

6. Plaintiff Sharon Meyer is an individual who resides in the Eastern District of Wisconsin (Milwaukee County).

7. Plaintiffs are each a “consumer” as defined in the FDCPA, 15 U.S.C. § 1692a(3), in that Defendant sought to collect from them a debt allegedly incurred for personal, family or household purposes.

8. Plaintiffs are each also a “customer” as defined in the Wisconsin Consumer Act, Wis. Stat. § 421.301(17), in that they engaged in a consumer transaction.

9. Defendant Portfolio Recovery Associates, LLC (“Portfolio”) is a debt collection agency with its principal place of business located at 120 Corporate Blvd., Norfolk, VA 23502.

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

11. Portfolio is engaged in the business of collecting debts owed to others and incurred for personal, family or household purposes. Portfolio is a debt collector as defined in 15 U.S.C. § 1692a and Wis. Stat. § 427.103(3).

FACTS

Bushberger Letters

12. On or about October 20, 2016, Portfolio mailed a debt collection letter to Plaintiff Bushberger regarding an alleged debt, allegedly originally owed to "Original Creditor: COMENITY BANK" ("Comenity") and “Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC” ("Portfolio"). A copy of this letter is attached to this complaint as Exhibit A.

13. Upon information and belief, Exhibit A is a form letter, generated by computer, and with the information specific to Plaintiff inserted by computer.

14. Upon information and belief, Exhibit A is a form debt collection letter used by Portfolio to attempt to collect alleged debts.

15. Exhibit A lists the address of the original creditor, Comenity, directly above the statement of the creditor to whom the debt is owed as follows:

Seller: COMENITY BANK FORMERLY KNOWN AS WORLD FINANCIAL NETWORK BANK
Merchant: BOSTON STORE
Original Creditor: COMENITY BANK
Original Creditor Address: ONE RIGHTER PKWY SUITE 100, WILMINGTON DE 19803
Creditor to Whom Debt is Owed: PORTFOLIO RECOVERY ASSOCIATES, LLC

16. Upon information and belief, the alleged debt that Portfolio was attempting to collect was a Boston store credit account, originally issued by Comenity and currently owned by Portfolio, and used only for personal, family or household purposes including purchases of personal and home goods at Boston department stores.

17. Comenity and Portfolio are two distinct business entities.

18. Exhibit A lists Comenity's address directly above Portfolio's name on Exhibit A.

19. Listing Comenity's address on Exhibit A directly above the current creditor's name is a material false, misleading or confusing statement.

20. On or about November 2, 2016, Portfolio mailed a debt collection letter to Plaintiff Bushberger regarding an alleged debt, allegedly originally owed to "Original Creditor: SYNCHRONY BANK" ("Synchrony") and "Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC" ("Portfolio"). A copy of this letter is attached to this complaint as Exhibit B.

21. Upon information and belief, Exhibit B is a form letter, generated by computer, and with the information specific to Plaintiff inserted by computer.

22. Upon information and belief, Exhibit B is a form debt collection letter used by Portfolio to attempt to collect alleged debts.

23. Exhibit B lists the address of the original creditor, Synchrony, directly above the statement of the creditor to whom the debt is owed as follows:

Seller: SYNCHRONY BANK

Merchant: TJX

Original Creditor: SYNCHRONY BANK

Original Creditor Address: P.O. BOX 965033, ORLANDO FL 32896-5033

Creditor to Whom Debt is Owed: PORTFOLIO RECOVERY ASSOCIATES, LLC

24. Upon information and belief, the alleged debt that Portfolio was attempting to collect was a TJMaxx store credit account, originally issued by Synchrony and currently owned by Portfolio, and used only for personal, family or household purposes including purchases of personal and home goods at Boston department stores.

25. Synchrony and Portfolio are two distinct business entities.

26. Exhibit B lists Synchrony's address directly above Portfolio's name on Exhibit B.

27. Listing Synchrony's address on Exhibit B directly above the current creditor's name is a material false, misleading or confusing statement.

Vega Letters

28. On or about June 7, 2016, Portfolio mailed a debt collection letter to Plaintiff Vega regarding an alleged debt, allegedly originally owed to "Original Creditor: CAPITAL ONE BANK (USA) N.A." ("Capital One") and "Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC" ("Portfolio"). A copy of this letter is attached to this complaint as Exhibit C.

29. Upon information and belief, Exhibit C is a form letter, generated by computer, and with the information specific to Plaintiff inserted by computer.

30. Upon information and belief, Exhibit C is a form debt collection letter used by Portfolio to attempt to collect alleged debts.

31. Exhibit C lists the address of the original creditor, Capital One, directly above the statement of the creditor to whom the debt is owed as follows:

Seller: CAPITAL ONE BANK (USA) N.A.
Original Creditor: CAPITAL ONE BANK (USA) N.A.
Original Creditor Address: 4851 COX ROAD, GLEN ALLEN VA 23060
Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC.

32. Upon information and belief, the alleged debt that Portfolio was attempting to collect was a personal credit card account, originally issued by Capital One and currently owned by Portfolio, and used only for personal, family or household purposes.

33. Capital One and Portfolio are two distinct business entities.

34. Exhibit C lists Capital One's address directly above Portfolio's name on Exhibit C.

35. Listing Capital One's address on Exhibit C directly above the current creditor's name is a material false, misleading or confusing statement.

36. On or about June 7, 2016, Portfolio mailed a debt collection letter to Plaintiff Vega regarding an alleged debt, allegedly originally owed to "Original Creditor: HSBC BANK NEVADA N.A." ("HSBC") and "Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC" ("Portfolio"). A copy of this letter is attached to this complaint as Exhibit D.

37. Upon information and belief, Exhibit D is a form letter, generated by computer, and with the information specific to Plaintiff inserted by computer.

38. Upon information and belief, Exhibit D is a form debt collection letter used by Portfolio to attempt to collect alleged debts.

39. Exhibit D lists the address of the original creditor, HSBC, directly above the statement of the creditor to whom the debt is owed as follows:

Seller: CAPITAL ONE N.A.

Original Creditor: HSBC BANK NEVADA N.A.

Original Creditor Address: 26525 N. RIVERWOODS BLVD, SUITE 100, METTAWA IL 60045

Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC.

40. Upon information and belief, the alleged debt that Portfolio was attempting to collect was a personal credit card account, originally issued by HSBC and currently owned by Portfolio, and used only for personal, family or household purposes.

