginia Delong  
6376. Virginia Grammer  
6377. Virginia Jordan  
6378. Virginia McMahan  
6379. Virginia Peele  
6380. Virginia Polk  
6381. Virginia Stacy  
6382. Virginia Thomas  
6383. Virginiamae Lopez  
6384. Vivian Davis  
6385. Vivian Godby  
6386. Vivian Lee  
6387. Vivian Lysakowski  
6388. Vladimir Amaraut  
6389. Vladimir  
Kuzmanovic  
6390. Vonnie Jones  
6391. Vraj Mantora  
6392. Walahpaw Rios  
6393. Waleed Haddad  
6394. Wally Tamimi  
6395. Walter Gayle  
6396. Walter Harvey  
6397. Walter Zeller  
6398. Wanda Alexander  
6399. Wanda Edwards  
6400. Wanda Hegedus  
6401. Wanda Mayer  
6402. Wanda McCray  
6403. Wanda Woods  
6404. Warren Daniels  
6405. Wayan Palmieri  
6406. Wayne Klatt  
6407. Wayne Murray  
6408. Wayne Solomon  
6409. Wayne Wientjes  
6410. Wendy Andrews  
6411. Wendy Freidly  
6412. Wendy Gabbard  
6413. Wendy Johnson  
6414. Wendy Lewis  
6415. Wendy McKenzie  
6416. Wendy Reineck  
6417. Wendy Russell  
6418. Wendy Sanders

6419. Wendy Schlickeiser  
6420. Wendy Simpson  
6421. Wendy Smothers  
6422. Wendy  
Zemialkowski  
6423. Wesley Williams Iii  
6424. Whitney Campbell  
6425. Whitney Casaine  
6426. Whitney Drummond  
6427. Whitney Henry  
6428. Whitney Norcross  
6429. Wildreyetta Black  
6430. Wilfred Stamour  
6431. Will Poston  
6432. Willa Ivey  
6433. William Altenreid  
6434. William Bedford  
6435. William Black  
6436. William Boards  
6437. William Bradford  
6438. William Brown  
6439. William Chavez  
6440. William Crawford  
6441. William Edmunds  
6442. William Heaton  
6443. William Heffner  
6444. William Hoskins  
6445. William Johns  
6446. William Nelson  
6447. William Perry  
6448. William Pham  
6449. William Rutzen  
6450. William Spicher  
6451. William Stallworth  
6452. William Sumey  
6453. William Taylor  
6454. William Taylor III  
6455. William Thomas  
6456. Willie Gore  
6457. Willie Green  
6458. Williem Ladrae  
6459. Wilma Whiitton  
6460. Wilson Broughman  
6461. Winderson Jesus  
6462. Windy Heckathorne  
6463. Winnie Isom

6464. Winters Pork  
6465. Wyatt Mayrand  
6466. Wynona James  
6467. Xaria Howard  
6468. Xavia Minter  
6469. Xavier Cordova  
6470. Xochitl Guzman  
6471. Yadira Finneran  
6472. Yahya Mana  
6473. Yana Burmich  
6474. Yausko Gilchrist  
6475. Yelena Ruvinskaya  
6476. Yi Lin  
6477. Yibril Salah  
6478. Yolanda Hutchins  
6479. Yolanda Moody  
6480. Yolanda Moore  
6481. Yolanda Pitre  
6482. Yolanda Quintero  
6483. Yolanda Rice  
6484. Yolanda Ringgold  
6485. Yolanda Tomlin  
6486. Yolanda Weeks  
6487. Yolanda Young  
6488. Yolanda Zavala  
6489. Yquesha Gibbs  
6490. Yuritzi Ramirez  
6491. Yvette Alcalá  
6492. Yvette Davis  
6493. Yvette Mitchell  
6494. Yvette Nielsen  
6495. Yvette Whatley  
6496. Yvonne Anderson  
6497. Yvonne Baughman  
6498. Yvonne Kempfer  
6499. Yvonne Lamendola  
6500. Zach Ridd  
6501. Zachariah Tesler  
6502. Zachary Ewy  
6503. Zachary Fleitz  
6504. Zachary Green  
6505. Zachary Perry  
6506. Zachary Wolfe  
6507. Zachery Hessel  
6508. Zack Schoone  
6509. Zaire Parmely  
6510. Zakaria Chbani  
6511. Zamaria Williams  
6512. Zandria Brown  
6513. Zattie Leggett  
6514. Zavier Robinson  
6515. Zeakia Covington  
6516. Zeatavia Davis  
6517. Zena Tanksley  
6518. Zenaida David  
6519. Zephan Carmody  
6520. Zoie Webster  
6521. Zorana Williams  
6522. Zugey Ruiz  
6523. Zury Barreto