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

MARY NEUMER, Individually and on Behalf ) Case No.: 17-cv-1027 of All Others Similarly Situated,

Plaintiff,

VS.

**OPTIMUM OUTCOMES, INC.,** 

Defendant.

**CLASS ACTION COMPLAINT** 

Jury Trial Demanded

#### **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 Defendant directed its collection efforts into the District.

#### PARTIES

3. Plaintiff Mary Schneider is an individual who resides in the Eastern District of Wisconsin (Milwaukee County).

Plaintiff is a "consumer" as defined in the FDCPA, 15 U.S.C. § 1692a(3), in that 4. Defendant sought to collect from her a debt allegedly incurred for personal, family or household purposes, specifically, for medical care.

5. Plaintiff is also a "customer" as defined in the Wisconsin Consumer Act, Wis. Stat. § 421.301(17), in that the alleged debt arose from one or more consumer transactions with an agreement to defer payment.

6. Defendant Optimum Outcomes, Inc. ("Optimum") is a debt collection agency with its principal offices located at 2651 Warrenville Road, Suite 500, Downers Grove, IL 60515

7. Optimum is engaged in the business of a collection agency, using the mails and telephone to collect consumer debts originally owed to others.

8. Optimum is engaged in the business of collecting debts owed to others and incurred for personal, family or household purposes. Optimum is a debt collector as defined in 15 U.S.C. § 1692a.

#### **FACTS**

9. On or about April 18, 2017, Optimum mailed a debt collection letter to Plaintiff regarding an alleged debt owed to "Froedtert and The Medical College of Wisconsin Community Physicians and originally owed to "Comenity Bank." A copy of this letter is attached to this complaint as <u>Exhibit A</u>.

10. 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.

11. <u>Exhibit A</u> states that the "Outstanding Balance" of the debt is \$911.67.

12. Exhibit A also states:

4/18/2017			Debtor # Reference Date of Se	9473 # 2550 rvice 7/1/20	16	
Dear Mary Neumer:						
Medical College of the requested payme	u previously concern Wisconsin Community ent. As a result, y ase pay your balance	y Physicians for your account has	services r been repor	endered. Yo ted to the c	u did n redit b	ot make
Account 2550 7/1/2016 2550 7/12/2016	\$329.45	Account 2550	7/1/2016	DOS Balanc \$146.74	e	
Total Balance Due:	\$546.16					

13. <u>Exhibit A</u> is misleading and confusing to the unsophisticated consumer. In one place it states the balance is regarding a "date of service" of July 1, 2016. In another place on the

same letter, Optimum states that the account includes amounts from two accounts: July 1, 2016 and July 12, 2016.

14. The unsophisticated consumer reading <u>Exhibit A</u> could not be sure which amount Optimum was actually attempting to collect.

15. 15 U.S.C. § 1692e generally prohibits "any false, deceptive, or misleading representation or means in connection with the collection of any debt."

16. 15 U.S.C. § 1692e(2) specifically prohibits the "false representation of the character, amount, or legal status" of an alleged debt, or the "false representation of...compensation which may be lawfully received by any debt collector for the collection" of an alleged debt.

17. 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."

18. 15 U.S.C. § 1692f generally prohibits a debt collector from using "unfair or unconscionable means to collect or attempt to collect any debt."

19. 15 U.S.C. § 1692f(1) specifically prohibits the "collection of any amount (including any interest, fee, charge, or expense incidental to the principal obligation) unless such amount is expressly authorized by the agreement creating the debt or permitted by law."

20. 15 U.S.C. § 1692g(a)(1) states:

#### a) Notice of debt; contents

Within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the following information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing—

(1) the amount of the debt;

21. Plaintiff was confused by Exhibit A.

- 22. The unsophisticated consumer would be confused by Exhibit A.
- 23. Plaintiff had to spend time and money investigating Exhibit A.

24. Plaintiff had to take time to obtain and meet with counsel, including traveling to counsel's office by car and its related expenses, including but not limited to the cost of gasoline and mileage, to advise Plaintiff on the consequences of <u>Exhibit A</u>.

