UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF WISCONSIN MILWAUKEE DIVISION

ENEIDA JOHNSON, Individually and on Behalf	Case No.: 17-cv-124		
of All Others Similarly Situated,	CLASS ACTION COMPLAIN		
Plaintiff,			
vs.			
COLLECTION ASSOCIATES, LTD.,	Jury Trial Demanded		
Defendants.			

INTRODUCTION

1. This class action seeks redress for collection practices that violate the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* (the "FDCPA").

JURISDICTION AND VENUE

2. The court has jurisdiction to grant the relief sought by the Plaintiff pursuant to 15 U.S.C. § 1692k and 28 U.S.C. §§ 1331, and 1337. Venue in this District is proper in that Defendants directed their collection efforts into the District.

PARTIES

- 3. Plaintiff Eneida Johnson is an individual who resides in the Eastern District of Wisconsin (Milwaukee County).
- 4. Plaintiff is a "consumer" as defined in the FDCPA, 15 U.S.C. § 1692a(3), in that Defendant sought to collect from her a debt allegedly incurred for personal, family or household purposes.
- 5. Defendant Collection Associates, Ltd. ("CA") is a domestic limited liability company with its principal place of business located at 225 S. Executive Dr., Suite 250 Brookfield, WI 53005.

- 6. CA is engaged in the business of a collection agency, using the mails and telephone to collect consumer debts originally owed to others.
- 7. CA is engaged in the business of collecting debts owed to others and incurred for personal, family or household purposes. CA is a debt collector as defined in 15 U.S.C. § 1692a and Wis. Stat. § 427.103(3).

FACTS

- 8. On or about May 11, 2016, CA mailed a debt collection letter to Plaintiff regarding an alleged debt owed to "Anesthesiology Assoc Of Wi. S.C." ("AAW"). A copy of this letter is attached to this Complaint as <u>Exhibit A</u>.
- 9. Upon information and belief, <u>Exhibit A</u> was the first letter CA sent Plaintiff regarding the alleged debt to which the letter refers.
- 10. Upon information and belief, the alleged debt that CA was attempting to collect by sending Exhibit A to Plaintiff was allegedly incurred for personal, family or household purposes, namely personal medical services.
- 11. Upon information and belief, <u>Exhibit A</u> is a form letter, generated by computer, and with the information specific to Plaintiff inserted by computer.
 - 12. The account number for the alleged debt identified in Exhibit A ends in "7140."
 - 13. Exhibit A seeks to collect a "BALANCE" of "\$2340.00."
- 14. On or about August 9, 2016, CA mailed a debt collection letter to Plaintiff regarding the same alleged account ("7140") owed to AAW as referenced in Exhibit A. A copy of this letter is attached to this Complaint as Exhibit B.
 - 15. Exhibit B seeks to collect a "BALANCE" of "\$2369.17."
- 16. <u>Exhibit B</u>, for the first time, includes a new debt of \$29.17 that is not included on Exhibit A.

- 17. When it attempted to collect an additional debt from Plaintiff, 15 U.S.C. § 1692g(a) required CA to send a new written validation notice to Plaintiff. 15 U.S.C. § 1692g(a).
- 18. Exhibit B does not include the portion of the validation notice specified in 15 U.S.C. § 1692g(a)(3)-(5) for the new alleged debt.
- 19. Plaintiff did not receive any other written communications from CA containing the 15 U.S.C. § 1692g(a) notice in reference to the \$29.17 debt.
- 20. Failure to provide the notice pursuant to 15 U.S.C. § 1692g(a) is a material violation of the FDCPA. The notice informs the consumer of his or her rights to dispute the debt, and to receive verification of the debt, during which process many debt collection activities must stop. 15 U.S.C. § 1692g(b).
- 21. 15 U.S.C. § 1692e generally prohibits "any false, deceptive, or misleading representation or means in connection with the collection of any debt."
- 22. 15 U.S.C. § 1692e(10) specifically prohibits the "use of any false representation or deceptive means to collect or attempt to collect any debt."
- 23. 15 U.S.C. § 1692f generally prohibits "unfair or unconscionable means to collect or attempt to collect any debt."

