UNITED STATES DISTRICT COURT	
EASTERN DISTRICT OF NEW YORK	
<b>CRAIG CUNNINGHAM,</b> on behalf of himself and all others similarly situated,	_
	COMPLAINT
Plaintiff,	
	17 CV
-VS	
	Class Action
LOFT ASSOCIATES, LLC D/B/A CHEDDAR EXPRESS,	Jury Demanded
Defendant.	

Comes now Craig Cunningham ("Mr. Cunningham" or "Plaintiff"), on behalf of himself and all others similarly situated, and alleges as follows:

- 1. Plaintiff is bringing this class action against Loft Associates, LLC d/b/a Cheddar Express ("Cheddar" or "Defendant") for its violations of the Telephone Consumer Protection Act, 47 U.S.C. § 227 and the regulations promulgated thereunder (the "TCPA").
- 2. Defendant, using an automatic telephone dialing system, caused to be made at least four calls to Plaintiff that delivered text messages to Plaintiff's cell phone without Plaintiff's prior express consent. These calls violated the TCPA, which prohibits the making of any calls to a cellular telephone using an automatic telephone dialing system without the prior express consent of the person to whom the call is made. For the past four years, Defendant has made thousands of identical or substantially similar calls using an automatic telephone dialing system to cellular telephones of thousands of persons throughout the United States without obtaining the prior express consent of the persons being called. Accordingly, Plaintiff is bringing this class action.

#### **PARTIES**

- 3. Mr. Cunningham is a citizen and resident of Nashville, Tennessee.
- 4. Upon information and belief, Cheddar is a New York limited liability company with its principal place of business in Melville, New York.

## **JURISDICTION AND VENUE**

- 5. This Court has federal question jurisdiction over this action under 28 U.S.C. § 1331 and 47 U.S.C. § 227.
- 6. Venue is this judicial district is proper under 28 U.S.C. § 1391(b)(1) because this is the judicial district in which Cheddar resides.

## **STATUTORY BACKGROUND**

## The TCPA

- 7. The TCPA generally prohibits a person from making any telephone call using any automatic telephone dialing system to any telephone number assigned to a cellular telephone service without the prior express consent of the called party. 47 U.S.C. § 227(b)(1)(A)(iii); 47 C.F.R. §§ 64.1200(a)(1)(iii).
- 8. The TCPA defines the term "automatic telephone dialing system" as "equipment which has the capacity-- (A) to store or produce telephone numbers to be called, using a random or sequential number generator; and (B) to dial such numbers." 47 U.S.C. § 227(a)(1). *Accord* 47 C.F.R. § 64.1200(f)(2).
  - 9. Paragraph (3) of 47 U.S.C. § 227(b) provides:
  - (3) Private right of action

A person or entity may, if otherwise permitted by the laws or rules of court of a State, bring in an appropriate court of that State --

(A) an action based on a violation of this subsection or the regulations

prescribed under this subsection to enjoin such violation,

(B) an action to recover for actual monetary loss from such a violation, or to receive \$500 in damages for each such violation, whichever is greater, or

(C) both such actions.

If the court finds that the defendant willfully or knowingly violated this subsection or the regulations prescribed under this subsection, the court may, in its discretion, increase the amount of the award to an amount equal to not more than 3 times the amount available under subparagraph (B) of this paragraph.

## **Cheddar's Illegal Conduct**

- 10. Upon information and belief, on March 1, 2017 and March 27, 2017, Defendant, without Plaintiff's prior express consent, used an automatic telephone dialing system, within the meaning of the TCPA, to make, initiate and/or caused to be initiated a telephone call to Plaintiff's cellular telephone number, which was and remains 615-348-1977, to deliver text messages, copies of which are attached hereto as Exhibit A. Plaintiff had no previous contact or dealings whatsoever with Defendant before receiving the text messages described above.
- 11. Upon information and belief, an automatic telephone dialing system within the meaning of the TCPA was used to make the above-described calls to Plaintiff's cell phone because the text messages were generic, impersonal and aimed at a mass audience. Specifically, the text messages received by Plaintiff on both March 1, 2017 and March 27, 2017 read as follows: "Your Business has been PRE-APPROVED for Capital Advance up to \$250K. Please reply "CHEDDAR" or call <u>844-887-8082</u> to Get Funded. reply "STOP" to opt-out." *See* Exhibit A. Upon information and belief, Defendant, using an automatic telephone dialing system sent these text messages to thousands of persons at the same time.

