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

ADEL AL, Individually and on Behalf of All) Case No.: 17-cv-1218
Others Similarly Situated,) CLASS ACTION COMPLAINT
Plaintiff,	}
VS.	ý
CONVERGENT OUTSOURCING, INC.,) Jury Trial Demanded))
Defendant.	

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 Adel Al 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 him a debt allegedly incurred for personal, family, or household purposes.
- 5. Defendant Convergent Outsourcing, Inc. ("Convergent") is a debt collection agency with its principal offices located at 800 SW 39th St., Renton, WA 98057.
- 6. Convergent is engaged in the business of a collection agency, using the mails and telephone to collect consumer debts originally owed to others.

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

FACTS

- 8. On or about September 12, 2016, Convergent mailed a debt collection letter to Plaintiff regarding an alleged debt. A copy of the letter is attached to this complaint as Exhibit A.
- 9. Upon information and belief, the alleged debt that Convergent was attempting to collect was for personal, family, or household purposes, namely medical debt.
- 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. Upon information and belief, <u>Exhibit A</u> is a form debt collection letter used by Convergent to attempt to collect alleged debts.
- 12. Upon information and belief, <u>Exhibit A</u> is the first written communication that Convergent sent to Plaintiff regarding the alleged debt to which <u>Exhibit A</u> refers.
 - 13. Exhibit A is false and misleading as to the identity of the creditor.
- 14. Upon information and belief, Plaintiff was not indebted to any entity named "WF, Inc Elmbrook Mem."
 - 15. "WF, Inc Elmbrook Mem" is not the name of the creditor.
 - 16. "WF, Inc Elmbrook Mem" is not a commonly used acronym for any creditor.
- 17. "WF, Inc Elmbrook Mem" is not a business or trade name that any creditor has used from the inception of any business transaction with Plaintiff or any member of the class.
- 18. Plaintiff never had any dealings with any entity named "WF, Inc Elmbrook Mem."

- 19. Plaintiff's counsel knows from previous actions with Convergent that Convergent frequently collects debts on behalf of Wheaton Franciscan Healthcare and associated entities, but the unsophisticated consumer is not expected to have this information.
- 20. A Google search of "WF, Inc." conducted on September 7, 2017, produced more than ten pages of results without a single reference to Wheaton Franciscan. The results did include several references to Wells Fargo, one of the largest banks that has been in the news recently for allegedly opening millions of fake accounts in customers' names. *See* https://en.wikipedia.org/wiki/Wells Fargo account fraud scandal.
- 21. Similarly a Google search of "Elmbrook Mem" returns many links to various municipalities named "Elmbrook," but does not return reverences to Wheaton Franciscan until page 3.
- 22. A debt collector cannot make confusing representations about the identity of the creditor in a collection letter.
 - 23. Plaintiff was confused by Exhibit A.
 - 24. The unsophisticated consumer would be confused by Exhibit A.
 - 25. Plaintiff had to spend time and money investigating Exhibit A.
- 26. 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 Exhibit A.
- 27. 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,"); 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. III. 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).

28. 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").

- 29. 15 U.S.C. § 1692e provides, in relevant part: "A debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt."
- 30. 15 U.S.C. § 1692e(2)(A) specifically prohibits: "The false representation of—the character, amount, or legal status of any debt."
- 31. 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."
- 32. 15 U.S.C. § 1692g(a)(2) requires the debt collector to provide written notice containing "the name of the creditor to whom the debt is owed."
- 33. To satisfy § 1692g(a)(2), a debt collector may provide "the name under which [the creditor] usually transacts business, or a commonly-used acronym, or any name that it has used from the inception of the credit relation." *Blarek v. Encore Receivable Mgmt.*, No. 06-cv-420-WEC, 2007 U.S. Dist. LEXIS 22549 at *22 (E.D. Wis. Mar. 27, 2007).
- 34. However, "a particularly non-obvious acronym can on its face constitute a plainly confusing statement in violation of § 1692g(a)(2)." *Id.* at *23.

COUNT I - FDCPA

- 35. Plaintiff incorporates by reference as if fully set forth herein the allegations contained in the preceding paragraphs of this Complaint.
- 36. The language in <u>Exhibit A</u> is false, misleading, and confusing to the unsophisticated consumer, in that the letter misleads the consumer as to the identity of the current creditor.