41. HSBC and Portfolio are two distinct business entities.

42. Exhibit D lists HSBC's address directly above Portfolio's name on Exhibit D.

43. Listing HSBC's address on Exhibit D directly above the current creditor's name is a material false, misleading or confusing statement.

44. The unsophisticated consumer would mistakenly believe that the address listed in paragraphs 14, 22, 30, 38, from Exhibits A, B, C and D, was the address of the current creditor.

45. The unsophisticated consumer could consequently mistakenly attempt to contact the original creditor with questions, make payments to the wrong business entity, or write to the original creditor to dispute or verify the debt.

46. If the consumer sent a check to Comenity, HSBC, or Capital One instead of Portfolio, the payment would not satisfy the alleged debt owed to the correct creditor, Portfolio, who would be within its rights to continue collection efforts or even file a lawsuit to collect the debt.

47. In addition, the consumer may be barred from recovering a payment to the incorrect party by the voluntary payment doctrine. Even if the voluntary payment doctrine does not apply or would not be enforced, the logistical challenge of obtaining a refund would discourage consumers from attempting to recover their erroneous payment.

48. Additionally, if the consumer wrote to Comenity, HSBC or Capital One's address to dispute the debt or request verification, because Comenity/HSBC/Capital One no longer own the debt, the dispute or verification request would be futile and the thirty day window to dispute or request verification with Portfolio would likely pass before the consumer became aware of the error. The unsophisticated consumer would miss out on being able to validate the debt.

49. The language reproduced in paragraphs 14, 22, 30, 38, above, thus overshadows the FDCPA debt validation notice.

50. Exhibits A - D fail to clearly and unambiguously inform the unsophisticated consumer that, in order to invoke his or her right to require Portfolio to cease most collection activities until they provide verification of the debt, the consumer must make the request to Portfolio in writing. 15 U.S.C. § 1692g(a)(4), 1692g(a)(5).

51. The practical effect of the providing the address of the original creditor so prominently in the letter next to the name of the current creditor and debt collector is to discourage consumers from disputing debts in writing with Portfolio and instead send them to the wrong address.

52. Portfolio did not effectively convey to the consumers their rights under the FDCPA. *McCabe v. Crawford & Co.*, 272 F. Supp. 2d 736, 743 (N.D. Ill. 2003); *see also Desantis v. Computer Credit, Inc.*, 269 F.3d 159, 161 (2d Cir. 2001) (a “debt collector violates the Act if it fails to convey the information required by the Act.”).

53. Failure to provide the correct validation notice within five days of the initial communication with Plaintiff and the class is a *per se* violation of the FDCPA. *Janetos v. Fulton Friedman & Gullace, LLP*, 825 F.3d 317, 2016 U.S. App. LEXIS 6361 *15-16 (7th Cir. Apr. 7,

2016) (“we have not extended the implicit materiality requirement of § 1692e to reach claims under § 1692g(a).”).

54. For purposes of Plaintiff’s claim under 15 U.S.C. §§ 1692e and 1692e(10), Defendant’s statement is a material violation of the FDCPA. A consumer who attempts to exercise validation rights with the wrong business entity at the wrong address does not effectively invoke his or her rights under 15 U.S.C. § 1692g(b):

(b) Disputed debts

If the consumer notifies the debt collector *in writing* within the thirty-day period described in subsection (a) of this section that the debt, or any portion thereof, is disputed, or that the consumer requests the name and address of the original creditor, the debt collector shall cease collection of the debt, or any disputed portion thereof, until the debt collector obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to the consumer by the debt collector. Collection activities and communications that do not otherwise violate this subchapter may continue during the 30-day period referred to in subsection (a) unless the consumer has notified the debt collector *in writing* that the debt, or any portion of the debt, is disputed or that the consumer requests the name and address of the original creditor. Any 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.

(emphasis added).

Lakkard Letter

55. On or about December 8, 2016, Portfolio mailed a debt collection letter to Plaintiff Lakkard regarding an alleged debt, allegedly owed to Portfolio and originally owed to “Synchrony Bank” (“Synchrony”). A copy of this letter is attached to this complaint as Exhibit E.

56. The alleged debt identified in Exhibit E is an alleged credit card account, originally owed to Synchrony.

57. Upon information and belief, Exhibit E is a form letter, generated by computer, and with the information specific to Plaintiff inserted by computer.

58. Upon information and belief, Exhibit E is a form debt collection letter used by Portfolio to attempt to collect alleged debts.

59. Plaintiff used this credit card only for personal, family or household purposes, namely, purchases of household goods and services. Plaintiff did not open or use the credit card account for any business purpose.

60. The credit card account identified in Exhibit E was in default, closed, and upon information and belief, charged off by Synchrony before Synchrony sold the account to Portfolio. Upon information and belief, Synchrony sells only defaulted and charged off credit card accounts to debt buyers such as Portfolio.

61. Exhibit E states the following:

**The following is a breakdown of your balance since charge-off:

Total Amount of Debt Due at charge-off: \$1,593.35

Total Amount of Transactions since charge-off:

Interest: \$0.00

Non-Interest Charges/Fees or Balance Adjustments: \$0.00

Payments: \$0.00

Total Now Due: \$1,593.35

62. Exhibit E is confusing and misleading to the unsophisticated consumer.

63. Exhibit E threatens to collect “Interest” and “Non-Interest Charges/Fees or Balance Adjustments.” Although the amounts of each in Exhibit E is \$0.00, the letter implies that there could be interest or fees added to the debt in a future letter. *Tylke v. Diversified Adjustment Serv.*, No. 14-cv-748; 2014 U.S. Dist. LEXIS 153281, *7 (E.D. Wis. Oct. 28, 2014) (“the inclusion of a collection fee, even one showing a balance of zero, could imply the future possibility of one.”).

64. Upon information and belief, Portfolio does not actually add interest and fees to consumer collection accounts.

65. Further, Portfolio does not and could not add any “fees” to Plaintiff’s account.

66. Any purchases made with a personal credit card account were “consumer credit transactions” under the WCA, Wis. Stat. §§ 421-427.

67. Wis. Stat. § 421.301(10) defines a “consumer credit transaction”:

a consumer transaction between a merchant and a customer in which real or personal property, services or money is acquired on credit and the customer’s obligation is payable in installments or for which credit a finance charge is or may be imposed, whether such transaction is pursuant to an open-end credit plan or is a transaction involving other than open-end credit. The term includes consumer credit sales, consumer loans, consumer leases and transactions pursuant to open-end credit plans.

