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UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK

JASON RABINOWITZ, on behalf of himself and all others similarly situated,

Plaintiffs,

-against-

ARNOLD A. ARPINO & ASSOCIATES, P.C.

Defendant.

Civil Action Number:

<u>CIVIL ACTION</u> CLASS ACTION COMPLAINT AND DEMAND FOR JURY TRIAL

Plaintiff JASON RABINOWITZ (hereinafter, "Plaintiff"), a New York resident, brings this class action complaint by and through his attorneys, The Law Office of Alan J. Sasson, P.C., against Defendant ARNOLD A. ARPINO & ASSOCIATES, P.C., (hereinafter "Defendant"), individually and on behalf of a class of all others similarly situated, pursuant to Rule 23 of the Federal Rules of Civil Procedure, based upon information and belief of Plaintiff's counsel, except for allegations specifically pertaining to Plaintiff, which are based upon Plaintiff's personal knowledge.

INTRODUCTION/PRELIMINARY STATEMENT

- Congress enacted the FDCPA in 1977 in response to the "abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors." 15 U.S.C. § 1692(a). At that time, Congress was concerned that "abusive debt collection practices contribute to the number of personal bankruptcies, to material instability, to the loss of jobs, and to invasions of individual privacy." *Id.* Congress concluded that "existing laws . . . [we]re inadequate to protect consumers," and that "the effective collection of debts" does not require "misrepresentation or other abusive debt collection practices." 15 U.S.C. §§ 1692(b) & (c).
- 2. Congress explained that the purpose of the Act was not only to eliminate abusive debt

collection practices, but also to "insure that those debt collectors who refrain from using abusive debt collection practices are not competitively disadvantaged." *Id.* § 1692(e). After determining that the existing consumer protection laws were inadequate, *id.* § 1692(b), Congress gave consumers a private cause of action against debt collectors who fail to comply with the Act. *Id.* § 1692k.

JURISDICTION AND VENUE

- 3. The Court has jurisdiction over this class action under 28 U.S.C. § 1331, 15 U.S.C. § 1692 *et seq.* and 28 U.S.C. § 2201. If applicable, the Court also has pendent jurisdiction over the state law claims in this action pursuant to 28 U.S.C. § 1367(a).
- 4. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2).

NATURE OF THE ACTION

- 5. Plaintiff brings this class action on behalf of a class of New York consumers seeking redress for Defendant's illegal practices, in connection with the collection of a debt allegedly owed by Plaintiff in violation of the Fair Debt Collection Practices Act, ("FDCPA), 15 U.S.C. § 1692, *et seq.*
- 6. Defendant's actions violated § 1692 *et seq*. of Title 15 of the United States Code, commonly referred to as the Fair Debt Collections Practices Act ("FDCPA") which prohibits debt collectors from engaging in abusive, deceptive and unfair practices.
- 7. Plaintiff is seeking damages, and declaratory and injunctive relief.

PARTIES

- Plaintiff is a natural person and a resident of the State of New York, and is a "Consumer" as defined by 15 U.S.C. §1692(a)(3).
- 9. Defendant is a collection agency with an office maintained in Smithtown, New York.
- 10. Defendant is a company that uses the mail, telephone, and facsimile and regularly engages in

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business the principal purpose of which is to attempt to collect debts alleged to be due another.

11. Defendant is a "debt collector," as defined under the FDCPA under 15 U.S.C. § 1692a(6).

CLASS ALLEGATIONS

- 12. Plaintiff brings claims, pursuant to the Federal Rules of Civil Procedure (hereinafter "FRCP") Rule 23, individually and on behalf of the following nationwide consumer class (the "Class"):
 - All New York consumers who were sent a collection letter and/or notice from Defendant attempting to collect a debt allegedly owed to Winthrop University Hospital ("Winthrop"), in which Defendant improperly attempted to collect same, in violation of 15 U.S.C. §1692 *et seq*.
 - The Class period begins one year to the filing of this Action.