25. The FDCPA creates substantive rights for consumers; violations cause injury to consumers, and such injuries are concrete and particularized. Bock v. Pressler & Pressler, LLP, No. 11-7593, 2017 U.S. Dist. LEXIS 81058 \*21 (D.N.J. May 25, 2017) ("through [s]ection 1692e of the FDCPA, Congress established 'an enforceable right to truthful information concerning' debt collection practices, a decision that 'was undoubtedly influenced by congressional awareness that the intentional provision of misinformation' related to such practices, 'contribute[s] to the number of personal bankruptcies, to marital instability, to the loss of jobs, and to invasions of individual privacy,"); violations cause injury to consumers, and such injuries are concrete and particularized. Quinn v. Specialized Loan Servicing, LLC, No. 16 C 2021, 2016 U.S. Dist. LEXIS 107299 \*8-13 (N.D. Ill. Aug. 11, 2016) (rejecting challenge to Plaintiff's standing based upon alleged FDCPA statutory violation); Lane v. Bayview Loan Servicing, LLC, No. 15 C 10446, 2016 U.S. Dist. LEXIS 89258 \*9-10 (N.D. Ill. July 11, 2016) ("When a federal statute is violated, and especially when Congress has created a cause of action for its violation, by definition Congress has created a legally protected interest that it deems important enough for a lawsuit."); Church v. Accretive Health, Inc., No. 15-15708, 2016 U.S. App. LEXIS 12414 \*7-11 (11th Cir. July 6, 2016) (same); see also Mogg v. Jacobs, No. 15-CV-1142-JPG-DGW, 2016 U.S. Dist. LEXIS 33229, 2016 WL 1029396, at \*5 (S.D. Ill. Mar. 15, 2016) ("Congress does have the power to enact statutes creating legal rights, the invasion of which creates standing, even though no injury would exist without the statute," (quoting *Sterk v. Redbox Automated Retail, LLC*, 770 F.3d 618, 623 (7th Cir. 2014)). For this reason, and to encourage consumers to bring FDCPA actions, Congress authorized an award of statutory damages for violations. 15 U.S.C. § 1692k(a).

26. Moreover, Congress has explicitly described the FDCPA as regulating "abusive practices" in debt collection. 15 U.S.C. §§ 1692(a) - 1692(e). Any person who receives a debt collection letter containing a violation of the FDCPA is a victim of abusive practices. *See* 15 U.S.C. §§ 1692(e) ("It is the purpose of this subchapter to eliminate abusive debt collection practices by debt collectors, to insure that those debt collectors who refrain from using abusive debt collection practices are not competitively disadvantaged, and to promote consistent State action to protect consumers against debt collection abuses").

#### COUNT I -- FDCPA

27. Plaintiff incorporates by reference as if fully set forth herein the allegations contained in the preceding paragraphs of this Complaint.

28. <u>Exhibit A is misleading and confusing to the unsophisticated consumer.</u>

29. <u>Exhibit A</u> is ambiguous and unclear as to the amount that Optimum is actually attempting to collect. In one place it identifies the balance as being as of "July 1, 2016." In another place on the same letter, Optimum states that the balance also includes medical services provided on another data.

30. The unsophisticated consumer reading <u>Exhibit A</u> could not be sure which amount Optimum was actually attempting to collect.

31. Defendants violated 15 U.S.C. §§ 1692e, 1692e(2)(a), 1692e(10), and 1692g(a).

#### **CLASS ALLEGATIONS**

32. Plaintiff brings this action on behalf of a Class, consisting of Plaintiff defines the class as (a) all natural persons in the State of Wisconsin (b) who were sent a collection letter in the form represented by <u>Exhibit A</u> to the Complaint in this action, (c) seeking to collect a debt for personal, family or household purposes and owed to JH Capital, (d) between March 10, 2016 and March 10, 2017, inclusive, (e) that was not returned by the postal service.