68. Credit card transactions are, by definition, "transactions pursuant to open-end credit plans." Wis. Stat. § 421.301(27)(a).

69. The WCA specifically prohibits the attachment of collection fees and other “default charges” on consumer credit transactions, even if the fee is separately negotiated. Wis. Stat. § 422.413(1) provides:

no term of a writing evidencing a consumer credit transaction may provide for any charges as a result of default by the customer other than reasonable expenses incurred in the disposition of collateral and such other charges as are specifically authorized by chs. 421 to 427.

See also Patzka v. Viterbo College, 917 F. Supp. 654, 659 (W.D. Wis. 1996).

70. Neither Wis. Stat. § 422.202, entitled “Additional charges,” nor any other section of the WCA, lists collection fees as a permissible fee a creditor may charge in connection with a consumer credit transaction.

71. Because credit card transactions are consumer credit transactions, Exhibit E falsely states or implies that Portfolio has a right to add collection fees to the debt.

72. Even if a provision of any agreement between Plaintiff and the original creditor would purport to permit Portfolio to impose a collection fee, the WCA prohibits such fees. Wis. Stat. § 421.106(1) (“Except as otherwise provided in chs. 421 to 427, a customer may not waive or agree to forego rights or benefits under chs. 421 to 427.”); *See also Lox v. CDA, Ltd.*, 689 F.3d. 818 (7th Cir. 2012) (false representation that attorney fees would be added when they could not be, violated 1692e).

73. The alleged debt has been accelerated and sold to a debt buyer, Portfolio. There are no fees that could conceivably be added to Plaintiff's alleged debt.

Meyer Letter

74. On or about August 2, 2016, PRA mailed a debt collection letter to Plaintiff regarding an alleged debt, allegedly owed to PRA and originally owed to “CITIBANK, N.A.” (“Citibank”). A copy of this letter is attached to this complaint as Exhibit F.

75. The alleged debt identified in Exhibit F is an alleged credit card account, originally owed to Citibank and purchased by PRA. It was a “Sears”-branded credit card.

76. Plaintiff used this credit card only for personal, family or household purposes, namely, purchases of household goods and services, including purchases at Sears stores. Plaintiff did not open or use the credit card account for any business purpose.

77. The credit card account identified in Exhibit F was in default, closed, and upon information and belief, charged off by Citibank before Citibank sold the account to PRA.

78. Upon information and belief, Exhibit F is a form letter, generated by computer, and with the information specific to Plaintiff inserted by computer.

79. Upon information and belief, Exhibit F is a form debt collection letter used by PRA to attempt to collect alleged debts.

80. Exhibit F states that the “Balance” of the account is “\$8112.50.”

81. Exhibit A then states the following:

Account Offers

<p style="text-align: center;">Pay The Full Balance</p> <ul style="list-style-type: none">• 1 Payment of \$8,112.50• 6 Monthly Payments of \$1,352.08• 12 Monthly Payments of \$676.04 <p>Your account will be considered "Paid in Full" after your final payment is successfully posted.</p>	OR	<p style="text-align: center;">Choose A Savings Plan Below</p> <ul style="list-style-type: none">• 1 Payment of \$6,490.00 and SAVE \$1,622.50• Pay \$1,149.27 for 6 consecutive months and SAVE \$1,216.88• Pay \$608.44 for 12 consecutive months and SAVE \$811.22 <p>Your account will be considered "Settled in Full" after your final payment is successfully posted.</p>
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82. The "Pay The Full Balance" 6 and 12 monthly payment options in Exhibit F are confusing to the unsophisticated consumer.

83. If a consumer pays "\$1,352.08 for 6 months" or "\$676.04 for 12 months" the consumer will have paid PRA a total of \$8,112.48. This amount is less than the stated Balance of \$8,112.50.

84. It is not clear whether the consumer would have to pay the additional balance at the end of the payment plan. Unlike the "Savings Plan" options which expressly state how much the money the consumer would "SAVE," the 6 and 12 Month "Pay The Full Balance" options do not identify any amount that the consumer would "SAVE."

85. Moreover, the "Savings Plan" options disclose that "Your account will be considered 'Settled in full' after your final payment is posted."

86. The "Settled in full" designation refers to credit reporting. An account that is "Settled in full" is a negative item in a consumer's credit file.

87. In contrast, the 6 and 12 month pay the full balance options state: "Your account will be considered 'Paid in full' after your final payment is posted."

88. “Paid in full” also refers to credit reporting. A delinquent account that is “Paid in full” is also a negative item, but it has a less negative impact on a consumer’s creditworthiness than a settled account does. Thus, all other variables being equal, a consumer who pays off a collection account in full would end up with a higher “credit score” than one who settles the same account.

89. If a consumer successfully completed 6 or 12 monthly payments, it is not clear whether she would have to also pay the remaining balance in order for the account to be reported as “Paid in full,” or whether PRA would actually report the account as “Settled in full” due to the remaining balance, or whether PRA would forgive the remaining balance and still report the account as “Paid in full.”

90. The consumer would be at a loss to determine the actual effects, on both the balance and her credit, of doing exactly what PRA told her to do.

91. 15 U.S.C. § 1692e generally prohibits “any false, deceptive, or misleading representation or means in connection with the collection of any debt.”

92. 15 U.S.C. § 1692e(2) specifically prohibits the “false representation of the character, amount, or legal status” of an alleged debt, or the “false representation of...compensation which may be lawfully received by any debt collector for the collection” of an alleged debt.

93. 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.”

94. Wis. Stat. § 427.104(1)(j) states that a debt collector may not: “Claim, or attempt or threaten to enforce a right with knowledge or reason to know that the right does not exist.

95. Wis. Stat. § 427.104(1)(L) also specifically prohibits a debt collector from “[t]hreaten[ing] action against the customer unless like action is taken in regular course or is intended with respect to the particular debt.”

96. Plaintiffs were confused by Exhibit A, Exhibit B, Exhibit C, Exhibit D, Exhibit E and Exhibit F.

97. The unsophisticated consumer would be confused by Exhibit A, Exhibit B, Exhibit C, Exhibit D and Exhibit E.

98. Plaintiffs had to spend time and money investigating Exhibit A, Exhibit B, Exhibit C, Exhibit D, Exhibit E and Exhibit F.

99. Plaintiffs 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 Plaintiffs on the consequences of Exhibit A, Exhibit B, Exhibit C, Exhibit D, Exhibit E and Exhibit F.

