

4. Plaintiff Pamela Hennings (hereinafter “Ms. Hennings”) f/k/a Pamela Pagels is a natural person who resides in the City of Mequon, County of Ozaukee, State of Wisconsin, and is a “consumer” as that term is defined by 15 U.S.C. § 1692a(3).
5. Defendant Alltran Financial, LP a/k/a JC Christensen and Associates (hereinafter “Defendant JC Christensen”) is a business with offices located at 200 14th Ave E, Sartell, MN 56377, and a registered agent of CT Corporation System Inc., 1010 Dale St N., St. Paul, MN 55117.
6. Defendant JC Christensen is a “debt collector” as that term is defined by the FDCPA, 15 U.S.C. § 1692a(6).

FACTUAL ALLEGATIONS AS TO PLAINTIFF

7. Ms. Hennings incurred a consumer debt as that term is defined at 15 U.S.C. § 1692a(5) to American General Finance.
8. Ms. Hennings filed for bankruptcy in 2011, and she received a discharge on the debt owed to American General Finance.
9. In 2014, LVNV Funding LLC sued her ex-husband regarding the debt to American General Finance.
10. Ms. Hennings was not named as a defendant on the action by LVNV Funding LLC.
11. LVNV Funding LLC was granted a judgment against Ms. Hennings’ ex-husband only.
12. Defendant JC Christensen is attempting to collect on that judgment.
13. In an attempt to collect that judgment, they sent a collection letter to Ms. Hennings. See Exhibit A.
14. That letter states that “This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.”

15. Upon information and belief, Defendant JC Christensen is not licensed with the Division of Banking.
16. It is within the state's general police powers to regulate collection agencies operating within the state.
17. Pursuant to the FDCPA, consumers have a right to be free from illegal and unpermitted collection actions.
18. All collection agencies operating within Wisconsin are regulated and licensed.
19. Pursuant to the FDCPA, consumers have a right to be free from contact from collection agencies that are operating outside the regulation, supervision, and compliance with state laws designed to protect the consumers.
20. Pursuant to the FDCPA, consumers have a right to receive truthful collection letters that do not contain false statements

CLASS ALLEGATIONS

21. Plaintiff brings this action individually and as a class action, pursuant to Rules 23(a) and 23(b) of the Federal Rules of Civil Procedure, on behalf of the following class:

ALL CONSUMERS IN THE STATE OF WISCONSIN WHO RECEIVED LETTERS FROM DEFENDANT IN THE ONE YEAR PRIOR TO THE FILING OF THIS CASE THAT STATED THAT DEFENDANT WAS LICENSED BY THE DIVISION OF BANKING IN THE WISCONSIN DEPARTMENT OF FINANCIAL INSTITUTIONS.

22. Upon information and belief, the class is so numerous that joinder of all members is impracticable. The precise number of Class members is known only to Defendant, but is believed to be above 100.
23. There are questions of law and fact common to the Class that predominate over any questions affecting only individual Class members. The principal questions are whether

Defendant violated the FDCPA by sending out a letter stating that they were licensed with the state of Wisconsin, when they were not licensed.

24. Plaintiff's claims are typical of the claims of the Class, which all arise from the same operative facts and are based on the same legal theories.
25. Plaintiff will fairly and adequately protect the interests of the Class. Plaintiff is committed to vigorously litigating this matter and has retained counsel experienced in handling class actions and claims involving unlawful collection practices. Neither Plaintiff nor her counsel has any interests which might cause her not to vigorously pursue this claim.
26. This action should be maintained as a class action because the prosecution of separate actions by individual members of the Class would create a risk of inconsistent or varying adjudications with respect to individual members which would establish incompatible standards of conduct for the parties opposing the Class, as well as a risk of adjudications with respect to individual members which would as a practical matter be dispositive of the interests of other members not parties to the adjudications or substantially impair or impede their ability to protect their interests.
27. A class action is a superior method for the fair and efficient adjudication of this controversy. The interest of Class members in individually controlling the prosecution of separate claims against Defendants is slight because the maximum statutory damages are limited to \$1,000.00 under the FDCPA. Management of the Class claims is likely to present significantly fewer difficulties than those presented in many individual claims. The identities of the Class members may be obtained from Defendant's records.
28. This Class Action seeks statutory damages for the class based on the common injuries sustained by Plaintiff and the putative class.

TRIAL BY JURY

29. Plaintiff is entitled to and hereby demands a trial by jury. U.S. Const. Amend. 7; Fed. R. Civ. Pro. 38.

CAUSES OF ACTION

COUNT I.

VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT

30. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
31. The foregoing acts and omissions of Defendant JC Christensen constitute numerous and multiple violations of the FDCPA, including but not limited to 15 U.S.C. §§ 1692e, 1692e(1), 1692e(2), 1692e(5), 1692e(10), and 1692f(1).
32. As a result of Defendant JC Christensen's violations of the FDCPA, Plaintiff is entitled to actual damages, statutory damages pursuant to 15 U.S.C. § 1692k(a)(2)(A); and, reasonable attorney's fees and costs pursuant to 15 U.S.C. § 1692k(a)(3) from Defendant.

