BARSHAY SANDERS, PLLC

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Attorneys for Plaintiff
Our File No.: 111512

UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK

Christopher Shaw, individually and on behalf of all others similarly situated,

Plaintiff,

VS.

RGS Financial, Inc.,

Defendant.

Docket No:

CLASS ACTION COMPLAINT

JURY TRIAL DEMANDED

Christopher Shaw, individually and on behalf of all others similarly situated (hereinafter referred to as "*Plaintiff*"), by and through the undersigned counsel, complains, states and alleges against RGS Financial, Inc. (hereinafter referred to as "*Defendant*"), as follows:

INTRODUCTION

1. This action seeks to recover for violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.*, ("FDCPA").

JURISDICTION AND VENUE

- 2. This Court has federal subject matter jurisdiction pursuant to 28 U.S.C. § 1331 and 15 U.S.C. § 1692k(d).
- 3. Venue is proper under 28 U.S.C. §1391(b) because a substantial part of the events or omissions giving rise to the claim occurred in this Judicial District.
- 4. At all relevant times, Defendant conducted business within the State of New York.

PARTIES

- 5. Plaintiff Christopher Shaw is an individual who is a citizen of the State of New York residing in Suffolk County, New York.
 - 6. Plaintiff is a "consumer" as defined by 15 U.S.C. § 1692a(3).
- 7. On information and belief, Defendant RGS Financial, Inc., is a Texas with a principal place of business in Dallas County, Texas.
- 8. Defendant is regularly engaged, for profit, in the collection of debts allegedly owed by consumers.
 - 9. Defendant is a "debt collector" as defined by 15 U.S.C. § 1692a(6).

ALLEGATIONS

- 10. Defendant alleges Plaintiff owes a debt ("the debt").
- 11. The debt was primarily for personal, family or household purposes and is therefore a "debt" as defined by 15 U.S.C. § 1692a(5).
 - 12. Sometime after the incurrence of the debt Plaintiff fell behind on payments owed.
 - 13. The debt was incurred on a credit card issued by Comenity Bank.
 - 14. At all relevant times herein, Plaintiff's debt accrued, and was subject to, interest.
 - 15. At all relevant times herein, Plaintiff's debt accrued, and was subject to, late fees.
- 16. Thereafter, at an exact time known only to Defendant, the debt was assigned or otherwise transferred to Defendant for collection.
- 17. In its efforts to collect the debt, Defendant contacted Plaintiff by letter ("the letter") dated May 2, 2016. ("Exhibit 1.")
 - 18. The letter was the initial communication Plaintiff received from Defendant.
 - 19. The letter is a "communication" as defined by 15 U.S.C. § 1692a(2).

FIRST COUNT Violation of 15 U.S.C. § 1692g Failure to Adequately Convey the Amount of the Debt

- 20. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.
- 21. 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.

- 22. One such requirement is that the debt collector provide "the amount of the debt." 15 U.S.C. § 1692g(a)(1).
- 23. A debt collector has the obligation not just to convey the amount of the debt, but to convey such clearly.
 - 24. The letter sets forth an "Amount Owed."
 - 25. The letter also offers a settlement.
- 26. The letter fails to disclose whether the "Amount Owed" may increase due to additional interest.
- 27. The letter fails to disclose whether the "Amount Owed" may increase due to additional late fees.
- 28. The letter fails to disclose whether the "Amount Owed" may increase due to additional interest if the settlement is not accepted.
- 29. The letter fails to disclose whether the "Amount Owed" may increase due to additional late fees if the settlement is not accepted.
- 30. The letter fails to include any "safe harbor" language concerning the accrual of interest and/or fees. *Avila v. Riexinger & Associates, LLC*, 817 F.3d 72, 76 (2d Cir. 2016).
- 31. The letter, because of the aforementioned failures, would render the least sophisticated consumer unable to determine the amount of his or her debt.
- 32. The letter, because of the aforementioned failures, would render the least sophisticated consumer unable to determine the amount of his or her debt because the consumer would not know whether interest and fees would continue to accrue, or whether the amount of the debt was static.
- 33. The letter, because of the aforementioned failures, would render the least sophisticated consumer unable to determine the true value of the settlement offer as the consumer would not know whether interest and fees would continue to accrue if the settlement was not accepted, or whether the amount of the debt was static.
- 34. The least sophisticated consumer could reasonably believe that the debt could be satisfied by remitting the "Amount Owed" at any time after receipt of the letter.
 - 35. The least sophisticated consumer could also reasonably believe that the "Amount

Owed" was accurate only on the date of the letter because of the continued accumulation of interest and/or late fees.