100. 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. Ill. Mar. 15, 2016) (“Congress does have the power to enact statutes creating legal rights, the invasion of which creates standing, even though no injury would exist without the statute,” (quoting *Sterk v. Redbox Automated Retail, LLC*, 770 F.3d 618, 623 (7th Cir. 2014))). For this reason, and to encourage consumers to bring FDCPA actions, Congress authorized an award of statutory damages for violations. 15 U.S.C. § 1692k(a).

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

COUNT I – FDCPA

102. Plaintiffs incorporate by reference as if fully set forth herein the allegations contained in the preceding paragraphs of this Complaint.

103. Count I is brought on behalf of Plaintiffs Bushberger and Vega.

104. Exhibits A - D fail to unambiguously inform the consumer that, in order to invoke his or her right to obtain validation of the debt, the consumer must make the request in writing to Portfolio, not the original creditor. 15 U.S.C. § 1692g(a)(4), g(a)(5).

105. Defendant violated 15 U.S.C. §§ 1692g, 1692g(a), 1692g(b) and 1692e(10).

COUNT II – FDCPA

106. Plaintiffs incorporate by reference as if fully set forth herein the allegations contained in the preceding paragraphs of this Complaint.

107. Count II is brought on behalf of Plaintiffs Bushberger and Vega.

108. Exhibits A - D list the address of the original creditor of the debt next to the name of the current owner of the debt.

109. The language in Portfolio’s letter is false, misleading and confusing to the unsophisticated consumer. If the unsophisticated consumer sent payment to the listed address, the payment would not satisfy the alleged debt owed to the correct creditor, who would be within its rights to continue collection efforts or even file a lawsuit to collect the debt.

110. Defendant has therefore violated 1692e, 1692e(2) and 1692e(10).

COUNT III – FDCPA

111. Plaintiffs incorporate by reference as if fully set forth herein the allegations contained in the preceding paragraphs of this Complaint.

112. Count III is brought on behalf of Plaintiff Lakkard.

113. The references in Exhibit E to "Interest," "Fees," "Non-Interest Charges" and "Balance Adjustments" are false, misleading and confusing.

114. Portfolio threatened to add interest and fees to Plaintiff's debts when Portfolio is not entitled to any fee and does not add interest to accounts such as Plaintiff's.

115. Portfolio's misrepresentation of the amounts it would attempt to collect, is an unfair and/or unconscionable method by which to try and collect an alleged debt.

116. As these statements are threatening and/or confusing to the unsophisticated consumer recipient so as to falsely imply that the creditor is entitled to receive a collection fee, they are an unfair and/or unconscionable method for attempting to collect a debt.

117. The unsophisticated consumer would be confused by the nebulous references in Portfolio's letter to "Fees," "Non-Interest Charges" and "Balance Adjustments" and would have no idea what those charges are, potentially could be, or whether they would be legitimate.

118. Portfolio violated 15 U.S.C. §§ 1692e, 1692e(10), 1692f and 1692f(1).

COUNT IV -- WCA

119. Plaintiffs incorporate by reference as if fully set forth herein the allegations contained in the preceding paragraphs of this Complaint.

120. Count IV is brought on behalf of Plaintiff Lakkard.

121. Exhibit E threatens to enforce a right to a collection fee, even though Defendant knew or should have had reason to know that no such right existed at the time the letters were sent.

122. Exhibit E also threatens to collect interest, even though Portfolio does not add interest to accounts such as Plaintiff's.

123. Portfolio violated Wis. Stat. §§ 427.104(1)(j) and 427.104(1)(L).

COUNT V – FDCPA

124. Plaintiffs incorporate by reference as if fully set forth herein the allegations contained in the preceding paragraphs of this Complaint.

125. Count V is brought on behalf of Plaintiff Meyer.

126. The 6 month and 12 month “pay in full” options on Exhibit F are facially confusing to the unsophisticated consumer.

127. Six or twelve consecutive monthly payments of the listed rates do not add up to the balance of the debt.

128. It is not possible to determine whether the consumer is responsible for the remaining balance, or whether the account is completely resolved, or whether the account would be reported to CRAs as paid in full or settled.

129. Portfolio violated 15 U.S.C. §§ 1692e, 1692e(2)(a), and 1692e(10).

CLASS ALLEGATIONS

130. Plaintiffs bring this action on behalf of three classes.

131. Class One consists of (a) all natural persons in the State of Wisconsin (b) who were sent an initial collection letter in the form represented by Exhibits A - D to the complain in this action, (c) seeking to collect a debt for personal, family or household purposes, (d) between June 2, 2016 and June 2, 2017, inclusive, (e) that was not returned by the postal service. Plaintiffs Bushberger and Vega are the designated representatives of Class One, which shall be called the "Wrong Address" class.

132. Class Two consists of (a) all natural persons in the State of Wisconsin (b) who were sent a collection letter in the form represented by Exhibit E to the complaint in this action, (c) seeking to collect a debt for personal, family or household purposes, (d) between June 2, 2016 and June 2, 2017, inclusive, (e) that was not returned by the postal service. Plaintiff Lakkard is the designated representative of Class Two, which shall be known as the "Interest and Fees" class.

133. Class Three consists of (a) all natural persons in the State of Wisconsin (b) who were sent a collection letter in the form represented by Exhibit F to the complaint in this action, (c) seeking to collect a debt for personal, family or household purposes, (d) between June 2, 2016 and June 2, 2017, inclusive, (e) that was not returned by the postal service. Plaintiff Meyer is the designated representative of Class Three, which shall be known as the "Full Balance" class.

134. Each Class is so numerous that joinder is impracticable. Upon information and belief, there are more than 50 members of each Class.

135. There are questions of law and fact common to the members of each class, which common questions predominate over any questions that affect only individual class members. The predominant common question is whether the Defendant complied with 15 U.S.C. §§ 1692e, 1692e(2), 1692e(10), 1692f and 1692f(1), 1692g, 1692g(a), 1692g(b), Wis. Stat. §§ 427.104(1)(j) and 427.104(1)(L).

136. Plaintiffs' claims are typical of the claims of the Class members. All are based on the same factual and legal theories.

137. Plaintiffs will fairly and adequately represent the interests of the Class members. Plaintiffs have retained counsel experienced in consumer credit and debt collection abuse cases.