- 12. Plaintiff suffered concrete harm as a result of the above telephone calls and resulting text messages in that the telephone calls tied up Plaintiff's telephone line, invaded Plaintiff's privacy, disturbed Plaintiff's solitude and wasted Plaintiff's time.
- 13. Upon information and belief, over the last four years, Defendant, using an automatic telephone dialing system within the meaning of the TCPA, made thousands of telephone calls to the cellular telephones of thousands of persons throughout the United States, without having received prior express consent from the called parties, to deliver text messages identical or substantially similar to the messages described above that Defendant left for Plaintiff.

## **CLASS ALLEGATIONS**

- 14. Plaintiff brings this class action on behalf of himself and all others similarly situated, under Rules 23(a) and 23(b)(1)-23(b)(3) of the Federal Rules of Civil Procedure, for Defendant's violations of the TCPA.
  - 15. Plaintiff seek to represent a class of individuals ("the Class") defined as follows:

All persons in the United States, from four years prior to the filing of the instant Complaint through the date of the filing of the instant Complaint, to whom, without obtaining the persons' prior express consent, Defendant, using an automatic telephone dialing system as defined in the TCPA, made, initiated and/or caused to be initiated any calls to the persons' cellular telephones, that delivered a text message identical or substantially similar to the messages described above that was left for Plaintiff.

16. <u>Numerosity</u>: The Class is so numerous that joinder of all individual members in one action would be impracticable. The disposition of the individual claims of the Class members through this the class action will benefit both the parties and this Court.

- 17. Upon information and belief the Class contains at a minimum thousands of members.
- 18. Upon information and belief, the Class' size and the identities of the individual members thereof are ascertainable through Defendant's records, including, but not limited to Defendant's call records.
- 19. Members of the Class may be notified of the pendency of this action by techniques and forms commonly used in the class actions, such as by published notice, e-mail notice, website notice, fax notice, first class mail, or combinations thereof, or by other methods suitable to the Class and deemed necessary and/or appropriate by the Court.
- 20. <u>Typicality</u>: Plaintiff's claims are typical of the claims of the members of the Class. The claims of the Plaintiff and members of the Class are based on the same legal theories and arise from the same unlawful conduct.
- 21. Defendant, using an automatic telephone dialing system within the meaning of the TCPA, made, initiated and/or caused to be initiated at least one telephone call to Plaintiff and each member of the Class, without obtaining the called parties' prior express consent, that delivered a text message identical or substantially similar to the text messages described above that Defendant left for Plaintiff.
- 22. <u>Common Questions of Fact and Law</u>: There is a well-defined community of common questions of fact and law affecting the Plaintiff and members of the Class.
- 23. The questions of fact and law common to Plaintiff and the Class predominate over questions which may affect individual members and include the following:
  - (a) Whether Defendant's conduct of using an automatic telephone dialing system within the meaning of the TCPA, to make, initiate or cause to be initiated at least one

telephone call to Plaintiff and each member of the Class, without obtaining the called parties' prior express consent, that delivered a text message identical or substantially similar to the messages described above that was left for Plaintiff, violated the TCPA?

- (b) Whether Plaintiff and the members of the Class are entitled to statutory damages from Defendant under the TCPA?
- (c) Whether Defendant's violations of the TCPA were willful or knowing?
- (d) Whether Plaintiff and the members of the Class are entitled to up to triple statutory damages under the TCPA from Defendant for Defendant's willful and knowing violations of the TCPA?
- (e) Whether Plaintiff and the members of the Class are entitled to a permanent injunction under the TCPA enjoining Defendant from continuing to engage in its unlawful conduct?
- 24. Adequacy of Representation: Plaintiff is an adequate representative of the Class because Plaintiff's interests do not conflict with the interests of the members of the Class. Plaintiff will fairly, adequately and vigorously represent and protect the interests of the members of the Class and has no interests antagonistic to the members of the Class. Plaintiff has retained counsel who is competent and experienced in litigation in the federal courts, class action litigation and TCPA litigation.
- 25. <u>Superiority</u>: A class action is superior to other available means for the fair and efficient adjudication of the claims of the Class. While the aggregate damages which may be awarded to the members of the Class are likely to be substantial, the damages suffered by individual members of the Class are relatively small. As a result, the expense and burden of individual litigation makes it economically infeasible and procedurally impracticable for each