- 36. If interest is continuing to accrue, the least sophisticated consumer would not know how to satisfy the debt because the letter fails to indicate the applicable interest rate, or date of accrual.
- 37. If late fees are continuing to accrue, the least sophisticated consumer would not know how to satisfy the debt because the letter fails to indicate the amount of applicable and/or possible late fees.
 - 38. For these reasons, Defendant failed to clearly state the amount of the debt.
- 39. For these reasons, Defendant failed to unambiguously state the amount of the debt.
- 40. For these reasons, the letter would likely make the least sophisticated consumer uncertain as to the amount of the debt.
- 41. For these reasons, the letter would likely make the least sophisticated consumer confused as to the amount of the debt.
- 42. Defendant violated § 1692g as it failed to clearly, explicitly and unambiguously convey the amount of the debt.

SECOND COUNT Violation of 15 U.S.C. § 1692e False or Misleading Representations

- 43. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.
- 44. 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.
- 45. The question of whether a collection letter is deceptive is determined from the perspective of the "least sophisticated consumer."
- 46. 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.
- 47. A collection letter is deceptive under 15 U.S.C. § 1692e if it can reasonably be read by the least sophisticated consumer to have two or more meanings, one of which is inaccurate.
 - 48. A collection letter is also deceptive under 15 U.S.C. § 1692e if it is reasonably

susceptible to an inaccurate reading by the least sophisticated consumer.

- 49. 15 U.S.C. § 1692e requires debt collectors, when they notify consumers of their account balance, to disclose whether the balance may increase due to interest and fees. *Avila v. Riexinger & Associates, LLC*, 817 F.3d 72, 76 (2d Cir. 2016).
- 50. As previously alleged, the least sophisticated consumer could reasonably read the letter to mean that the "Amount Owed" was static.
- 51. As previously alleged, the least sophisticated consumer could also reasonably read the letter to mean that the "Amount Owed" was dynamic due to the continued accumulation of interest and/or late fees.
- 52. Because the letter is susceptible to an inaccurate reading by the least sophisticated consumer, it is deceptive under 15 U.S.C. § 1692e.
- 53. Because the letter can reasonably be read by the least sophisticated consumer to have two or more meanings, one of which is inaccurate, as described, it is deceptive under 15 U.S.C. § 1692e.
- 54. Defendant violated 15 U.S.C. § 1692e by using a false, deceptive and misleading representation in its attempt to collect a debt.

THIRD COUNT Violation of 15 U.S.C. § 1692g Validation of Debts

- 55. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.
- 56. 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.
- 57. The written notice must contain a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt collector.

- 58. The written notice must contain a statement that if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector.
- 59. The written notice must contain a statement that, upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.
- 60. A debt collector has the obligation, not just to convey the required information, but also to convey such clearly.
- 61. Even if a debt collector conveys the required information accurately, the collector nonetheless violates the FDCPA if that information is overshadowed or contradicted by other language in the communication, or by other collection activities during the 30-day validation period following the communication.
- 62. A collection activity or communication overshadows or contradicts the validation notice if it would make the "least sophisticated consumer" uncertain or confused as to her rights.
- 63. The letter states, "We're here to help you, but we need you to act. Please decide what works best for you."
- 64. The letter then provides three options: 1) Go to Defendant's website to pay; or 2) Make an immediate payment in full in either one, two or three payments; or 3) Call Defendant to make alternate arrangements.
- 65. Conspicuously absent from the provided options is the Plaintiff's right not to make payment, but to dispute the debt or demand validation of the debt as provided by 15 U.S.C. § 1692g.
- 66. At the bottom of the letter, under the closing of the letter, is a notice "See reverse side for important information."
 - 67. On the reverse side of the letter is the rights required by 15 U.S.C. § 1692g.
- 68. The letter contains no transitional language explaining that the "options" on the front of the letter do not override Plaintiff's rights to dispute the debt or seek validation of the alleged debts.

- 69. The "options" provided on the front of the letter contradict the required disclosures provided on the reverse side of the letter.
- 70. The "options" provided on the front of the letter overshadow the required disclosures on the reverse side of the letter.
- 71. The "options" provided on the front of the letter would make the "least sophisticated consumer" uncertain or confused as to her rights.
 - 72. Because of the foregoing. Defendant has violated § 1692g.

