#### **BARSHAY SANDERS, PLLC**

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Attorneys for Plaintiff
Our File No.: 115362

## UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK

Maritza Alvarado, individually and on behalf of all others similarly situated,

Plaintiff,

vs.

Amsher Collection Services, Inc.,

Defendant.

Docket No:

**CLASS ACTION COMPLAINT** 

JURY TRIAL DEMANDED

Maritza Alvarado, 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 Amsher Collection Services, 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 Maritza Alvarado is an individual who is a citizen of the State of New York residing in Queens County, New York.
  - 6. Plaintiff is a "consumer" as defined by 15 U.S.C. § 1692a(3).
- 7. On information and belief, Defendant Amsher Collection Services, Inc., is an Alabama Corporation with a principal place of business in Jefferson County, Alabama.
- 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. Thereafter, at an exact time known only to Defendant, the Debt was assigned or otherwise transferred to Defendant for collection.
- 14. In its efforts to collect the debt, Defendant contacted Plaintiff by letter ("the Letter") dated February 6, 2018. ("Exhibit 1.")
  - 15. The Letter was the initial communication Plaintiff received from Defendant.
  - 16. The Letter is a "communication" as defined by 15 U.S.C. § 1692a(2).
- 17. 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.
  - 18. The written notice must contain the amount of the debt.
- 19. The written notice must contain the name of the creditor to whom the debt is owed.
- 20. 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.

- 21. 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.
- 22. 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.
- 23. A debt collector has the obligation, not just to convey the required information, but also to convey such clearly.
- 24. Even if a debt collector conveys the required information accurately, the debt collector nonetheless violates the FDCPA if that information is overshadowed or contradicted by other language in the communication.
- 25. Even if a debt collector conveys the required information accurately, the debt collector nonetheless violates the FDCPA if that information is overshadowed by other collection activities during the 30-day validation period following the communication.
- 26. 15 U.S.C. § 1692g(b) provides that collection activities and communication during the 30-day period may not overshadow or be inconsistent with the disclosure of the consumer's right to dispute the debt or request the name and address of the original creditor.
- 27. 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.
  - 28. The Letter includes a settlement offer.
- 29. The Letter states, immediately below the settlement offer, "We are not obligated to renew this offer. Acceptance or rejection of this offer will not affect your right to dispute the validity of this debt or any portion thereof."
- 30. Conspicuously absent is any statement that acceptance or rejection of the offer will not affect the consumer's right to demand the debt collector provide the consumer with the name and address of the original creditor.
- 31. The failure to include such a statement contradicts Plaintiff's rights under 15 U.S.C. § 1692g(a)(5).

- 32. The Letter fails to advise that the acceptance or rejection of the offer does not override the Plaintiff's right to request information concerning the current creditor.
- 33. The least sophisticated consumer could reasonably interpret the Letter to mean that acceptance or rejection of the offer affects the consumer's right to request information concerning the current creditor.
- 34. Defendant violated § 1692g as Defendant overshadowed the information required to be provided by 15 U.S.C. § 1692g(a)(5).
- 35. Defendant violated § 1692g(b) as Defendant overshadowed the information required to be provided by 15 U.S.C. § 1692g(a)(5).
- 36. 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.
- 37. While Section 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.
- 38. 15 U.S.C. § 1692e(10) prohibits the use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer.
  - 39. As a result of the foregoing, the Letter is deceptive.
- 40. As a result of the foregoing, the Letter constitutes a deceptive means to attempt to collect the Debt.
  - 41. As a result of the foregoing, the Letter violates 15 U.S.C. §§ 1692g and 1692e

#### **CLASS ALLEGATIONS**

- 42. 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 a collection letter substantially similar to the Letter herein, from one year before the date of this Complaint to the present.
- 43. This action seeks a finding that Defendant's conduct violates the FDCPA, and asks that the Court award damages as authorized by 15 U.S.C. § 1692k.
  - 44. Defendant regularly engages in debt collection.
- 45. The Class consists of more than 35 persons from whom Defendant attempted to collect delinquent consumer debts using a collection letter substantially similar to the Letter

herein.

- 46. 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.
- 47. 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.
- 48. 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 consumer protection laws.

#### **JURY DEMAND**

49. 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 Representative of the Class, and Plaintiff's 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: September 19, 2018

#### **BARSHAY SANDERS, PLLC**

By: <u>/s/ Craig B. Sanders</u> Craig B. Sanders, Esq.

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csanders@barshaysanders.com

Attorneys for Plaintiff
Our File No.: 115362

Case 1:18-cv-05385 Document 1-1 Filed 09/25/18 Page 1 of 1 PageID #: 7

AmSher

AMSHER COLLECTION SERVICES, INC. 4524 Southlake Parkway, Suite 15 Birmingham, AL 35244

Mon - Thurs 8:00AM to 7:00PM CST Friday 8:00AM to 5:30PM CST 1-877-936-1171



February 6, 2018

Maritza Alvarado 3534 84th St Apt A6 Jackson Heights, NY 11372-5385

The account referenced here is unpaid and the balance owed has been placed with this office 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 his debt is valid. If you notify this office in writing within 30 days from eceiving this notice that you dispute the validity of this debt or any portion ereof, this office will obtain verification of the debt or obtain a copy of a algment 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 vide you with the name and address of the original creditor, if different mithe current creditor.

e can offer you an opportunity to resolve your account with T-MOBILE for ne amount of \$4,039.74. This amount must be paid in one payment and is ralid until 03/23/2018. This will be a savings of \$2,681.95 to you.