COUNT I – FDCPA

- 24. Plaintiff incorporates by reference as if fully set forth herein the allegations contained in the preceding paragraphs of this Complaint.
- 25. <u>Exhibit B</u>, for the first time, includes a new debt of \$29.17 that is not included on Exhibit A.
- 26. When it attempted to collect an additional debt from Plaintiff, 15 U.S.C. § 1692g(a) required CA to send a new written validation notice to Plaintiff. 15 U.S.C. § 1692g(a).

- 27. Exhibit B does not include the portion of the validation notice specified in 15 U.S.C. § 1692g(a)(3)-(5) for the new alleged debt.
- 28. Plaintiff did not receive any other written communications from CA containing the 15 U.S.C. § 1692g(a) notice in reference to the \$29.17 debt.
- 29. Failure to provide the notice pursuant to 15 U.S.C. § 1692g(a) is a material violation of the FDCPA. *Janetos v. Fulton Friedman & Gullace, LLP*, 825 F.3d 317, 324 (7th Cir. 2016) ("we have not extended the implicit materiality requirement of § 1692e to reach claims under § 1692g(a)"). The notice informs the consumer of his or her rights to dispute the debt, and to receive verification of the debt, during which process many debt collection activities must stop. 15 U.S.C. § 1692g(b).
 - 30. Such conduct violates 15 U.S.C. §§ 1692e, 1692e(10), 1692g(a) and 1692g(b).

CLASS ALLEGATIONS

- 31. Plaintiff brings this action on behalf of a Class, consisting of (a) all natural persons in the State of Wisconsin (b) who were sent an initial debt collection letter in the form represented by Exhibit A to the complaint in this action, (c) and who were later sent another collection letter in the form represented by Exhibit B to the complaint in this action (d) in which the first and second letters sought to collect the same account, and (e) in which the balance sought in the second letter exceeded the balance sought in the first letter and (f) CA did not provide the 15 U.S.C. § 1692g(a) debt validation notice with the second letter (g) seeking to collect a debt incurred for personal, family or household purposes, (h) between January 26, 2016 and January 26, 2017, inclusive, (i) that was not returned by the postal service.
- 32. The Class is so numerous that joinder is impracticable. Upon information and belief, there are more than 50 members of the Class.

33. There are questions of law and fact common to the members of the class, which common questions predominate over any questions that affect only individual class members. The predominant common question is whether Exhibits A, B, or C and Defendants' standardized

debt collection procedures violate the FDCPA.

34. Plaintiff's claims are typical of the claims of the Class members. All are based on

the same factual and legal theories.

35. Plaintiff will fairly and adequately represent the interests of the Class members.

Plaintiff has retained counsel experienced in consumer credit and debt collection abuse cases.

36. A class action is superior to other alternative methods of adjudicating this dispute.

Individual cases are not economically feasible.

JURY DEMAND

37. Plaintiff hereby demands a trial by jury.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff requests that the Court enter judgment in favor of Plaintiff and the Class and against Defendant for:

(a) actual damages;

(b) statutory damages;

(c) attorneys' fees, litigation expenses and costs of suit; and

(d) such other or further relief as the Court deems proper.

Dated: January 26, 2017

ADEMI & O'REILLY, LLP

By: /s/ John D. Blythin

Shpetim Ademi (SBN 1026973)

John D. Blythin (SBN 1046105)

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jblythin@ademilaw.com
meldridge@ademilaw.com
dmorris@ademilaw.com

EXHIBIT A

COLLECTION ASSOCIATES, LTD.

PO Box 465 ♦ Brookfield, WI 53008-0465 *Telephone: (262) 641-2500*

PO Box 465 Brookfield WI 53008-0465 RETURN SERVICE REQUESTED

August 9, 2016

195871486

Eneida Johnson 4535 S Whitnall Ave Apt 20 St Francis WI 53235-6019 COLLECTION ASSOCIATES, LTD.

PO Box 465

Brookfield WI 53008-0465

Account # Balance:

7140 \$2369.17

Detach Upper Portion And Return With Payment

Balance:

\$2369.17

Acct #:

7140

Account of: Anesthesiology Assoc. Of Wi. S.C.

PLEASE REMIT!!

Your account has not been paid. Please send full payment today or call our office to make other satisfactory arrangements.

Sincerely,

Collection Associates, LTD.

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.