FOURTH COUNT Violation of 15 U.S.C. § 1692e False or Misleading Representations

- 73. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.
- 74. 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.
- 75. While § 1692e specifically prohibits certain practices, the list is non-exhaustive, and does not preclude a claim of falsity or deception based on non-enumerated practice.
- 76. Collection notices are deceptive if they can be reasonably read to have two or more different meanings, one of which is inaccurate.
- 77. The question of whether a collection letter is deceptive is determined from the perspective of the "least sophisticated consumer."
- 78. The least sophisticated consumer would likely be deceived by Defendant's conduct.
- 79. The least sophisticated consumer would likely be deceived in a material way by Defendant's conduct.
- 80. The least sophisticated consumer would likely be deceived by Defendant's conduct into believing that the "options" provided on the front of the letter override the consumer's right to dispute the debt or demand validation of the debt.
- 81. Defendant has violated § 1692e by using a false, deceptive and misleading representation in its attempt to collect a debt.

CLASS ALLEGATIONS

82. Plaintiff brings this action individually and as a class action on behalf of all

persons similarly situated in the State of New York from whom Defendant attempted to collect a consumer debt using the same unlawful form letter herein, from one year before the date of this Complaint to the present.

- 83. This action seeks a finding that Defendant's conduct violates the FDCPA, and asks that the Court award damages as authorized by § 1692k(a)(2) of the FDCPA.
- 84. Defendant regularly engages in debt collection, using the same unlawful letter described herein, in its attempts to collect delinquent consumer debts from other persons.
- 85. The Class consists of more than 35 persons from whom Defendant attempted to collect delinquent consumer debts using the same unlawful letter described herein.
- 86. Plaintiff's claims are typical of the claims of the Class. Common questions of law or fact raised by this class action complaint affect all members of the Class and predominate over any individual issues. Common relief is therefore sought on behalf of all members of the Class. This class action is superior to other available methods for the fair and efficient adjudication of this controversy.
- 87. The prosecution of separate actions by individual members of the Class would create a risk of inconsistent or varying adjudications with respect to the individual members of the Class, and a risk that any adjudications with respect to individual members of the Class would, as a practical matter, either be dispositive of the interests of other members of the Class not party to the adjudication, or substantially impair or impede their ability to protect their interests. Defendant has acted in a manner applicable to the Class as a whole such that declaratory relief is warranted.
- 88. Plaintiff will fairly and adequately protect and represent the interests of the Class. The management of the class action proposed is not extraordinarily difficult, and the factual and legal issues raised by this class action complaint will not require extended contact with the members of the Class, because Defendant's conduct was perpetrated on all members of the Class and will be established by common proof. Moreover, Plaintiff has retained counsel experienced in actions brought under the FDCPA.

JURY DEMAND

89. Plaintiff hereby demands a trial of this action by jury.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully requests judgment as follows:

- a. Certify this action as a class action; and
- b. Appoint Plaintiff as Class Representatives of the Class, and his attorneys as Class Counsel; and
- c. Find that Defendant's actions violate the FDCPA; and
- d. Grant damages against Defendant pursuant to 15 U.S.C. § 1692k; and
- e. Grant Plaintiff's attorneys' fees pursuant to 15 U.S.C. § 1692k; and
- f. Grant Plaintiff's costs; together with
- g. Such other relief that the Court determines is just and proper.

DATED: April 3, 2017

BARSHAY SANDERS, PLLC

By: _/s/ Craig B. Sanders

Craig B. Sanders, Esq. 100 Garden City Plaza, Suite 500 Garden City, New York 11530

Tel: (516) 203-7600 Fax: (516) 706-5055

csanders@barshaysanders.com

Attorneys for Plaintiff
Our File No.: 111512

	A Case 2:17-cv-02588 Do	cument 1-1 Filed	1 05/GRAM	ENTRESAPIPAL BANG REPARPAL
4	RGS	CREDITOR:	CRED	
		ACCOUNT NO#		1459
4700	L. Eli D. O. 200 - D. L. T. TV 75004	AMOUNT OWER	\$2,00	0.29
	Jay Ell Dr Ste 200 • Richardson TX 75081- ne Number: 855-227-9292	LAST PAID DATE	69/10/	/15
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	You can pay \$2,000.29 in full or ma			Pay by MoneyGram:
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		\	/ v	ISA or MasterCard
	CORGSF01 PO Box 1022			PAY ONLINE
	Wixom MI 48393-1022			www.myrgs.com
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☐ Check here if there is new contact information and complete section 2 on reverse side.