13. The Class satisfies all the requirements of Rule 23 of the FRCP for maintaining a class action:

- Upon information and belief, the Class is so numerous that joinder of all members is impracticable because there are hundreds and/or thousands of persons who have received a debt collection letter and/or notice from Defendant that violate specific provisions of the FDCPA. Plaintiff is complaining of a standard form letter and/or notice that is/was sent to hundreds of persons (*See Exhibit A*, except that the undersigned attorney has, in accordance with Fed. R. Civ. P. 5.2 partially redacted the financial account numbers in an effort to protect Plaintiff's privacy);
- There are questions of law and fact which are common to the Class and which predominate over questions affecting any individual Class member. These common questions of law and fact include, without limitation:
 - a. Whether Defendant violated various provisions of the FDCPA;
 - b. Whether Plaintiff and the Class have been injured by Defendant's

conduct;

- c. Whether Plaintiff and the Class have sustained damages and are entitled to restitution as a result of Defendant's wrongdoing and if so, what is the proper measure and appropriate statutory formula to be applied in determining such damages and restitution; and
- d. Whether Plaintiff and the Class are entitled to declaratory and/or injunctive relief.
- Plaintiff's claims are typical of the Class, which all arise from the same operative facts and are based on the same legal theories.
- Plaintiff has no interest adverse or antagonistic to the interest of the other members of the Class.
- Plaintiff will fairly and adequately protect the interest of the Class and has retained experienced and competent attorneys to represent the Class.
- A Class Action is superior to other methods for the fair and efficient adjudication of the claims herein asserted. Plaintiff anticipates that no unusual difficulties are likely to be encountered in the management of this class action.
- A Class Action will permit large numbers of similarly situated persons to prosecute their common claims in a single forum simultaneously and without the duplication of effort and expense that numerous individual actions would engender. Class treatment will also permit the adjudication of relatively small claims by many Class members who could not otherwise afford to seek legal redress for the wrongs complained of herein. Absent a Class Action, class members will continue to suffer losses of statutory protected rights as well as

monetary damages. If Defendant's conduct is allowed proceed to without remedy they will continue to reap and retain the proceeds of their ill-gotten gains.

• Defendant has acted on grounds generally applicable to the entire Class, thereby making appropriate final injunctive relief or corresponding declaratory relief with respect to the Class as a whole.

ALLEGATIONS OF FACT

- 14. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "13" herein with the same force and effect as if the same were set forth at length herein.
- Some time prior to July 12, 2016, an obligation was allegedly incurred by Plaintiff to Defendant.
- 16. The aforesaid obligation arose out of a transaction in which money, property, insurance or services, which are the subject of the transaction, are primarily for personal, family or household purposes.
- 17. Plaintiff is a "consumer" as defined by 15 U.S.C. § 1692a(3) of the FDCPA.
- 18. The alleged Winthrop obligation is a "debt" as defined by 15 U.S.C.§ 1692a(5).
- 19. Winthrop is a "creditor" as defined by 15 U.S.C.§ 1692a(4).
- 20. Plaintiff is a "consumer" as defined by 15 U.S.C. § 1692a(3) of the FDCPA.
- 21. Defendant is a "debt collector" as defined by 15 U.S.C. § 1692a(6) of the FDCPA.
- 22. At a time known only to Defendant, Winthrop, directly or through an intermediary, contracted Defendant to collect the Winthrop debt.
- 23. In its effort to collect on the Winthrop obligation, Defendant contacted Plaintiff by written correspondence on July 12, 2016. *See* Exhibit A.
- 24. The Letter was sent or caused to be sent by persons employed by Defendant as a "debt

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collector" as defined by 15 U.S.C. §1692a(6).