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

JURY DEMAND

139. Plaintiffs hereby demand a trial by jury.

PRAYER FOR RELIEF

WHEREFORE, Plaintiffs request that the Court enter judgment in favor of Plaintiffs 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: June 2, 2017

ADEMI & O'REILLY, LLP

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

EXHIBIT A

**Portfolio Recovery Associates, LLC**

Seller: COMENITY BANK FORMERLY KNOWN AS WORLD FINANCIAL NETWORK BANK
Merchant: BOSTON STORE
Original Creditor: COMENITY BANK
Original Creditor Address: ONE RIGHTER PKWY SUITE 100, WILMINGTON DE 19803
Creditor to Whom Debt is Owed: PORTFOLIO RECOVERY ASSOCIATES, LLC
Account Number: [REDACTED] 5578
Current Balance: \$1,398.74

October 20, 2016

TERESA M BUSHBERGER,

Welcome to PORTFOLIO RECOVERY ASSOCIATES, LLC ("PRA, LLC")! We want to help you resolve this account, so call us at 1-800-772-1413 for low payment options. If paying off this debt is difficult for you please call anyway, because we have payment options for almost every budget.

PRA, LLC purchased account [REDACTED] 5578 on 08/31/2016. All future payments and correspondence for this account, including credit counseling service payments, should be directed to us.

Call toll-free at 1-800-772-1413 to discuss payment arrangements.
 8 AM to 11 PM Mon.-Fri., 8 AM to 8 PM Sat., 11 AM to 10 PM Sun. (EST)
 Contact us at help@portfoliorecovery.com to communicate with us by e-mail.

Various Payment Options Available Including:

Pay by Phone: ☎	Mail: ✉	Online: 💻
<ul style="list-style-type: none"> • Authorize automatic withdrawals from your bank account • Complete a debit card payment 	<ul style="list-style-type: none"> • Complete the attached coupon • Make all checks and payments to: PORTFOLIO RECOVERY ASSOCIATES, LLC P.O. Box 12914 Norfolk, VA 23541 	<ul style="list-style-type: none"> • Complete a payment from your checking account • Pay us online at: www.portfoliorecovery.com

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.

This communication is from a debt collector and is an attempt to collect a debt.

Any information obtained will be used for that purpose.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

001

DEPT 922 3624005816102
 PO BOX 4115
 CONCORD CA 94524

Account Number: [REDACTED] 5578



Payment Amount: _____

ADDRESS SERVICE REQUESTED

#BWNFTZF #9223624005816102#



TERESA M BUSHBERGER
 5428 S 116TH ST
 HALES CORNERS WI 53130-1006

001
 PORTFOLIO RECOVERY ASSOCIATES, LLC
 P.O. Box 12914
 Norfolk VA 23541



MAKE ALL CHECKS PAYABLE TO: PORTFOLIO RECOVERY ASSOCIATES, LLC
SEND ALL PAYMENTS TO: PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. Box 12914, Norfolk, VA 23541

COMPANY ADDRESS: PORTFOLIO RECOVERY ASSOCIATES, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES CORRESPONDENCE ADDRESS: PORTFOLIO RECOVERY ASSOCIATES, LLC Disputes Department, 140 Corporate Boulevard, Norfolk, VA 23502

DISPUTES DEPARTMENT E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com

QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE: If this account is eligible to be reported to the credit reporting agencies by our company, we are required by law to notify you that a negative credit report reflecting on your credit records may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

CALIFORNIA: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

COLORADO: Office located at 4600 South Syracuse Street, Suite 938, Denver, CO 80237. Telephone 1-866-508-4751. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MAINE: Telephone number at licensed location is (800) 772-1413. Hours of operation at licensed location are 8 AM to 11 PM Mon.-Fri., 8 AM to 8 PM Sat., 11 AM to 10 PM Sun. (EST).

MASSACHUSETTS: Office located 49 Winter St., Weymouth, MA 02188. Telephone (800) 772-1413. Hours of operation are 9 AM to 6 PM EST Monday through Thursday. **NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.**

NEW YORK CITY: City of New York License Numbers 1096994, 1394695, 1394697, 1394696, 1394698, 1394700, 1394699, 1394694.

NORTH CAROLINA: Collection Agency Permit No. 4132.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)

Exhibit B



Portfolio Recovery Associates, LLC

Seller: SYNCHRONY BANK
Merchant: TJX
Original Creditor: SYNCHRONY BANK
Original Creditor Address: P.O. BOX 965033, ORLANDO FL 32896-5033
Creditor to Whom Debt is Owed: PORTFOLIO RECOVERY ASSOCIATES, LLC
Account Number: [REDACTED] 9626
Current Balance: \$1,973.13

November 2, 2016

TERESA BUSHBERGER,

Welcome to PORTFOLIO RECOVERY ASSOCIATES, LLC ("PRA, LLC")! We want to help you resolve this account, so call us at 1-800-772-1413 for low payment options. If paying off this debt is difficult for you please call anyway, because we have payment options for almost every budget.

PRA, LLC purchased account [REDACTED] 9626 on 09/20/2016. All future payments and correspondence for this account, including credit counseling service payments, should be directed to us.

**Call toll-free at 1-800-772-1413 to discuss payment arrangements.
8 AM to 11 PM Mon.-Fri., 8 AM to 8 PM Sat., 11 AM to 10 PM Sun. (EST)
Contact us at help@portfoliorecovery.com to communicate with us by e-mail.**

Various Payment Options Available Including:

Pay by Phone: ☎	Mail: ✉	Online: 💻
<ul style="list-style-type: none"> • Authorize automatic withdrawals from your bank account • Complete a debit card payment 	<ul style="list-style-type: none"> • Complete the attached coupon • Make all checks and payments to: PORTFOLIO RECOVERY ASSOCIATES, LLC P.O. Box 12914 Norfolk, VA 23541 	<ul style="list-style-type: none"> • Complete a payment from your checking account • Pay us online at: www.portfoliorecovery.com

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.