ACCOUNT NO #: 1459 AMOUNT OWED: \$2,000.29

IMPORTANT NOTICE

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 thirty (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 thirty (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 thirty (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.

Your payment may be presented electronically for payment using Automated Clearing House (ACH) or other means in accordance with applicable banking rules, regulations and/or any other federal or state statutes.

WE ARE REQUIRED UNDER STATE LAW TO NOTIFY CUSTOMERS OF THE FOLLOWING RIGHTS. THIS LIST DOES NOT CONTAIN A COMPLETE LIST OF THE RIGHTS CONSUMERS HAVE UNDER STATE AND FEDERAL LAW.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- a) the use or threat of violence;
- b) the use of obscene or profane language; and
- c) repeated phone calls made with the intent to annoy, abuse, or harass

Although we do not contemplate any legal action at this time, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt:

- 1. Supplemental security income, (SSI);
- 2. Social security;
- 3. Public assistance (welfare);
- 4. Spousal support, maintenance (alimony) or child support;
- 5. Unemployment benefits;
- 6. Disability benefits;
- 7. Workers' compensation benefits;
- 8. Public or private pensions;
- 9. Veterans' benefits;
- 10. Federal student loans, federal student grants, and federal work study funds; and
- 11. Ninety percent of your wages or salary earned in the last sixty days.

New York City Department of Consumer Affairs License No. 2034693-DCA

PAYMENT OPTIONS

- Payments may be made online at www.myrgs.com
- Make checks payable to RGS FINANCIAL, INC...
- Pay with VISA or MasterCard by completing and returning sections 1 and 2 in the form below or by calling our office.

Please complete this section and return in the enclosed envelope.

You are hereby authorized to charge my credit card account.

	CHECK ONE DESA VISA	MASTERCARD	EXP DATE	PAYMENT AMOUNT \$
ل	CARD NUMBER			
1	CARDHOLDER'S NAME	CARDHOLDER SIGNATURE		
	CARDHOLDER ADDRESS	CITY		STATE ZIP
[و	PRIMARY PHONE NUMBER	SECONDARY PHONE NUMBER		
1	ADDRESS	CITY	STATE	ZIP CODE

JS 44 (Rev. 07/16) Case 2:17-cv-02588 Dequired Covering 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 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