- 37. Defendant's misstatement of the name of the creditor is a false representation or deceptive means to collect or attempt to collect any debt.
- 38. Defendant's misstatement of the name of the creditor is a false and misleading statement of the character and legal status of the alleged debt.
 - 39. Defendant has failed to state the name of the creditor.
- 40. The Defendant has therefore violated 15 U.S.C. §§ 1692e, 1692e(2)(A), 1692e(10), and 15 U.S.C. § 1692g(a)(2).

CLASS ALLEGATIONS

- 41. Plaintiffs bring this action on behalf of a Class, consisting of (a) all natural persons in the State of Wisconsin (b) who were sent a collection letter in the form represented by Exhibit A to the complaint in this action, (c) seeking to collect a debt for personal, family or household purposes, (d) between September 8, 2016 and September 8, 2017, inclusive, (e) that was not returned by the postal service.
- 42. The Class is so numerous that joinder is impracticable. On information and belief, there are more than 50 members of the Class.
- 43. 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 the Defendants complied with 15 U.S.C. §§ 1692e, 1692e(2)(A), 1692e(10), and 1692g(a)(2).
- 44. Plaintiff's claims are typical of the claims of the Class members. All are based on the same factual and legal theories.
- 45. 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.

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

JURY DEMAND

47. 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: September 8, 2017

ADEMI & O'REILLY, LLP

By: /S/ John D. Blythin
Shpetim Ademi (SBN 1026973)
John D. Blythin (SBN 1046105)
Mark A. Eldridge (SBN 1089944)
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

Convergent Healthcare Recoveries, Inc. 121 NE Jefferson Street, Suite 100, Peoria IL 61602

Business Hours 8 AM to 5 PM Central Time, Monday - Friday

Date: 09/12/16 Total Due: \$200.00

Agency Account#: 33027335

Re: WF, Inc - Elmbrook Mem

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Adel A Al 3717 E Ramsey Ave Apt 219 Cudahy WI 53110-3148

Dear Adel A Al,

This account has been placed with us for collection!

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

You may contact this office Monday through Friday between 8:00 AM and 5:00 PM CT. Please contact us toll free at 888-801-4395. You may also pay your bill online at https://chr.estatemnt.com.

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

Notice: See Reverse Side for Important Consumer Information.

Please detach the bottom portion of this letter and return it with your payment.

Adel A Al 3717 E Ramsey Ave Apt 219 Cudahy WI 53110-3148

Date: 09/12/16
Total Due: \$200.00

Agency Account#: 33027335

Re: WF, Inc - Elmbrook Mem

* 111

IF PAYING BY CREDIT CARD, FILL OUT BELOW

CIRCLE CARD USING FOR PAYMENT

CARD NUMBER

AMOUNT

SIGNATURE

EXP. DATE

PAY THIS \$200.00

CONVERGENT HEALTHCARE RECOVERIES, INC. PO Box 6209
Dept. 0102
Champaign IL 61826-6209

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		,		
This collection agency is licensed by the: www.wdfi.org.	Office of	the Administra	ator or the Division	n of Banking,