- 25. The Letter is a "communication" as defined by 15 U.S.C. § 1692a(2).
- 26. 15 U.S.C. § 1692g provides that within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing certain enumerated information.
- 27. One such request is that the debt collector provide "the name of the creditor to whom the debt is owed." 15 U.S.C. § 1692g(a)(2).
- 28. Congress adopted the debt validation provisions of section 1692g to guarantee that consumers would receive adequate notice of their rights under the FDCPA. Wilson, 225 F.3d at 354, citing *Miller v. Payco–General Am. Credits, Inc.*, 943 F.2d 482, 484 (4th Cir.1991).
- 29. Defendant's letter states in pertinent part: "The past due account has been referred to this office for collection."
- 30. In reference to the creditor, Defendant's letter merely states, "RE: WINTHROP UNIVERSITY HOSPITAL."
- 31. Nowhere in its initial communication to Plaintiff does Defendant specify who referred the account for collection.
- 32. Nowhere does Defendant state the name of the creditor to which the alleged debt is owed.
- 33. Plaintiff's validation rights were effectively overshadowed because Defendant failed to adequately convey to Plaintiff and the least sophisticated consumer the name of the creditor to whom the debt was owed.

- 34. Defendant's violations of the FDCPA created the risk of real harm that Plaintiff would not be afforded the specific right to be explicitly informed who owns the alleged debt, a right explicitly afforded to him by Congress under Section 1692g(a)(2) of the FDCPA.
- 35. Defendant's actions as described herein are part of a pattern and practice used to collect consumer debts.
- 36. As set forth in the following Counts, Defendant's communication violated the FDCPA.

<u>First Count</u> Violation of 15 U.S.C. § 1692g <u>Validation of Debts</u>

- 37. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "36" herein with the same force and effect as if the same were set forth at length herein.
- 38. 15 U.S.C. § 1692g provides that within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing certain enumerated information.
- 39. One such request is that the debt collector provide "the name of the creditor to whom the debt is owed." 15 U.S.C. § 1692g(a)(2).
- 40. A debt collector has the obligation not just to convey the name of the creditor to whom the debt is owed, but also to convey such clearly.
- 41. A debt collector has the obligation not just to convey the name of the creditor to whom the debt is owed, but also to state such explicitly.
- 42. Merely naming the creditor without specifically identifying the entity as the current creditor to whom the debt is owed is not sufficient to comply with 15 U.S.C. § 1692g(a)(2).

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- 43. Even if a debt collector conveys the required information, the debt collector nonetheless violates the FDCPA if it conveys that information in a confusing or contradictory fashion so as to cloud the required message with uncertainty.
- 44. When determining whether the name of the creditor to whom the debt is owed has been conveyed clearly, an objective standard, measured by how the "least sophisticated consumer" would interpret the notice, is applied.
- 45. Defendant's letter fails to explicitly identify the name of the creditor to whom the debt is owed.
- 46. Defendant's July 12, 2016 letter fails to identify any creditor to whom the debt is owed.
- 47. Indeed, Defendant's letter fails to identify any entity or individual as a "creditor."
- 48. Defendant's letter merely states, "RE: WINTHROP UNIVERSITY HOSPITAL."
- 49. The letter fails to indicate whether the "RE:" refers to Plaintiff's creditor.
- 50. The letter fails to indicate whether the "RE:" refers to the creditor to whom the debt is owed.
- 51. The letter fails to indicate whether the "RE:" refers to the original creditor or the current creditor to whom the debt is owed.
- 52. Defendant's letter merely states, "The past due account has been referred to this office for collection."
- 53. The letter fails to indicate who referred the account to Defendant.
- 54. Defendant failed to clearly state the name of the creditor to whom the debt is owed.
- 55. The least sophisticated consumer would likely be uncertain as to the creditor to whom the debt is owed.
- 56. Defendant has violated § 1692g as it failed to clearly and explicitly convey the name of the creditor to whom the debt is owed.

57. Defendant could have taken the steps necessary to bring its actions within compliance with the FDCPA, but neglected to do so and failed to adequately review its actions to ensure compliance with the law.