The JS 44 civil cover sheet and provided by local rules of court purpose of initiating the civil do	. This form, approved by th	e Judicial Conference of t	he Unite	ed States in Septembe	er 19	74, is required for the use o	of the Clerk of Co	aw, exce urt for th	e ie
I. (a) PLAINTIFFS				DEFENDAN	ΓS				
CHRISTOPHER SHAW				RGS FINANCIAL, INC.					
(b) County of Residence of First Listed Plaintiff SUFFOLK (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 BARSHAY SAND	•			Attorneys (If Know	wn)				
(516) 203-7600	iaza, Sie 300, Garden Ci	ny, N I 11330							
II. BASIS OF JURISDI	CTION (Place an "X" in C	One Box Only)	III. CI	TIZENSHIP OF	PR	RINCIPAL PARTIES	(Place an "X" in C	One Box fo	or Plaintiff
O 1 U.S. Government Plaintiff	• 3 Federal Question (U.S. Government)	Not a Party)		on of This State	PTI 0 1		Principal Place	ox for Defen PIF O 4	DEF
O 2 U.S. Government Defendant	O 4 Diversity (Indicate Citizenshi	ip of Parties in Item III)	Citize	n of Another State	O 2	1	d Principal Place n Another State	O 5	O 5
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IV. NATURE OF SUIT CONTRACT	*	DRTS	FO	RFEITURE/PENALT	ſΥ	BANKRUPTCY	OTHER	STATUT	TES
O 110 Insurance O 120 Marine O 130 Miller Act O 140 Negotiable Instrument O 150 Recovery of Overpayment & Enforcement of Judgment O 151 Medicare Act O 152 Recovery of Defaulted Student Loans (Excludes Veterans) O 153 Recovery of Overpayment of Veteran's Benefits O 160 Stockholders' Suits O 190 Other Contract O 195 Contract Product Liability O 196 Franchise REAL PROPERTY O 210 Land Condemnation O 220 Foreclosure O 230 Rent Lease & Ejectment O 240 Torts to Land O 245 Tort Product Liability O 290 All Other Real Property	PERSONAL INJURY O 310 Airplane O 315 Airplane Product Liability O 365 Personal Injury - Product Liability O 367 Health Care/		O 625 O 690 O 710 O 720 O 740 O 751 O 790 O 791	Drug Related Seizure of Property 21 USC 881 Other LABOR Fair Labor Standards Act Labor/Management Relations Railway Labor Act Family and Medical Leave Act Other Labor Litigation Employee Retirement Income Security Act IMMIGRATION Naturalization Applica 465 Other Immigration etions	of 1	O 422 Appeal 28 USC 158 O 423 Withdrawal 28 USC 157 O 400 State Res O 430 Banks an O 450 Commer O 450 Commer O 450 Commer O 470 Racketee O 490 Cable/Sa O 490 Cable/Sa O 490 Cable/Sa O 862 Black Lung (923) O 863 DIWC/DIWW (405(g)) O 864 SSID Title XVI O 865 RSI (405(g)) O 865 RSI (405(g)) O 870 Taxes (U.S. Plaintiff or Defendant) O 871 IRS—Third Party 26 USC 7609 O 410 Antitrust O 430 Banks an O 450 Commer O 470 Racketee Corrupt ● 480 Consume O 490 Cable/Sa O 890 Other Sta O 891 Agricultu O 893 Environn O 895 Freedom Act/Rev Agency O 950 Constitut State Sta		capportionment it and Banking ree ition er Influenced and corganizations er Credit at TV es/Commodities/ ge atutory Actions eural Acts mental Matters a of Information iton trative Procedure view or Appeal of the Decision tionality of	
V. ORIGIN (Place an "X" in 1 Original O 2 Remo Proceeding Cou	oved from State O 3 Ren over Cou	urt	4 Reinsta Reop	ened Anotl (speci	her Di ify)		- L	ultidistric itigation – irect File	
VI. CAUSE OF ACTIO	N Brief description of car	use: 15 USC §1692 F	air Debt	Collection Practices	Act	Violation			
VII. REQUESTED IN COMPLAINT:	UNDER RULE 2	S A CLASS ACTION 3, F.R.Cv.P.	DI	EMAND \$		CHECK YES o JURY DEMANI	only if demanded in D: Yes	_	
VIII. RELATED CASE IF ANY	$C(\mathbf{S})$	(See Instructions) JUDGE				DOCKET NUMBER			
DATE May 1, 2017		signature of atto /s Cra	PRNEY C	of record Sanders					
FOR OFFICE USE ONLY RECEIPT # AM	10UNT	APPLYING IFP		JUDG	E	MAG. J	UDGE		

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, <u>Craig B. Sanders</u> , counsel for <u>Plaintiff</u> , do hereby certify that the above captioned civil action is ineligible for compulsory arbitration for the following reason(s):
☐ monetary damages sought are in excess of \$150,000, exclusive of interest and costs,
☐ the complaint seeks injunctive relief,
☐ the matter is otherwise ineligible for the following reason
DISCLOSURE STATEMENT - FEDERAL RULES CIVIL PROCEDURE 7.1
Identify any parent corporation and any publicly held corporation that owns 10% or more or its stocks:
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)
 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?YES
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
I am currently admitted in the Eastern District of New York and currently a member in good standing of the bar of this court. ■ Yes □ No
Are you currently the subject of any disciplinary action (s) in this or any other state or federal court? ☐ Yes (If yes, please explain) ■ No
I certify the accuracy of all information provided above.

Signature: <u>/s Craig B. Sanders</u>

UNITED STATES DISTRICT COURT

for the

Eastern District of New York						
Christopher Shaw, individuall others similarly Plaintiff(s) v. RGS Financia) situated))))))) al, Inc.	Civil Action No.				
	SUMMONS IN A	CIVIL ACTION				
To: (Defendant's name and address) RGS Financial, Inc. NATIONAL CORPORATE RESEARCH, LTD. 10 EAST 40TH STREET 10TH FLOOR NEW YORK, NEW YORK, 10016						
A lawsuit has been file	d 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: Craig B. Sanders, Esq. 100 Garden City Plaza Suite 500 Garden City, New York 11530						
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				
		2.6				

Civil Action No.

PROOF OF SERVICE

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

was rec	This summons for (nanceived by me on (date)	ne of individual and title, if any	· .						
	☐ I personally served	vidual at (place) on (date)							
		; or							
	☐ I left the summons	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 summo	, ,	who is						
	designated by law to a	designated by law to accept service of process on behalf of (name of organization)							
			on (date)	; or					
	☐ I returned the sumn	nons unexecuted because							
	☐ 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:

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