member of the Class to individually seek redress for the wrongs done to them. Plaintiff does not know of any other litigation concerning this controversy already commenced against Defendant by any member of the Class. The likelihood of the individual members of the Class prosecuting separate claims is remote. Individualized litigation would also present the potential for varying, inconsistent or contradictory judgments, and would increase the delay and expense to all parties and the court system resulting from multiple trials of the same factual issues. In contrast, the conduct of this matter as a class action presents fewer management difficulties, conserves the resources of the parties and the court system, and would protect the rights of each member of the Class. Plaintiff knows of no difficulty to be encountered in the management of this action that would preclude its maintenance as a class action.

26. <u>Injunctive Relief</u>: Defendant has acted on grounds generally applicable to Plaintiff and members of the Class, thereby making appropriate final injunctive relief with respect to Plaintiff and the members of the Class.

## **AS AND FOR A FIRST CAUSE OF ACTION**

- 27. Plaintiff repeats each and every allegation contained in all of the above paragraphs and incorporates such allegations by reference.
- 28. By Defendant's above-described conduct, Defendant committed thousands of violations of the TCPA against Plaintiff and the members of the Class.
- 29. Accordingly, Plaintiff and the members of the Class are entitled to statutory damages from Defendant under 47 U.S.C. § 227(b)(3) of greater than \$5,000,000 and an injunction against Defendant ordering it to cease its violations of the TCPA.
- 30. If it is found that Defendant willfully and/or knowingly violated the TCPA,
  Plaintiff and the members of the Class request an increase by the Court of the damage award

against Defendant, described in the preceding paragraph, to three times the amount available under 47 U.S.C. § 227(b)(3)(B), as authorized by 47 U.S.C. § 227(b)(3) for willful or knowing violations, which amounts to greater than \$15,000,000.

#### PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays for:

- A. An order certifying the Class and appointing Plaintiff as the representative of the Class and appointing the law firm representing Plaintiff as counsel for the Class;
- B. An award to Plaintiff and the members of the Class of more than \$5,000,000 against Defendant for their violations of the TCPA;
- C. If it is found that Defendant willfully and/or knowingly violated the TCPA, Plaintiff and the members of the Class request an increase by the Court of the damage award against Defendant, described in the preceding paragraph, to three times the amount available under 47 U.S.C. § 227(b)(3)(B), as authorized by 47 U.S.C. § 227(b)(3) for willful or knowing violations, which amounts to greater than \$15,000,000;
- D. An injunction against Defendant, on behalf of Plaintiff and the members of the Class, prohibiting Defendant from violating the TCPA; and
  - E. Such other and further relief as the Court may deem just and proper.

## JURY DEMAND

Plaintiff demands a trial by jury.

Dated: White Plains, New York April 7, 2017

Respectfully submitted,

s/Aytan Y. Bellin

Aytan Y. Bellin

BELLIN & ASSOCIATES LLC

85 Miles Avenue

White Plains, NY 10606

Phone: 914-358-5345 Fax: 212-571-0284

Aytan.Bellin@bellinlaw.com

Attorneys for the Plaintiff and the proposed Class

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# Case 2:17-cv-02110 Document 2-3 VER SHEET Page 1 of 2 PageID #: 10