33. The Class is so numerous that joinder is impracticable. On information and belief, there are more than 50 members of the Class.

34. 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 <u>Exhibit A</u> violates the FDCPA.

35. Plaintiff's claims are typical of the claims of the Class members. All are based on the same factual and legal theories.

36. 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.

37. A class action is superior to other alternative methods of adjudicating this dispute. Individual cases are not economically feasible.

#### JURY DEMAND

38. 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: July 24, 2017

#### **ADEMI & O'REILLY, LLP**

By: /s/ John D. Blythin Shpetim Ademi (SBN 1026973) John D. Blythin (SBN 1046105) Mark A. Eldridge (SBN 1089944) Denise L. Morris (SBN 1097911) 3620 East Layton Avenue Cudahy, WI 53110 (414) 482-8000 (414) 482-8001 (fax) sademi@ademilaw.com jblythin@ademilaw.com meldridge@ademilaw.com

# **EXHIBIT A**

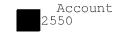
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#### Dear Mary Neumer:

We have written you previously concerning your past due account with Froedtert and The Medical College of Wisconsin Community Physicians for services rendered. You did not make the requested payment. As a result, your account has been reported to the credit bureaus as delinquent. Please pay your balance for services rendered to you listed below.

Account		DOS	Balance
2550	7/1/2016	\$329.	.45
2550	7/12/2016	\$69.	.97



DOS Balance 7/1/2016 \$146.74

Total Balance Due: \$546.16

Upon payment in full your account will be updated with the credit bureaus to reflect its status as paid. You can resolve this account by mailing your payment along with a copy of this letter to our office today, or contacting our office at 877-795-9819 to make payment in full. The address to send correspondence is PO Box 58015, Raleigh, NC 27658.

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose only.

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

Sincerely,

Optimum Outcomes, Inc. 877-795-9819

Hours of Operation: (EST) Monday -Thursday: 8:30 am - 9:00 pm, Friday: 8:30 am - 6:00 pm, Saturday: 8:00 am - 1:00 pm

N.C. Department of Insurance Permit #103998

PLEASE DETACH AND RETURN THE BOTTOM PORTION WITH YOUR PAYMENT

OptimumOut		
PO Box 58015 Raleigh, NC 2765	8	

Statement Date	Account Number	Amount Due	Amount Paid
4/18/2017	9473	\$546.16	\$
PLEASE CHARGE MY	V/SA		
CARD NUMBER			CW .
NGNATURS			EXP DATE