1RDCOLL01PR

Exhibit B

DOBBERSTEIN LAW FIRM, LLC

PO Box 470 ◆ Brookfield, WI 53008-0470 Telephone: (262) 641-3715

PO Box 470 Brookfield WI 53008-0470 RETURN SERVICE REQUESTED

October 19, 2016

251288769

Eneida Johnson 4535 S Whitnall Ave Apt 20 St Francis WI 53235-6019 DOBBERSTEIN LAW FIRM, LLC
PO Box 470
Brookfield WI 53008-0470

Account # Balance:

7140 \$2391.93

Past Due Balance

Detach Upper Portion And Return With Payment

<u>Last</u> <u>Activity</u> 12/25/2015 Account Number 714

Creditor

ANESTHESIOLOGY ASSOC. OF WI,

Balance \$2391.93

TOTAL DUE: \$2391.93

Dear Eneida Johnson:

This account has been listed with our office for collection.

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 after 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 of 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 current creditor.

Sincerely,

Dobberstein Law Firm, LLC.

1RDCOLL02VFIRST

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 THE REVERSE OF THE FORM.)

Place an X in the appropriate	Box: Green I	Bay Division	<u> </u>	Milwaukee Division			
I. (a) PLAINTIFFS			DEFENDANTS	DEFENDANTS			
ENEIDA JOHNSON			COLLECTIO	COLLECTION ASSOCIATES, LTD.			
(b) County of Residence of First Listed Plaintiff Milwaukee (EXCEPT IN U.S. PLAINTIFF CASES)			NOTE: IN LANI	County of Residence of First Listed Defendant (IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.			
(c) Attorney's (Firm Name	e, Address, and Telephone Number))	Attorneys (If Known)				
	3620 E. Layton Ave., Cudahy, WI 53 ne (414) 482-8001-Facsimile	3110					
II. BASIS OF JURISI	OICTION (Place an "X" in	One Box Only)		RINCIPAL PARTIES	Place an "X" in One Box for Plaintiff		
U.S. Government Plaintiff	✓ 3 Federal Question (U.S. Government No.	ot a Party)		TF DEF 1			
2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizenship	of Parties in Item III)	Citizen of Another State	2 Incorporated and I of Business In A			
			Citizen or Subject of a Foreign Country	3 Foreign Nation	6 6 6		
IV. NATURE OF SUI	T (Place an "X" in One Box Only	y)	roreign Country				
CONTRACT	TORT		FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES		
□ 110 Insurance □ 120 Marine □ 130 Miller Act □ 140 Negotiable Instrument □ 150 Recovery of Overpayment □ 8 Enforcement of Judgment □ 151 Medicare Act □ 152 Recovery of Defaulted Student Loans (Excl. 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 □ 240 Torts to Land □ 245 Tort Product Liability □ 290 All Other Real Property	□ 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	PERSONAL INJURY 362 Personal Injury - Med. Malpractice 365 Personal Injury - Product Liability 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY 370 Other Fraud 371 Truth in Lending 380 Other Personal Property Damage Product Liability PRISONER PETITIONS 510 Motions to Vacate Sentence Habeas Corpus: 530 General 535 Death Penalty 540 Mandamus & Other 550 Civil Rights 555 Prison Condition	610 Agriculture 620 Other Food & Drug 625 Drug Related Seizure of Property 21 USC 881 630 Liquor Laws 640 R.R. & Truck 650 Airline Regs. 660 Occupational Safety/Health 690 Other LABOR 710 Fair Labor Standards Act 720 Labor/Mgmt. Relations 730 Labor/Mgmt. Reporting & Disclosure Act 740 Railway Labor Act 790 Other Labor Litigation 791 Empl. Ret. Inc. Security Act IMMIGRATION 462 Naturalization Application 463 Habeas Corpus - Alien Detainee 465 Other Immigration Actions	422 Appeal 28 USC 158 423 Withdrawal	400 State Reapportionment 410 Antitrust 430 Banks and Banking 450 Commerce 460 Deportation 470 Racketeer Influenced and Corrupt Organizations 480 Consumer Credit 490 Cable/Sat TV 810 Selective Service 850 Securities/Commodities/Exchange 875 Customer Challenge 12 USC 3410 890 Other Statutory Actions 891 Agricultural Acts 892 Economic Stabilization Act 893 Environmental Matters 894 Energy Allocation Act 895 Freedom of Information Act 900Appeal of Fee Determination Under Equal Access to Justice 950 Constitutionality of State Statutes		
☑ 1 Original ☐ 2 R	tate Court A	ppellate Court	Reopened another (speci		Judgment		
VI. CAUSE OF ACTI	15 U.S.C. 1692 et seq	se:	iling (Do not cite jurisdiction	ai statutes uniess diversity):			
VII. REQUESTED IN COMPLAINT:	CHECK IF THIS IS UNDER F.R.C.P. 2	S A CLASS ACTION 23	DEMAND \$	CHECK YES only JURY DEMAND:	if demanded in complaint: ☑ Yes ☐ No		
VIII. RELATED CAS IF ANY	(See instructions):	UDGE		DOCKET NUMBER			
DATE		SIGNATURE OF ATTOR	RNEY OF RECORD				
January 26, 201	7	s/ John D. Bl	lythin				
FOR OFFICE USE ONLY							