provided by local rules of court purpose of initiating the civil do	. This form, approved by the ocket sheet. (SEE INSTRUCTION OF THE OCK OF THE	ne Judicial Conference of TIONS ON NEXT PAGE OF	f the Uni	ted States in September 1	1974, is requi	red for the use of	the Clerk of Co	urt for th	e e
I. (a) PLAINTIFFS Craig Cunningham, on behalf of himself and all others similarly situation				<b>DEFENDANTS</b> Loft Associates, LL		Cheddar Expre	ess		
(b) County of Residence of First Listed Plaintiff Davidson (EXCEPT IN U.S. PLAINTIFF CASES)				County of Residence of First Listed Defendant Suffolk  (IN U.S. PLAINTIFF CASES ONLY)  NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.					
(c) Attorneys (Firm Name, A Bellin & Associates LLC, 914-358-5345			6;	Attorneys (If Known)					
II. BASIS OF JURISDI	CTION (Place on "X" in O	ne Box Only)	III. CI	L TIZENSHIP OF P	RINCIPA	L PARTIES	(Place an "X" in	One Box fo	or Plainti
II. BASIS OF JURISDICTION (Place an "X" in One Box Only)  □ 1 U.S. Government Plaintiff  (U.S. Government Not a Party)							nt) <b>DEF</b>		
☐ 2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizenship of Parties in Item III)		Citizen of Another State				□ 5		
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□ 110 Insurance □ 120 Marine □ 130 Miller Act □ 140 Negotiable Instrument □ 150 Recovery of Overpayment ∞ Enforcement of Judgment □ 151 Medicare Act □ 152 Recovery of Defaulted Student Loans (Excludes Veterans) □ 153 Recovery of Overpayment of Veteran's Benefits □ 160 Stockholders' Suits □ 190 Other Contract □ 195 Contract Product Liability □ 196 Franchise   REAL PROPERTY □ 210 Land Condemnation □ 220 Foreclosure □ 230 Rent Lease & Ejectment □ 245 Tort Product Liability □ 290 All Other Real Property	PERSONAL INJURY  □ 310 Airplane □ 315 Airplane Product Liability □ 320 Assault, Libel & Slander □ 330 Federal Employers' Liability □ 340 Marine □ 345 Marine Product Liability □ 350 Motor Vehicle □ 355 Motor Vehicle □ Product Liability □ 360 Other Personal Injury □ 362 Personal Injury ■ Medical Malpractice  CIVIL RIGHTS □ 440 Other Civil Rights □ 441 Voting □ 442 Employment □ 443 Housing/ Accommodations □ 445 Amer. w/Disabilities - Employment □ 446 Amer. w/Disabilities - Other □ 448 Education	PERSONAL INJURY  365 Personal Injury - Product Liability  367 Health Care/ Pharmaceutical Personal Injury Product Liability  368 Asbestos Personal Injury Product Liability  PERSONAL PROPER  370 Other Fraud  371 Truth in Lending  380 Other Personal Property Damage Product Liability  PRISONER PETITION Habeas Corpus:  463 Alien Detainee  510 Motions to Vacate Sentence  530 General  535 Death Penalty Other:  540 Mandamus & Other  550 Civil Rights  555 Prison Condition  560 Civil Detainee - Conditions of Confinement	TY	LABOR  O Fair Labor Standards Act O Labor/Management Relations O Railway Labor Act Family and Medical Leave Act O Other Labor Litigation Employee Retirement Income Security Act  IMMIGRATION Not Naturalization Application Other Labor Litigation Control Employee Retirement Control Employee Control Employ	422 Appe   423 With 28 U   PROPEF   820 Copy   830 Paten   840 Trade   861 Black   863 DIW   864 SSID   865 RSI (	al 28 USC 158 frawal SC 157  RTY RIGHTS rights t t mark  SECURITY (1395ff) £ Lung (923) C/DIWW (405(g)) Title XVI 405(g))  LTAX SUITS G (U.S. Plaintiff efendant)	375 False Cl   376 Qui Tar   3729(a)   400 State Re   410 Antitrus   430 Banks a   450 Comme   460 Deporta   470 Rackete   Corrupt   480 Consur   490 Cable/S   850 Securiti   Exchan   893 Environ   893 Environ   895 Freedon   Act   896 Arbitrat   899 Adminis   Act/Rev	laims Act in (31 USC )) capportions st ind Bankin, ree ition organizati eer Credit at TV es/Commo ge tatutory Ac tural Acts imental Ma in of Inforn ion strative Pre iew or Api Decision utionality o  in (31 USC )  in (31 USC )	ment  g  ced and ions  odities/ ctions  atters nation  ocedure peal of
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VII. REQUESTED IN COMPLAINT:	Illegal Test Messages  CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.			EMAND \$ 15,000,000.00	CHECK YES only if demanded in complaint:  JURY DEMAND: X Yes			nt:	
VIII. RELATED CASE IF ANY	(See instructions):	JUDGE			DOCKE	T NUMBER			
DATE 04/07/2017 FOR OFFICE USE ONLY		signature of attraction /s/ Aytan Y. Bell		DF RECORD					
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## CERTIFICATION OF ARBITRATION ELIGIBILITY

Local Arbitration Rule 83.10 provides that with certain exceptions, actions seeking money damages only in an amount not in excess of \$150,000, exclusive of interest and costs, are eligible for compulsory arbitration. The amount of damages is presumed to be below the threshold amount unless a certification to the contrary is filed.