Second Count Violation of 15 U.S.C. § 1692e False or Misleading Representations

- 58. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "57" herein with the same force and effect as if the same were set forth at length herein.
- 59. 15 U.S.C. § 1692e prohibits a debt collector from using any false, deceptive, or misleading representation or means in connection with the collection of any debt.
- 60. While § 1692e specifically prohibits certain practices, the list is non-exhaustive, and does not preclude a claim of falsity or deception based on any non-enumerated practice.
- 61. Collection notices are deceptive if they can be reasonably read to have two or more different meanings, one of which is inaccurate.
- 62. The question of whether a collection letter is deceptive is determined from the perspective of the "least sophisticated consumer."
- 63. For purposes of 15 U.S.C. § 1692e, the failure to clearly and accurately identify the creditor to whom the debt is owed is unfair and deceptive to the least sophisticated consumer.
- 64. Because the collection letter in the instant case is reasonably susceptible to an inaccurate reading, as described above, it is deceptive within the meaning of 15 U.S.C. § 1692e.
- 65. The least sophisticated consumer would likely be deceived in a material way by Defendant's conduct.
- 66. Defendant has violated § 1692e by using a false, deceptive and misleading representation in its attempt to collect a debt.

- 67. Defendant could have taken the steps necessary to bring its actions within compliance with the FDCPA, but neglected to do so and failed to adequately review its actions to ensure compliance with the law.
- 68. Defendant sent a written communication, in the form annexed hereto as **Exhibit A** to at least
 - 50 natural persons in the State of New York within one year of the date of this Complaint.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff demands judgment against Defendant as follows:

- (a) Declaring that this action is properly maintainable as a Class Action and certifyingPlaintiff as Class representative, and Alan J. Sasson, Esq., as Class Counsel;
- (b) Awarding Plaintiff and the Class statutory damages;
- (c) Awarding Plaintiff and the Class actual damages;
- (d) Awarding Plaintiff costs of this Action, including reasonable attorney fees and expenses;
- (e) Awarding pre-judgment interest and post-judgment interest; and
- (f) Awarding Plaintiff and the Class such other and further relief as this Court may deem just and proper.
- Dated: Brooklyn, New York October 28, 2016

Respectfully submitted,

By: <u>/s/ Alan J. Sasson</u> Alan J. Sasson, Esq. Law Office of Alan J. Sasson, P.C. 2687 Coney Island Avenue, 2nd Floor Brooklyn, New York 11235 Phone: (718) 339-0856 Facsimile: (347) 244-7178 *Attorney for Plaintiff* Case 1:16-cv-06001 Document 1 Filed 10/28/16 Page 11 of 11 PageID #: 11

DEMAND FOR TRIAL BY JURY

Pursuant to Rule 38 of the Federal Rules of Civil Procedure, Plaintiff hereby requests a

trial by jury on all issues so triable.

/s/ Alan J. Sasson

Alan J. Sasson, Esq.

Dated: Brooklyn, New York October 28, 2016

JS 44 (Rev. 07/16) Case 1:16-cv-06001 Document 20 Filed 10/28/16 Page 1 of 2 PageID #: 12