- Case 2:17-cy-00124 Filed 01/26/17 Page 1 of 2 Document 1-3

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading 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. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- I. (a) Plaintiffs-Defendants. Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.
- (b) County of Residence. For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)
- (c) Attorneys. Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".
- **II. Jurisdiction**. The basis of jurisdiction is set forth under Rule 8(a), F.R.C.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.

United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here.

United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.

Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.

Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; federal question actions take precedence over diversity cases.)

- III. Residence (citizenship) of Principal Parties. This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.
- **IV. Nature of Suit.** Place an "X" in the appropriate box. If the nature of suit cannot be determined, be sure the cause of action, in Section VI below, is sufficient to enable the deputy clerk or the statistical clerks in the Administrative Office to determine the nature of suit. If the cause fits more than one nature of suit, select the most definitive.
- V. Origin. Place an "X" in one of the seven boxes.

Original Proceedings. (1) Cases which originate in the United States district courts.

Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. When the petition for removal is granted, check this box.

Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.

Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.

Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.

Multidistrict Litigation. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407. When this box is checked, do not check (5) above.

Appeal to District Judge from Magistrate Judgment. (7) Check this box for an appeal from a magistrate judge's decision.

VI. Cause of Action. Report the civil statute directly related to the cause of action and give a brief description of the cause. Do not cite jurisdictional statutes unless diversity. Example:

U.S. Civil Statute: 47 USC 553

Brief Description: Unauthorized reception of cable service

VII. Requested in Complaint. Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.

Demand. In this space enter the dollar amount (in thousands of dollars) being demanded or indicate other demand such as a preliminary injunction.

Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.

VIII. Related Cases. This section of the JS 44 is used to reference related pending cases if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.

UNITED STATES DISTRICT COURT

for the

Eastern District of Wisconsin

	Lustem Dist	1101 01	Wisconsin
ENEIDA JOHN Plaintiff v. COLLECTION ASSOC)))))	Civil Action No. 17-cv-124
	SUMMONS IN	А СГ	VIL ACTION
To: (Defendant's name and address)		ES, LT STEIN	TD.
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: John D. Blythin Ademi & O'Reilly, LLP 3620 East Layton Avenue Cudahy, WI 53110 (414) 482-8000-Telephone			
If you fail to respond, ju You also must file your answer		e entere	ed against you for the relief demanded in the complaint.
			CLERK OF COURT
Date:			Signature of Clerk or Deputy Clerk

Civil Action No. 17-cv-124

PROOF OF SERVICE

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

	This summons for (nan	ne of individual and title, if any)			
was re	ceived by me on (date)	·			
	☐ I personally served	the summons on the individual at	t (place)		
	on (date)		on (date)	; or	
	☐ I left the summons	at the individual's residence or us	sual place of abode with (name)		
		, a person of	f suitable age and discretion who resid	des there,	
	on (date)	, and mailed a copy to th	ne individual's last known address; or		
	☐ I served the summo	ons on (name of individual)		, wh	o is
	designated by law to a	accept service of process on behal	f of (name of organization)		
			on (date)	; or	
	☐ I returned the summ	nons unexecuted because			; or
	☐ Other (specify):				
	My fees are \$	for travel and \$	for services, for a total of \$	0.00	
	I declare under penalty	y of perjury that this information i	s true.		
Date:					
			Server's signature		
			Printed name and title		
			Server's address		

Additional information regarding attempted service, etc:

Save As...

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Collection Associates</u>, <u>Ltd. Hit with Debt Collection Class Action</u>