**This communication is from a debt collector and is an attempt to collect a debt.
Any information obtained will be used for that purpose.
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

001

DEPT 922 5048249916114
PO BOX 4115
CONCORD CA 94524

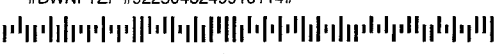
Account Number: [REDACTED] 9626



Payment Amount: _____

ADDRESS SERVICE REQUESTED

#BWNFTZF #9225048249916114#



TERESA BUSHBERGER
5428 S 116TH ST
HALES CORNERS WI 53130-1006

001
PORTFOLIO RECOVERY ASSOCIATES, LLC
P.O. Box 12914
Norfolk VA 23541



MAKE ALL CHECKS PAYABLE TO: PORTFOLIO RECOVERY ASSOCIATES, LLC
SEND ALL PAYMENTS TO: PORTFOLIO RECOVERY ASSOCIATES, LLC, P.O. Box 12914, Norfolk, VA 23541

COMPANY ADDRESS: PORTFOLIO RECOVERY ASSOCIATES, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES CORRESPONDENCE ADDRESS: PORTFOLIO RECOVERY ASSOCIATES, LLC Disputes Department, 140 Corporate Boulevard, Norfolk, VA 23502

DISPUTES DEPARTMENT E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com

QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE: If this account is eligible to be reported to the credit reporting agencies by our company, we are required by law to notify you that a negative credit report reflecting on your credit records may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

CALIFORNIA: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

COLORADO: Office located at 4600 South Syracuse Street, Suite 966, Denver, CO 80237. Telephone 1-866-508-4751. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MAINE: Telephone number at licensed location is (800) 772-1413. Hours of operation at licensed location are 8 AM to 11 PM Mon.-Fri., 8 AM to 8 PM Sat., 11 AM to 10 PM Sun. (EST).

MASSACHUSETTS: Office located 49 Winter St., Weymouth, MA 02188. Telephone (800) 772-1413. Hours of operation are 9 AM to 6 PM EST Monday through Thursday. **NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.**

NEW YORK CITY: City of New York License Numbers 1096994, 1394695, 1394697, 1394696, 1394698, 1394700, 1394699, 1394694.

NORTH CAROLINA: Collection Agency Permit No. 4132.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)

Exhibit C



Portfolio Recovery Associates, LLC

Seller: CAPITAL ONE BANK (USA) N.A.
Original Creditor: CAPITAL ONE BANK (USA) N.A.
Original Creditor Address: 4851 COX ROAD, GLEN ALLEN VA 23060
Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC.
Account Number: [REDACTED] 5010
Current Balance: \$979.11

June 7, 2016

AMY VEGA,

Welcome to Portfolio Recovery Associates, LLC ("PRA, LLC")! We want to help you resolve this account, so call us at 1-800-772-1413 for low payment options. If paying off this debt is difficult for you please call anyway, because we have payment options for almost every budget.

PRA, LLC purchased account [REDACTED] 5010 on 05/19/2016. All future payments and correspondence for this account, including credit counseling service payments, should be directed to us.

Call toll-free at 1-800-772-1413 to discuss payment arrangements.
8 AM to 11 PM Mon.-Fri., 8 AM to 8 PM Sat., 11 AM to 10 PM Sun. (EST)
Contact us at help@portfoliorecovery.com to communicate with us by e-mail.

Various Payment Options Available Including:

Pay by Phone: ☎	Mail: ✉	Online: 💻
<ul style="list-style-type: none"> Authorize automatic withdrawals from your bank account Complete a debit card payment 	<ul style="list-style-type: none"> Complete the attached coupon Make all checks and payments to: Portfolio Recovery Associates, LLC P.O. Box 12914 Norfolk, VA 23541 	<ul style="list-style-type: none"> Complete a payment from your checking account Pay us online at: www.portfoliorecovery.com

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.

This communication is from a debt collector and is an attempt to collect a debt.

Any information obtained will be used for that purpose.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

001

DEPT 922 8692426316064
PO BOX 4115
CONCORD CA 94524



ADDRESS SERVICE REQUESTED

#BWNFTZF #9228692426316064#



AMY VEGA
3000 E SOMERS AVE
CUDAHY WI 53110-1334



Account Number: [REDACTED] 5010

Payment Amount: _____

001
PORTFOLIO RECOVERY ASSOCIATES LLC.
P.O. Box 12914
Norfolk VA 23541



MAKE ALL CHECKS PAYABLE TO: Portfolio Recovery Associates, LLC
SEND ALL PAYMENTS TO: Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

COMPANY ADDRESS: Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES CORRESPONDENCE ADDRESS: Portfolio Recovery Associates, LLC Disputes Department, 140 Corporate Boulevard, Norfolk, VA 23502

DISPUTES DEPARTMENT E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com

QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE: If this account is eligible to be reported to the credit reporting agencies by our company, we are required by law to notify you that a negative credit report reflecting on your credit records may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

CALIFORNIA: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

COLORADO: Office located at 4600 South Syracuse Street, Suite 938, Denver, CO 80237. Telephone 1-866-508-4751. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MAINE: Telephone number at licensed location is (800) 772-1413. Hours of operation at licensed location are 8 AM to 11 PM Mon.-Fri., 8 AM to 8 PM Sat., 11 AM to 10 PM Sun. (EST).

MASSACHUSETTS: Office located 49 Winter St., Weymouth, MA 02188. Telephone (800) 772-1413. Hours of operation are 9 AM to 6 PM EST Monday through Thursday. **NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.**

NEW YORK CITY: City of New York License Numbers 1096994, 1394695, 1394697, 1394696, 1394698, 1394700, 1394699, 1394694.

NORTH CAROLINA: Collection Agency Permit No. 4132.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)

Exhibit D



Portfolio Recovery Associates, LLC

Seller: CAPITAL ONE N.A.
Original Creditor: HSBC BANK NEVADA N.A.
Original Creditor Address: 26525 N. RIVERWOODS BLVD, SUITE 100, METTAWA IL 60045
Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC.
Account Number: [REDACTED] 3699
Current Balance: \$886.58

June 7, 2016

AMY L VEGA,

Welcome to Portfolio Recovery Associates, LLC ("PRA, LLC")! We want to help you resolve this account, so call us at 1-800-772-1413 for low payment options. If paying off this debt is difficult for you please call anyway, because we have payment options for almost every budget.

PRA, LLC purchased account [REDACTED] 3699 on 05/19/2016. All future payments and correspondence for this account, including credit counseling service payments, should be directed to us.

Call toll-free at 1-800-772-1413 to discuss payment arrangements.
8 AM to 11 PM Mon.-Fri., 8 AM to 8 PM Sat., 11 AM to 10 PM Sun. (EST)
Contact us at help@portfoliorecovery.com to communicate with us by e-mail.

Various Payment Options Available Including:

Pay by Phone: ☎	Mail: ✉	Online: 💻
<ul style="list-style-type: none"> • Authorize automatic withdrawals from your bank account • Complete a debit card payment 	<ul style="list-style-type: none"> • Complete the attached coupon • Make all checks and payments to: Portfolio Recovery Associates, LLC P.O. Box 12914 Norfolk, VA 23541 	<ul style="list-style-type: none"> • Complete a payment from your checking account • Pay us online at: www.portfoliorecovery.com

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.