WHEREFORE, Plaintiff respectfully prays that relief be granted as follows:

- That judgment be entered against Defendant for statutory damages pursuant to 15 U.S.C. § 1692k(a)(2)(A) and (B);
- That the Court award costs and reasonable attorneys' fees, pursuant to 15 U.S.C. § 1692k(a)(3);
- That an order be entered certifying the proposed Class under Rule 23 of the Federal Rules of Civil Procedure and appointing Plaintiff and her counsel to represent the Class;
- That the Court grant declaratory and injunctive relief, in the form of finding Defendant's conduction to violate the law and prohibiting them from continuing their collection practices; and
- That the Court grants such other and further relief as may be just and proper.

Dated this 22nd day of November, 2016.

Respectfully submitted,

By: s/ Heidi N. Miller
Nathan E. DeLadurantey, (WI #1063937)
Heidi N. Miller (WI # 1087696)
DELADURANTEY LAW OFFICE, LLC
735 W. Wisconsin Ave, Suite 720
Milwaukee, WI 53233
Telephone: (414) 377-0515
Facsimile: (414) 755-0860
Nathan@de-la-law.com
Heidi@de-la-law.com

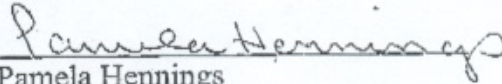
Thomas J. Lyons, Jr., Esq.
CONSUMER JUSTICE CENTER, P.A.
367 Commerce Court
Vadnais Heights, MN 55127
Telephone: (651) 770-9707
Facsimile: (651) 704-0907
tommycjc@aol.com

ATTORNEYS FOR PLAINTIFF

VERIFICATION OF COMPLAINT AND CERTIFICATION

Pursuant to 28 U.S.C. § 1746, I, Pamela Hennings, declare under penalty of perjury the following:

1. I am a Plaintiff in this civil proceeding.
2. I have read the above-entitled civil Complaint prepared by my attorneys and I believe that all of the facts contained in it are true, to the best of my knowledge, information and belief formed after reasonable inquiry.
3. I believe that this civil Complaint is well grounded in fact and warranted by existing law or by a good faith argument for the extension, modification, or reversal of existing law.
4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint.
5. I have filed this civil Complaint in good faith and solely for the purposes set forth in it.
6. Each and every exhibit I have provided to my attorneys which has been attached to this Complaint is a true and correct copy of the original.
7. Except for clearly indicated redactions made by my attorneys where appropriate, I have not altered, changed, modified, or fabricated these exhibits, except that some of the attached exhibits may contain some of my own handwritten notations.


Pamela Hennings

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

Place an "X" in the appropriate box: Green Bay Division Milwaukee Division

I. (a) PLAINTIFFS

Pamela Hennings

(b) County of Residence of First Listed Plaintiff **Ozaukee**

(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)

DeLadurantey Law Office, LLC
735 W. Wisconsin Ave, Suite 720, Milwaukee, WI 53223

DEFENDANTS

Alltran Financial, LP a/k/a J.C. Christensen and Associates, Inc.

County of Residence of First Listed Defendant

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- 1 U.S. Government Plaintiff
- 3 Federal Question (U.S. Government Not a Party)
- 2 U.S. Government Defendant
- 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

	PTF	DEF		PTF	DEF
Citizen of This State	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Med. Malpractice	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIW W (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS	FEDERAL TAX SUITS	
<input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education	<input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement	<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	
IMMIGRATION				
		<input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee (Prisoner Petition) <input type="checkbox"/> 465 Other Immigration Actions		

V. ORIGIN

(Place an "X" in One Box Only)

- 1 Original Proceeding
- 2 Removed from State Court
- 3 Remanded from Appellate Court
- 4 Reinstated or Reopened
- 5 Transferred from another district (specify)
- 6 Multidistrict Litigation

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):
15 U.S.C. § 1692

Brief description of cause:
Violation of the Fair Debt Collection Practices Act

VII. REQUESTED IN COMPLAINT:

CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23 **DEMAND \$**

CHECK YES only if demanded in complaint:
JURY DEMAND: Yes No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

SIGNATURE OF ATTORNEY OF RECORD

11/22/2016

s/ Heidi N. Miller

FOR OFFICE USE ONLY

RECEIPT #

AMERICAN JUDICIAL SYSTEMS, INC. Case 2:16-cv-01561-NJ Filed 11/22/16 Page 1 of 1 Document 1-1

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UNITED STATES DISTRICT COURT

for the

Eastern District of Wisconsin

Pamela Hennings on behalf of herself
and all others similarly situated,

Plaintiff

v.

Alltran Financial, LP
a/k/a J.C. Christensen and Associates, Inc.,

Defendant

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)
)
)
)
)
)

Civil Action No. 16-cv-1561

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address) Alltran Financial, LP a/k/a JC Christensen and Associates
200 14th Ave E.
Sartell, MN 56377

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:

Heidi N. Miller
DeLadurantey Law Office, LLC
735 W. Wisconsin Ave., Suite 720
Milwaukee, WI 53233

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.

CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Civil Action No. 16-cv-1561

PROOF OF SERVICE

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

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

I personally served the summons on the individual 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 resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or

I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
_____ on *(date)* _____; or

I returned the summons unexecuted because _____; 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.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

Total Due: \$5,310.62

Exhibit A

NOTICE OF JUDGMENT COLLECTION

Dear Pamela G Pagels,

J.C. Christensen & Associates has been contracted to lead and represent in the collection of the judgment awarded on your Springleaf Financial Services Inc. account. This judgment, judgment number: 14-SC-576, was awarded on 08/20/2014 and holds a current balance of \$5,310.62.

THIS JUDGMENT MAY BE FORWARDED TO AN ATTORNEY FOR EXECUTION

We have been given authorization to negotiate **SETTLEMENT** terms for **SATISFACTION OF THE JUDGMENT** entered against you. Please review the following settlement opportunities to make voluntary resolution of your judgment a reality:

- 1** Settle your judgment now for a lump-sum of \$3,982.97 on your outstanding judgment balance.
- 2** Extend your time and settle your judgment in 12 payments of \$376.17 and you have the flexibility of paying the settlement over twelve months.
- 3** Contact us to discuss your financial situation and a customized payment plan that may be available to you.

To resolve your debt online, please visit us at www.JCCSecurePay.com. Most payment options are free with no transaction charges.

Take advantage of this opportunity to settle your judgment and avoid the possibility of this judgment being forwarded to an attorney for execution. Call us at **866-648-8591**.

To take advantage of this opportunity to settle your judgment, contact Robert Johnson at **866-648-8591**. Please recognize that interest is accruing on your judgment. Because of interest being added, the amount due on the day you pay may be greater. As long as you haven't made other arrangements to repay this debt, you may be eligible for this offer. For accounting purposes, your first payment toward the settlement must be received within 40 calendar days after the date of this letter. If you wish to make a payment proposal after that time, please call us to discuss it. We are not obligated to renew this offer. The opportunities listed above do not alter or amend your validation rights as contained in this document.

Please be aware that if the amount of debt forgiven as a result of settlement is equal to or greater than \$600.00, your current creditor may be required by Internal Revenue Code Section 6050P to report the forgiven debt to the IRS and issue a form 1099c. If you have any questions regarding your personal taxes, it is recommended you consult with a certified public accountant or other tax professional.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.

CUSTOMER SERVICE AND PAYMENT INFORMATION

Pay your bill online!
Visit us at
www.JCCSecurePay.com



TOLL FREE PHONE AND HOURS:
866-648-8591
Mon-Tues - 8am-8pm, Wed - 8am-6pm
Thur-Fri - 8am-7pm, Sat - 8am-12pm



SEND MAIL AND/OR PAYMENT TO:
J.C. Christensen and Associates, Inc.
PO Box 519
Sauk Rapids, MN 56379

Please detach and return with payment in the enclosed envelope.

RCP170

PO Box 1952
Southgate, MI 48195-0952

I authorize the following amount to be charged to my credit card shown. VISA M/C D/C A/C

Cardholder name: _____ Exp. Date: _____

Account #:

Amount \$: _____ Signature: _____

File Number: 19905215 Balance Due: \$5,310.62

Original Account #: XXXX7430

07/19/16

regarding the personal information of customers and former customers.

Resurgent Capital Services L.P	LVNV Funding, LLC	Ashley Funding Services LLC
Sherman Acquisition L.L.C.	PYOD LLC	SFG REO, LLC
Resurgent Capital Services PR LLC	Anson Street LLC	Pinnacle Credit Services, LLC

Information We May Collect. The Sherman Companies may collect the following personal information:

(1) information that we receive from your account file at the time we purchase or begin to service your account, such as your name, address, social security number, and assets; (2) information that you may give us through discussion with you, or that we may obtain through your transactions with us, such as your income and payment history; (3) information that we receive from consumer reporting agencies, such as your creditworthiness and credit history, and (4) information that we obtain from other third party information providers, such as public records and databases that contain publicly available data about you, such as bankruptcy and mortgage filings. All of the personal information that we collect is referred to in this notice as "collected information".

Confidentiality and Security of Collected Information. At the Sherman Companies, we restrict access to collected information about you to individuals who need to know such collected information in order to perform certain services in connection with your account. We maintain physical safeguards (like restricted access), electronic safeguards (like encryption and password protection), and procedural safeguards (such as authentication procedures) to protect collected information about you.

Sharing Collected Information with Affiliates From time to time, the Sherman Companies may share collected information about customers and former customers with each other in connection with administering and collecting accounts to the extent permitted under the Fair Debt Collection Practices Act or applicable state law.

Sharing Collected Information with Third Parties The Sherman Companies do not share collected information about customers or former customers with third parties, except as permitted in connection with administering and collecting accounts under the Fair Debt Collections Practices Act and applicable state law.

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ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Class Action Says J.C. Christensen and Associates Lied to Debtors](#)