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.)*

I. (a) PLAINTIFFS				DEFENDANTS			
JASON RABINOWITZ, on behalf of himself and all others similarly situated			/	ARNOLD A. ARPINO & ASSOCIATES, P.C.			
(b) County of Residence of First Listed Plaintiff Kings (EXCEPT IN U.S. PLAINTIFF CASES)				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.			
(c) Attorneys (Firm Name, A	Address, and Telephone Number	r)		Attorneys (If Known	1)		
LAW OFFICE OF ALAN 2nd Floor, Brooklyn, NY			enue,				
II. BASIS OF JURISDI	CTION (Place an "X" in O	ne Box Only)	III. CI	TIZENSHIP OF	PRINCIPAL PARTIES	(Place an "X" in One Box for Plaintiff	
□ 1 U.S. Government Plaintiff			(For Diversity Cases Only) and One Box for Defendant) PTF DEF PTF DEF Citizen of This State 1 1 Incorporated or Principal Place 4 4 of Business In This State				
2 U.S. Government Defendant Image: Comparison of the provided and the provided an		Citize	Citizen of Another State 2 2 Incorporated <i>and</i> Principal Place 5 5 5 of Business In Another State				
				en or Subject of a reign Country	□ 3 □ 3 Foreign Nation		
IV. NATURE OF SUIT		ly) RTS	E	DRFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
□ 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 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 355 Motor Vehicle 360 Other Personal Injury 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 448 Education	 PERSONAL INJUR 365 Personal Injury - Product Liability 367 Health Care/ Pharmaceutical Personal Injury Product Liability 368 Asbestos Personal Injury Product Liability 368 Asbestos Personal 970 Other Fraud 371 Truth in Lending 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 & Oth 550 Civil Rights 555 Prison Condition 560 Civil Detainee - Conditions of Confinement 	Y □ 62 0 69 1 □ 71 □ 72 □ 74 □ 75 NS □ 79 ∞ □ 46	S Drug Related Seizure of Property 21 USC 881 O Other LABOR O Fair Labor Standards Act Labor/Management Relations Act A Relations Railway Labor Act Tamily and Medical Leave Act O Other Labor Litigation Employee Retirement Income Security Act IMMIGRATION Z Naturalization Application Actions	 422 Appeal 28 USC 158 423 Withdrawal 28 USC 157 PROPERTY RIGHTS 820 Copyrights 830 Patent 840 Trademark SOCIAL SECURITY 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 	 375 False Claims Act 376 Qui Tam (31 USC 3729(a)) 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 850 Securities/Commodities/ Exchange 890 Other Statutory Actions 891 Agricultural Acts 895 Freedom of Information Act 895 Arbitration 895 Arbitration 895 Administrative Procedure Act/Review or Appeal of Agency Decision 950 Constitutionality of State Statutes 	
V. ORIGIN (Place an "X" in							
	te Court	Appellate Court	1	bened Anot (speci	her District Litigation fy) Transfer		
VI. CAUSE OF ACTIO	15 USC 1692	use:	re filing (L	Do not cite jurisdictional si	tatutes unless diversity):		
VII. REQUESTED IN COMPLAINT:Image: Complexity of the co		N D	EMAND \$	CHECK YES only JURY DEMAND	y if demanded in complaint: 2: X Yes 1 No		
VIII. RELATED CASH IF ANY	E(S) (See instructions):	JUDGE			DOCKET NUMBER		
DATE 10/28/2016		SIGNATURE OF AT /s/ Alan J. Sass		OF RECORD			
FOR OFFICE USE ONLY RECEIPT # AN	10UNT	APPLYING IFP		JUDGE	MAG. JU	JDGE	

Case 1:16-cv-06001 Document 1-1 Filed 10/28/16 Page 2 of 2 PageID #: 13 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,	ALAN J. SASSON	counsel for <u>PLAINTIFF</u>		, do hereby certify that the above captioned civil action is
in	eligible for compulsory arbit	tration for the following reas	on(s):	

- monetary damages sought are in excess of \$150,000, exclusive of interest and costs,
- the complaint seeks injunctive relief,
- Questions of law rather than questions of fact predominate DISCLOSURE STATEMENT - FEDERAL RULES CIVIL PROCEDURE 7.1
- NONE

Identify any parent corporation and any publicly held corporation that owns 10% or more or its stocks:

RELATED CASE STATEMENT (Section VIII on the Front of this Form)

Please list all cases 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) provides that "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 because the cases arise from the same transactions or events, a substantial saving of judicial resources is likely to result from assigning both cases to the same judge and magistrate judge." Rule 50.3.1 (b) provides that "A civil case shall not be deemed "related" to another civil case merely because the civil case: (A) involves identical legal issues, or (B) involves the same parties." Rule 50.3.1 (c) further provides that "Presumptively, and subject to the power of a judge to determine otherwise pursuant to paragraph (d), civil cases shall not be deemed to be "related" unless both cases are still pending before the court."