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		DF	EFENDANTS		
ADEL AL		(CONVERGI	ENT OUTSOURCIN	G, INC.
(c) Attorney's (Firm Name Ademi & O'Reilly, LLP, (414) 482-8000-Telephor II. BASIS OF JURISE	_	Att	unty of Residence NOTE: IN LAN LANE torneys (If Known)	e of First Listed Defendant (IN U.S. PLAINTIFF CASES) ND CONDEMNATION CASES, USD INVOLVED.	ONLY) SE THE LOCATION OF THE (Place an "X" in One Box for Plaintiff and One Box for Defendant)
U.S. Government Plaintiff	3 Federal Question (U.S. Government Not a Party)	Citizen of T	his State	PTF DEF ☐ 1 ☐ 1 Incorporated or Proof Business In Thi	
2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizenship of Parties in Item III)	Citizen of A Citizen or S Foreign C	ubject of a	2 Incorporated and of Business In 3 3 5 Foreign Nation	Principal Place 5 5
IV. NATURE OF SUI	T (Place an "X" in One Box Only)				
CONTRACT	TORTS		TURE/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 (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	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 □ 368 Asbestos Personal □ 370 Other Fraud □ 371 Truth in Lending □ 380 Other Personal □ 380 Other Personal □ 385 Property Damage □ Product Liability □ 368 Personal Injury Product □ 370 Other Fraud □ 371 Truth in Lending □ 385 Property Damage □ Product Liability □ 385 Property Damage □ Product Liability □ 368 Asbestos Personal □ 370 Other Fraud □ 371 Truth in Lending □ 385 Property Damage □ Product Liability □ 368 Personal Injury PERSONAL PROPER □ 370 Other Fraud □ 370 Other Fraud □ 385 Property Damage □ Product Liability □ 365 Personal Injury - □ 470 Other Personal □ 368 Asbestos Personal □ 370 Other Fraud □ 370 Other Fraud □ 570 Other Fraud □ 570 Other Personal □ 570 Motions to Vacat □ Sentence □ Habeas Corpus: □ 530 General □ 535 Death Penalty □ 540 Mandamus & Other □ 550 Civil Rights □ 555 Prison Condition □ 440 Other Civil Rights		er Food & Drug g Related Seizure roperty 21 USC 881 or Laws & Truck ne Regs. upational etty/Health er LABOR Labor Standards or/Mgmt. Relations or/Mgmt. Reporting sclosure Act way Labor Act er Labor Litigation l. Ret. Inc. urity Act MIGRATION mailzation Applicatio eas Corpus - Detainee er Immigration	422 Appeal 28 USC 158 423 Withdrawal 28 USC 157	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	an "X" in One Box Only) emoved from	4 Reinstated Reopened	anot spec	nsferred from 6 Multidist Litigation (cify) 1 7 Multidist Liti	Judgment
VI. CAUSE OF ACTI	15 U.S.C. 1692 et seq	mmg (DUII		sacutes unless diversity).	
VII. REQUESTED IN COMPLAINT:	CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23	N DEMA	ND \$	CHECK YES only JURY DEMAND	r if demanded in complaint: : ☑ Yes ☐ No
VIII. RELATED CAS IF ANY	E(S) (See instructions): JUDGE			DOCKET NUMBER	
DATE	SIGNATURE OF AT	TTORNEY OF RE	CORD		
September 8, 20	17 s/ John D	. Blythin			
FOR OFFICE USE ONLY		-			

- Case 2:17-cv-01218-LA Filed 09/08/17 Page 1 of 2 Document 1-2

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

	Eastern Dist	rict of Wisconsin
ADEL A Plaintiff V. CONVERGENT OUTS Defendan	GOURCING, INC.)))) Civil Action No. 17-cv-1218)))
	SUMMONS IN	A CIVIL ACTION
To: (Defendant's name and address)	CONVERGENT OUTSOUR c/o CT CORPORATION SY 301 S. Bedford St. Suite 1 Madison , WI 53703	CING, INC.
A lawsuit has been file	ed against you.	
the United States or a United 12(a)(2) or (3) – you must sen	States agency, or an officer we on the plaintiff an answ	ou (not counting the day you receive it) – or 60 days if you are or employee of the United States described in Fed. R. Civ. P. er to the attached complaint or a motion under Rule 12 of the nust be served on the plaintiff or the plaintiff's attorney, whose
If you fail to respond.	iudgment by default will be	e entered against you for the relief demanded in the complaint.
You also must file your answer		
Date:		STEPHEN C. DRIES, CLERK OF COURT
		Signature of Clerk or Deputy Clerk

Civil Action No. 17-cv-1218

PROOF OF SERVICE

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

received by me on (date)	·		
☐ I personally serve	d the summons and the attached com	plaint on the individual at (place):	
		On (date)	; or
☐ I left the summons	s and the attached complaint at the ir	ndividual's residence or usual place of a	bode with (name
	, a p	erson of suitable age and discretion who	o resides there,
on (date)	, and mailed a copy	to the individual's last known address;	or
☐ I served the summ	ons and the attached complaint on (r	name of individual)	
who is designated by	law to accept service of process on b	ehalf of (name of organization)	
		on (date)	_; or
☐ I returned the sum	mons unexecuted because		; or
	mons unexecuted because		; or
☐ Other (specify):			; or
Other (specify): My fees are \$		for services, for a total of \$	
Other (specify): My fees are \$	for travel and \$y of perjury that this information is t	for services, for a total of \$ _ rue.	
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Other (specify): My fees are \$ I declare under penalt	for travel and \$y of perjury that this information is t	for services, for a total of \$ rue. Server's signature	· · · · · · · · · · · · · · · · · · ·

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>Lawsuit: Convergent Outsourcing Listed Vague Creditor in Collection Letter</u>