\*AUTO\*\*ALL FOR AADC 530

#11372 MARY NEUMER

11200 W CLEVELAND AVE APT H1 WEST ALLIS WI 53227-3062

Optimum Outcomes, Inc. PO Box 660943 Dallas TX 75266-0943 

#### **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	Bay Division			Milwaukee Division	
I. (a) PLAINTIFFS			DE	FENDANTS		
Mary Neumer	ſ				OUTCOMES, INC.	
	of First Listed Plaintiff <u>M</u> XCEPT IN U.S. PLAINTIFF CAS	lilwaukee	Cou	NOTE: IN LAN	of First Listed Defendant (IN U.S. PLAINTIFF CASES ND CONDEMNATION CASES, U D INVOLVED.	
Ademi & O'Reilly, LLP,	, Address, and Telephone Number 3620 E. Layton Ave., Cudahy, WI 5		Atto	orneys (If Known)		
· · · ·	e (414) 482-8001-Facsimile	I				
II. BASIS OF JURISD	(Place an "X" in 3 Federal Question (U.S. Government N			versity Cases Only)		
2 U.S. Government Defendant	4 Diversity (Indicate Citizenship	of Parties in Item III)	Citizen of An	•	2 2 Incorporated and of Business In	Principal Place 5 5 5 Another State
			Citizen or Su Foreign Co	· ·	3 3 Foreign Nation	
IV. NATURE OF SUI	T (Place an "X" in One Box Onl TOR		FORFEI	URE/PENALTY	BANKRUPTCY	OTHER STATUTES
<ul> <li>110 Insurance</li> <li>120 Marine</li> <li>130 Miller Act</li> <li>140 Negotiable Instrument</li> <li>150 Recovery of Overpayment &amp; Enforcement of Judgment</li> <li>151 Medicare Act</li> <li>152 Recovery of Defaulted Student Loans (Excl. Veterans)</li> <li>153 Recovery of Overpayment of Veteran's Benefits</li> <li>160 Stockholders' Suits</li> <li>190 Other Contract</li> <li>195 Contract Product Liability</li> <li>196 Franchise</li> <li>REAL PROPERTY</li> <li>210 Land Condemnation</li> <li>220 Foreclosure</li> <li>230 Rent Lease &amp; Ejectment</li> <li>245 Tort Product Liability</li> </ul>	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 355 Motor Vehicle 7roduct Liability 360 Other Personal Injury CIVIL RIGHTS 441 Voting 442 Employment 443 Housing/ Accommodations 444 Welfare 445 Amer. w/Disabilities - Employment	PERSONAL INJURY 362 Personal Injury - Med. Malpractice 365 Personal Injury - Product Liability 368 Asbestos Personal Injury Product Liability PERSONAL PROPER 370 Other Fraud 371 Truth in Lending 380 Other Personal Property Damage 385 Property Damage Product Liability PRISONER PETITION 510 Motions to Vacate Sentence Habeas Corpus: 530 General 535 Death Penalty	Y         610 Agric           620 Other         625 Drug           of Pro         630 Liquo           640 R.R.         650 Airlin           660 Occu         Safet           710 Fair L         Act           720 Labor         730 Labor           730 Labor         Ørdik           90 Other         90 Other           91790 Core         740 Railw           e         790 Other           91791 Empl.         Secur           er         462 Natur           463 Haber         Alien J	ulture Food & Drug Related Seizure perty 21 USC 881 r Laws & Truck e Regs. pational y/Health LABOR .abor Standards //Mgmt. Relations //Mgmt. Relations ///Mgmt. Relations ///Mgmt. Relations ///Mgmt. Relations ////Mgmt. Relations ////Mgmt. Relations //////Mgmt. Relations ////////////////////////////////////	422 Appeal 28 USC 158         423 Withdrawal         28 USC 157         PROPERTY RIGHTS         820 Copyrights         830 Patent         840 Trademark         861 HIA (1395ff)         862 Black Lung (923)         863 DIWC/DIWW (405(g))         864 SSID Title XVI         865 RSI (405(g))         FEDERAL TAX SUITS         870 Taxes (U.S. Plaintiff or Defendant)         871 IRS—Third Party         26 USC 7609	<ul> <li>400 State Reapportionment</li> <li>410 Antitrust</li> <li>430 Banks and Banking</li> <li>450 Commerce</li> <li>460 Deportation</li> <li>470 Racketeer Influenced and Corrupt Organizations</li> <li>480 Consumer Credit</li> <li>490 Cable/Sat TV</li> <li>810 Selective Service</li> <li>850 Securities/Commodities/ Exchange</li> <li>875 Customer Challenge 12 USC 3410</li> <li>890 Other Statutory Actions</li> <li>891 Agricultural Acts</li> <li>892 Economic Stabilization Act</li> <li>893 Environmental Matters</li> <li>894 Energy Allocation Act</li> <li>900 Appeal of Fee Determination Act</li> <li>900 Appeal of Fee Determination Under Equal Access to Justice</li> <li>950 Constitutionality of State Statutes</li> </ul>
☑ 1 Original □ 2 R	ate Court A	Appellate Court	4 Reinstated Reopened	or <b>D</b> 5 anoth (spec		n Judgment
VI. CAUSE OF ACTI	15 U.S.C. 1692 et seq	ıse:	re filing (Do no	t cite jurisdictio	onal statutes unless diversity)	:
VII. REQUESTED IN COMPLAINT:		S A CLASS ACTION	DEMAN	ID \$	CHECK YES only JURY DEMAND	y if demanded in complaint: D: ☑ Yes ☐ No
VIII. RELATED CAS IF ANY	(See instructions).	JUDGE			DOCKET NUMBER	
<sup>DATE</sup> July 24, 2017		signature of att s/ John D. I		ORD		
FOR OFFICE USE ONLY RECEIPT #A	моимт Ca <del>se 2:17-сv-0</del>	1027 Filed <del>0</del>	7/24/17	Page 1 of-	<del>2 Docume</del> nt 1-2	IDGE