NY-E DIVISION OF BUSINESS RULE 50.1(d)(2)

- 1.) Is the civil action being filed in the Eastern District removed from a New York State Court located in Nassau or Suffolk County: NO
- If you answered "no" above:
 a) Did the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in Nassau or Suffolk County?

b) Did the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in the Eastern District? YES

If your answer to question 2 (b) is "No," does the defendant (or a majority of the defendants, if there is more than one) reside in Nassau or Suffolk County, or, in an interpleader action, does the claimant (or a majority of the claimants, if there is more than one) reside in Nassau or Suffolk County?______

(Note: A corporation shall be considered a resident of the County in which it has the most significant contacts).

BAR ADMISSION

No

I am currently admitted in the Eastern District of New York and currently a member in good standing of the bar of this court. X Yes No

Are you currently the subject of any disciplinary action (s) in this or any other state or federal court?

/ ···· I			
(If yes,	please explain)	\square	

I certify the accuracy of all information provided above.

Yes

Signature: /s/ Alan J. Sasson

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

UNITED STATES DISTRICT COURT

for the

Eastern District of New York

JASON RABINOWITZ, on behalf of himself and all others similarly situated,))))
Plaintiff(s))
v.	
ARNOLD A. ARPINO & ASSOCIATES, P.C.	
)
	Ĵ
)
Defendant(s))

SUMMONS IN A CIVIL ACTION

Civil Action No.

To: (Defendant's name and address) ARNOLD A. ARPINO & ASSOCIATES, P.C. 155 EAST MAIN STREET SMITHTOWN, NEW YORK 11787

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:

LAW OFFICE OF ALAN J. SASSON, P.C. 2687 CONEY ISLAND AVENUE, 2ND FLOOR BROOKLYN, NEW YORK 11235

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

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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 (nan	ne of individual and title, if any)				
was ree	ceived by me on (date)						
	□ I personally served the summons on the individual at (<i>place</i>)						
		on (date)					
	□ I left the summons at the individual's residence or usual place of abode with (<i>name</i>)						
	, a person of suitable age and discretion who resides there, on (<i>date</i>), and mailed a copy to the individual's last known address; or						
	☐ I served the summons on (<i>name of individual</i>) designated by law to accept service of process on behalf of (<i>name of organization</i>)						
		accept service of process of	On (date)	; or			
	\Box I returned the summ	nons unexecuted because		; or			
	Other (<i>specify</i>):						
	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:

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Arnold A. Arpino & Associates, P.C. Attorneys At Law 155 E. Main Street, Suite 190 Smithtown, New York 11787 T. 631.724.5251 F. 631.724.5527 www.arpinolaw.com

JASON RABINOWITZ

July 12, 2016

RE: WINTHROP UNIVERSITY HOSPITAL Amount Due:\$1,304.83 Our File No.

MR. JASON RABINOWITZ

The past due account has been referred to this office for collection. Annexed hereto is validation of the debt.

We are writing to you to give you an opportunity to contact us to make arrangements for the payment of this debt if it is undisputed. If you cannot pay the full amount, we will extend our full cooperation to arrange for mutually satisfactory installments.

VALIDATION NOTICE*

Unless you dispute the validity of this debt or any portion thereof within thirty days after you receive this notice, we will assume this debt to be valid. If you notify us in writing within the thirty day period that you dispute this debt, or any portion thereof, we will obtain and mail to you verification of the debt or a copy of a judgment, if a judgment has been entered against you. If you notify us in writing within the thirty day period we will provide you with the name and address of the original creditor, if different than the current creditor.

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

PLEASE MAKE CHECK PAYABLE TO ARNOLD A. ARPINO & ASSOCIATES NOTING THEREON. FILE NUMBER 84.

Very truly yours,

ARNOLD A ARPINO & ASSOCIATES, P.C.

ARNOLD A. ARPINO, ESQ.

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Debt Collection Lawsuit Filed in NY on Behalf of Winthrop Univ. Patients</u>