Mail payment to 4524 Southlake Parkway, Suite 15, Hoover, AL 35244.

We are not obligated to renew this offer. Acceptance or rejection of this offer will not affect your right to dispute the validity of this debt or any portion thereof.

Our phone number is 1-877-936-1171. Our office accepts most credit cards, debit cards, and checks over the telephone.

PAY ONLINE AT:

https://maritzaalvaradoaf743.revexpress.com

PASSWORD:

F824

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

Jason Borkovec

**Director of Operations** 

Account Summary

Original Creditor

T-MOBILE

Current Creditor

T-MOBILE

Creditor's Acct #

7291

AmSher Acct #

4404

Total Due

\$6,721.69



Scan this code with your smartphone to pay your bill online

New York Residents: New York City Department of Consumer Affairs License Number 1388973-DCA.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to the use or threat of violence, the use of obscene or profane language, and repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may

### UNITED STATES DISTRICT COURT

for the

#### EASTERN DISTRICT OF NEW YORK

Maritza Alvarado, individually and on behalf of all others similarly situated,					
Plaintiff(s)         )           v.         )	Civil Action No.				
Amsher Collection Services, Inc.,  Defendant(s)					
SUMMONS IN A CIVIL ACTION					
To:(Defendant's name and address) Amsher Collection Services, Inc. CORPORATION SERVICE COMPANY 80 STATE STREET ALBANY, NEW YORK, 12207-2543 A lawsuit has been filed against you.					
Within 21 days after service of this summons on you (no are the United States or a United States agency, or an officer or e 12 (a)(2) or (3) — you must serve on the plaintiff an answer to th Federal Rules of Civil Procedure. The answer or motion must be and address are:	imployee of the United States described in Fed. R. Civ. P. ne attached complaint or a motion under Rule 12 of the				
BARSHAY SAND 100 GARDEN CITY PL GARDEN CITY,	AZA, SUITE 500				
If you fail to respond, judgment by default will be entered You also must file your answer or motion with the court.	d against you for the relief demanded in the complaint.				
CLERA	K OF COURT				
Date:	Signature of Clerk or Deputy Clerk				

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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.)

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I. (a) PLAINTIFFS				DEFENDANTS								
MARITZA ALVARADO				AMSHER COLLECTION SERVICES, INC.								
(b) County of Residence of	First Listed Plaintiff _	QUEENS		County of Residen	ice of	First Liste	ed Defendant	JEFFERSON				
(E.	XCEPT IN U.S. PLAINTIFF CA	ASES)					PLAINTIFF CASES					
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(c) Attorneys (Firm Name, A	Address, and Telephone Numbe	r)		Attorneys (If Know	vn)							
BARSHAY SAND	•	• ,		rationally (if know	,,,							
100 Garden City P	laza, Ste 500, Garden Ci	ty, NY 11530										
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		Conditions of Confinement										
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		atute under which you are	filing (1	Do not cite jurisdictional	l statu	tes unless di	iversity): 15 USC	\$1692				
VI. CAUSE OF ACTIO	N Brief description of cau	ise:		15 US	SC §1	692 Fair D	ebt Collection Pr	ractices Act Vio	olation			
VII. REQUESTED IN COMPLAINT:	• CHECK IF THIS IS UNDER RULE 2	S A CLASS ACTION 3, F.R.Cv.P.	DI	EMAND \$		JU	CHECK YES on RY DEMAND	-	•			
VIII. RELATED CASE IF ANY	$\mathbb{E}(\mathbf{S})$	JUDGE				_ DOCKI	ET NUMBER _					
DATE September 20, 2018	/s Craig Sander	SIGNATURE OF ATTO	ORNEY (	OF RECORD								
FOR OFFICE USE ONLY												
RECEIPT # AM	MOUNT	APPLYING IFP		JUDGE	3		MAG. JU	IDGE				

# Case 1:18-cv-05385 Document 1-3 Filed 09/25/18 Page 2 of 2 PageID #: 10 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.

Case is E	Eligible for Arbitration
I,	, counsel for, do hereby certify that the above captioned civil action is ineligible for
	ory 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)
"related" to events, a s case shall further pro	t 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 o 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 substantial saving of judicial resources is likely to result from assigning both cases to the same judge and magist rate judge." Rule 50.3.1 (b) provides that "A civil 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) evides 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" the 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: ☐ Yes ■ No
2.)	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 ■ No
	b) Did the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in the Eastern District? ■ Yes □ No
	c) If this is a Fair Debt Collection Practice Act case, specific the County in which the offending communication was received: QUEENS
Suffolk (	nswer 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 County, or, in an interpleader action, does the claimant (or a majority of the claimants, if there is more than one) reside in Nassau lk County?    No   Note: A corporation shall be considered a resident of the County in which it has the most significant contacts).
	BAR ADMISSION
l am cu	irrently admitted in the Eastern District of New York and currently a member in good standing of the bar of this court.
i aiii cu	■ Yes □ No
Are you	u 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: /s Craig B. Sanders

## **ClassAction.org**

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Amsher Collection Services Sued Over Allegedly Non-FDCPA-Compliant Letter</u>