#### **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

	)
MARY NEUMER Plaintiff(s)	)
V.	) Civil Action No. 17-cv-1027
	)
OPTIMUM OUTCOMES, INC.	)
Defendant(s)	)

#### SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address)

OPTIMUM OUTCOMES, INC. c/o CORPORATION SERVICE COMPANY 8040 EXCELSIOR DRIVE, SUITE 400 MADISON, WI 53717

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you receive 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 the plaintiff's attorney, whose name and address are: John D. Blythin Ademi & O'Reilly, LLP

Ademi & O'Reilly, LLP 3620 East Layton Avenue Cudahy, WI 53110

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.

STEPHEN C. DRIES, CLERK OF COURT

Date:

Signature of Clerk or Deputy Clerk

Civil Action No. 17-cv-1027

#### **PROOF OF SERVICE**

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

This summons and the attached complaint for (name of individual and title, if any):

I personally served the summons and the attached complaint on the individual at ( <i>place</i> ):  On ( <i>date</i> ); or  I left the summons and the attached complaint at the individual's residence or usual place of abode v, a person of suitable age and discretion who resid on ( <i>date</i> ), and mailed a copy to the individual's last known address; or I served the summons and the attached complaint on ( <i>name of individual</i> )	de with ( <i>r</i>	On ( <i>date</i> ); ividual's residence or usual place of ab son of suitable age and discretion who the individual's last known address; or <i>ne of individual</i> ) nalf of ( <i>name of organization</i> ) on ( <i>date</i> )	and the attached complaint at the attached complaint at the, and mailed a complaint of a complaint of aw to accept service of process of anons unexecuted because	□ I left the summon on ( <i>date</i> ) □ I served the summ who is designated by
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<ul> <li>□ I served the summons and the attached complaint on (name of individual)</li> <li>who is designated by law to accept service of process on behalf of (name of organization)</li> <li>on (date)</li> <li>; or</li> <li>□ I returned the summons unexecuted because</li> <li>on (date)</li>     &lt;</ul>	or	ne of individual) nalf of (name of organization) on (date)	ons and the attached complaint of aw to accept service of process of process of nons unexecuted because	□ I served the summ who is designated by
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on (date) ; or   I returned the summons unexecuted because Other (specify): My fees are \$ for travel and \$ for services, for a total of \$ I declare under penalty of perjury that this information is true. Server's signature	or	on (date)	nons unexecuted because	
I returned the summons unexecuted because   Other (specify):   My fees are \$ for travel and \$ for services, for a total of \$ I declare under penalty of perjury that this information is true.   Server's signature			nons unexecuted because	
Other (specify): My fees are \$ for travel and \$ for services, for a total of \$ I declare under penalty of perjury that this information is true.	; (			$\Box$ I returned the sum
My fees are \$ for travel and \$ for services, for a total of \$   I declare under penalty of perjury that this information is true.   Server's signature				
I declare under penalty of perjury that this information is true.				Other ( <i>specify</i> ):
I declare under penalty of perjury that this information is true.				
Server's signature	0.00	for services, for a total of \$	for travel and \$	My fees are \$
Server's signature		e.	of perjury that this information	I declare under penal
Server's signature				
Printed name and title		Server's signature		
		Printed name and title		
Server's address				

Additional information regarding attempted service, etc.:

## **ClassAction.org**

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Optimum Outcomes Sent 'Misleading and Confusing' Debt Notice, Case Claims</u>