This communication is from a debt collector and is an attempt to collect a debt.
Any information obtained will be used for that purpose.
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

001

DEPT 922 8693287316060
PO BOX 4115
CONCORD CA 94524



ADDRESS SERVICE REQUESTED

#BWNFTZF #9228693287316060#



AMY L VEGA
3000 E SOMERS AVE
CUDAHY WI 53110-1334



Account Number: [REDACTED] 3699

Payment Amount: _____

001
PORTFOLIO RECOVERY ASSOCIATES LLC.
P.O. Box 12914
Norfolk VA 23541

MAKE ALL CHECKS PAYABLE TO: Portfolio Recovery Associates, LLC
SEND ALL PAYMENTS TO: Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

COMPANY ADDRESS: Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES CORRESPONDENCE ADDRESS: Portfolio Recovery Associates, LLC Disputes Department, 140 Corporate Boulevard, Norfolk, VA 23502

DISPUTES DEPARTMENT E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com

QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)

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PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE: If this account is eligible to be reported to the credit reporting agencies by our company, we are required by law to notify you that a negative credit report reflecting on your credit records may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

CALIFORNIA: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

COLORADO: Office located at 4600 South Syracuse Street, Suite 938, Denver, CO 80237. Telephone 1-866-508-4751. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

MAINE: Telephone number at licensed location is (800) 772-1413. Hours of operation at licensed location are 8 AM to 11 PM Mon.-Fri., 8 AM to 8 PM Sat., 11 AM to 10 PM Sun. (EST).

MASSACHUSETTS: Office located 49 Winter St., Weymouth, MA 02188. Telephone (800) 772-1413. Hours of operation are 9 AM to 6 PM EST Monday through Thursday. **NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.**

NEW YORK CITY: City of New York License Numbers 1096994, 1394695, 1394697, 1394696, 1394698, 1394700, 1394699, 1394694.

NORTH CAROLINA: Collection Agency Permit No. 4132.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)

Exhibit E

December 8, 2016
Account Number: [REDACTED] 7394
SELLER: SYNCHRONY BANK
ORIGINAL CREDITOR: SYNCHRONY BANK
CHARGE-OFF CREDITOR: SYNCHRONY BANK
LAST 4 DIGITS OF CHARGE-OFF ACCOUNT NUMBER: 7394
Creditor to Whom Debt is Owed: Portfolio Recovery Associates, LLC



Balance: \$1,593.35**

Account Transferred to Litigation Department

Your account has been transferred to the Litigation Department. At this time, no attorney within the Litigation Department has personally reviewed the particular circumstances of your account.

Portfolio Recovery Associates, LLC wants to help you resolve this account!

Your account qualifies for our settlement program. Here are three options for you to choose from:

Single Payment Settlement	6 Month Payment Plan	12 Month Payment Plan
<ul style="list-style-type: none"> • Save \$478.01 off the balance • Pay \$1,115.34 	<ul style="list-style-type: none"> • Save \$398.39 off the balance • Pay \$199.16 per month for the next 6 months 	<ul style="list-style-type: none"> • Save \$318.71 off the balance • Pay \$106.22 per month for the next 12 months

Your first payment must be received in our office no later than 01/09/2017. Your account will be considered "Settled in Full" once your final payment is successfully posted.

Benefits of settling this account by one of the plans as described above:

- Your debt on this account will be resolved
- All collection activities on this account will cease
- If our company is reporting this account to the three major credit reporting agencies, we will request that our company's tradeline be updated to reflect that this account is now settled.

Please contact our office no later than **01/09/2017** by calling during our business hours to discuss how we can work together to resolve this account. We reserve the right to withdraw or modify this offer at a later date if no payments or payment arrangements are made by **01/09/2017**.

Various Payment Options Available Including:

Call: ☎	Mail: ✉
Call Toll-Free at 1-866-428-8102 to: <ul style="list-style-type: none"> • Discuss payment arrangements • Authorize automatic withdrawals from your bank account • Complete a debit card payment 	<ul style="list-style-type: none"> • Complete the attached coupon • Make all checks and payments to: PORTFOLIO RECOVERY ASSOCIATES, LLC P.O. Box 12903 Norfolk VA 23541

Business Hours: 8 AM to 9 PM Mon. - Fri., and 8 AM to 5 PM Sat. (EST)

We are not obligated to renew this offer.

**The following is a breakdown of your balance since charge-off:

Total Amount of Debt Due at charge-off: \$1,593.35
 Total Amount of Transactions since charge-off:
 Interest: \$0.00
 Non-Interest Charges/Fees or Balance Adjustments: \$0.00
 Payments: \$0.00
 Total Now Due: \$1,593.35

You may request copies of documentation relating to your account which includes original account-level documentation available to Portfolio Recovery Associates, LLC, account chain of title, and either a signed account application or account statements reflecting a purchase, payment or other use of the account. To do so, you must send your request in writing to: Portfolio Recovery Associates, LLC, 140 Corporate Boulevard, Norfolk, VA 23502. Portfolio Recovery Associates, LLC will provide the documentation to you at no cost within 30 days of receiving your request.

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

Notice: See Reverse Side for Important Information

✂-----*** PLEASE DETACH AND RETURN IN THE ENCLOSED ENVELOPE WITH YOUR PAYMENT***-----✂

DEPT 922 8550431716126
PO BOX 4115
CONCORD CA 94524



ADDRESS SERVICE REQUESTED

#BWNFTZF #9228550431716126#



BARBARA LAKKARD
1333 W GRANADA ST APT 4
MILWAUKEE WI 53221-5100



Account Number:
[REDACTED] 7394

Payment Amount: _____

Make all checks payable to Portfolio Recovery Associates, LLC

LL1
PORTFOLIO RECOVERY ASSOCIATES LLC
P.O. Box 12903
Norfolk VA 23541



MAKE ALL CHECKS PAYABLE TO: Portfolio Recovery Associates, LLC
SEND ALL PAYMENTS TO: Portfolio Recovery Associates, LLC, P.O. Box 12903, Norfolk, VA 23541

COMPANY ADDRESS: Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

DISPUTES CORRESPONDENCE ADDRESS: Portfolio Recovery Associates, LLC, Disputes Department, 140 Corporate Boulevard, Norfolk, VA 23502

DISPUTES DEPARTMENT E-MAIL ADDRESS: PRA_Disputes@portfoliorecovery.com

QUALITY SERVICE SPECIALISTS AVAILABLE Mon. - Fri. 8 AM to 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NOTICE: We are required under state law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws:

COLORADO: Office located at 4600 South Syracuse Street, Suite 966, Denver, CO 80237. Telephone 1-866-508-4751.