I, Aytan ineligi	ble for c	, counsel for, do hereby certify that the above captioned civil action is ompulsory arbitration for the following reason(s):
	X	monetary damages sought are in excess of \$150,000, exclusive of interest and costs,
	X	the complaint seeks injunctive relief,
		the matter is otherwise ineligible for the following reason
		DISCLOSURE STATEMENT - FEDERAL RULES CIVIL PROCEDURE 7.1
		Identify any parent corporation and any publicly held corporation that owns 10% or more or its stocks:
None		
		RELATED CASE STATEMENT (Section VIII on the Front of this Form)
provides because same jue case: (A	s that "A c the cases dge and m ) involves	is that are arguably related pursuant to Division of Business Rule 50.3.1 in Section VIII on the front of this form. Rule 50.3.1 (a) civil case is "related" to another civil case for purposes of this guideline when, because of the similarity of facts and legal issues or arise from the same transactions or events, a substantial saving of judicial resources is likely to result from assigning both cases to the agistrate judge." Rule 50.3.1 (b) provides that "A civil case shall not be deemed "related" to another civil case merely because the civil identical legal issues, or (B) involves the same parties." Rule 50.3.1 (c) further provides that "Presumptively, and subject to the power mine otherwise pursuant to paragraph (d), civil cases shall not be deemed to be "related" unless both cases are still pending before the
		NY-E DIVISION OF BUSINESS RULE 50.1(d)(2)
1.)	Is the county	ivil action being filed in the Eastern District removed from a New York State Court located in Nassau or Suffolk
2.)		answered "no" above: the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in Nassau or Suffolk ? Yes
	b) Did t District	the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in the Eastern ? Yes
Suffolk	County, olk Coun	
	(N	Note: A corporation shall be considered a resident of the County in which it has the most significant contacts).
		BAR ADMISSION
I am cu	rrently ac	dmitted in the Eastern District of New York and currently a member in good standing of the bar of this court.  Yes  No
Are you	ı currentl	y the subject of any disciplinary action (s) in this or any other state or federal court?  Yes (If yes, please explain) No

I certify the accuracy of all information provided above.

Signature: /s/ Aytan Y. Bellin

## UNITED STATES DISTRICT COURT

for the

Eastern District of New York						
Craig Cunningham, on behalf of himself and all others similarly situated,						
Plaintiff(s)						
V.	Civil Action No.					
Loft Associates, LLC D/B/A Cheddar Express	)					
2011/100001at00, 220 D/D/11 Giloudal 2/piece						
Defendant(s)	, )					
SUMMONS IN A CIVIL ACTION						
To: (Defendant's name and address) Loft Associates, LLC D/B/A 99 Washington Avenue, Alba						
A lawsuit has been filed against you.  Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:  Aytan Y. Bellin, Esq., Bellin & Associates LLC, 85 Miles Avenue, White Plains, NY 10606						
If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.						
	DOUGLAS C. PALMER CLERK OF COURT					
Date:						
	Signature of Clerk or Deputy Clerk					

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No.

## PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

	This summons for (no	ame of individual and title, if a	ny)				
was rec	ceived by me on (date)	-	·				
	☐ I personally served	d the summons on the ind	dividual at (place)				
		on (date)	; or				
	☐ I left the summons at the individual's residence or usual place of abode with (name)						
			, a person of suitable age and discretion who res	sides there,			
	on (date), and mailed a copy to the individual's last known address; or \[ \sum \] I served the summons on (name of individual)						
	designated by law to	accept service of proces	s on behalf of (name of organization)				
			on (date)	; or			
	☐ I returned the sum	mons unexecuted because	se	; or			
	☐ Other (specify):						
	My fees are \$	for travel and	\$ for services, for a total of \$	0.00			
	I declare under penalty of perjury that this information is true.						
D /							
Date:		-	Server's signature	·			
		-	Printed name and title				
		-	Server's address				

Additional information regarding attempted service, etc:

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