MAINE: Telephone number at licensed location is (800) 772-1413. Hours of operation at licensed location are 8 AM to 9 PM Mon. - Fri., 8 AM to 5 PM Sat., (EST).

MASSACHUSETTS: Office located 49 Winter St., Weymouth, MA 02188. Telephone (800) 772-1413. Hours of operation are 9 AM to 6 PM EST Monday through Thursday. **NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.**

NEW YORK CITY: City of New York License Numbers 1096994, 1394695, 1394697, 1394696, 1394698, 1394700, 1394699, 1394694.

NORTH CAROLINA: Collection Agency Permit No. 4132.

TENNESSEE: This collection agency is licensed by the Tennessee Collection Service Board of the Department of Commerce and Insurance. (#00000770)

EXHIBIT F

Portfolio Recovery Associates, LLC

August 2, 2016

Dear SHARON L MEYER,

Portfolio Recovery Associates, LLC ("PRA, LLC") is contacting you to collect the balance owed on your account.

Life happens and at times customers may fall behind on financial commitments. We understand. We are committed to working with you to design a plan that fits your budget.

Our account representatives are waiting. Call us today.

Sincerely,
PRA, LLC






Account Details

NAME: SHARON L MEYER
ACCOUNT NUMBER: [REDACTED] 9592
SELLER: CITIBANK N.A.
MERCHANT: SEARS
ORIGINAL CREDITOR: CITIBANK N.A.
CREDITOR TO WHOM DEBT IS OWED: Portfolio Recovery Associates, LLC
CURRENT BALANCE DUE: \$8,112.50

Customer Service

Paying your bill is easy with any of these options:

-  **Pay by phone**
Call 1-800-772-1413 to make payment arrangements.
-  **Pay online** - anytime by visiting:
www.portfoliorecovery.com
-  **Pay by mail** - checks and payments to:
Portfolio Recovery Associates, LLC, P.O. Box 12914,
Norfolk, VA 23541

Account Offers

Pay The Full Balance

OR

Choose A Savings Plan Below

- **1 Payment of \$8,112.50**
 - **6 Monthly Payments of \$1,352.08**
 - **12 Monthly Payments of \$676.04**
- **1 Payment of \$6,490.00 and SAVE \$1,622.50**
 - **Pay \$1,149.27 for 6 consecutive months and SAVE \$1,216.88**
 - **Pay \$608.44 for 12 consecutive months and SAVE \$811.22**

Your account will be considered "Paid in Full" after your final payment is successfully posted.

Your account will be considered "Settled in Full" after your final payment is successfully posted.

Your first payment must be received **NO LATER** than: 09/09/2016

*We are not obligated to renew this offer.

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

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

DEPT 922 5546738016080
PO BOX 4115
CONCORD CA 94524

Account Number: [REDACTED] 9592

Payment Amount: _____

ADDRESS SERVICE REQUESTED

#BWNFTZF #9225546738016080#



SHARON L MEYER
11528 W COLDSRING RD
GREENFIELD WI 53228-2501

94C2
PORTFOLIO RECOVERY ASSOCIATES LLC.
P.O. Box 12914
Norfolk VA 23541





If the principal amount written-off is equal or greater than \$600.00, we may be required by the Internal Revenue Code to report this amount and issue a form 1099-C. If you have any questions regarding your personal taxes, it is recommended that you consult with a certified public accountant or other tax professional.

HOURS OF OPERATION (EST): 8 AM to 11 PM Mon.-Fri., 8 AM to 8 PM Sat., 11 AM to 10 PM Sun.

COMPANY ADDRESS: Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502

MAKE ALL CHECKS PAYABLE TO: Portfolio Recovery Associates, LLC

SEND ALL PAYMENTS TO: Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

DISPUTES CORRESPONDENCE ADDRESS: 140 Corporate Boulevard, Norfolk, VA 23502
Disputes Dept. E-Mail Address: PRA_Disputes@portfoliorecovery.com

Quality Service Specialists Available Mon. - Fri. 8 AM TO 5 PM (EST)

Not happy with the way you were treated? Our company strives to provide professional and courteous service to all our customers. Contact one of our staff to discuss issues related to our quality of service to you by phone at (866) 925-7109 or by e-mail at qualityservice@portfoliorecovery.com.

PRIVACY NOTICE: We collect certain personal information about you from the following sources: (a) information we received from you; (b) information about your transactions with our affiliates, others, or us; (c) information we receive from consumer reporting agencies. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic information about you to those employees and entities that need to know that information in order to collect your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Civil Action No. 17-cv-786

PROOF OF SERVICE

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

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

I personally served the summons on the individual at *(place)* _____
_____ on *(date)* _____; or

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 summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
_____ on *(date)* _____; or

I returned the summons unexecuted because _____; or

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:

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

TERESA BUSHBERGER, et al.

(b) County of Residence of First Listed Plaintiff Milwaukee

(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorney's (Firm Name, Address, and Telephone Number)

Ademi & O'Reilly, LLP, 3620 E. Layton Ave., Cudahy, WI 53110
(414) 482-8000-Telephone (414) 482-8001-Facsimile

DEFENDANTS

PORTFOLIO RECOVERY ASSOCIATES, LLC

County of Residence of First Listed Defendant _____

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- 1 U.S. Government Plaintiff
- 3 Federal Question (U.S. Government Not a Party)
- 2 U.S. Government Defendant
- 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | | | | | |
|---|----------------------------|----------------------------|--|----------------------------|----------------------------|
| | PTF | DEF | | PTF | DEF |
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated <i>or</i> Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated <i>and</i> Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	PERSONAL INJURY	<input type="checkbox"/> 610 Agriculture	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 400 State Reapportionment
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 620 Other Food & Drug	<input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881	PROPERTY RIGHTS	<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 630 Liquor Laws	<input type="checkbox"/> 820 Copyrights	<input type="checkbox"/> 450 Commerce
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Federal Employers' Liability	<input type="checkbox"/> 640 R.R. & Truck	<input type="checkbox"/> 830 Patent	<input type="checkbox"/> 460 Deportation
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine	<input type="checkbox"/> 650 Airline Regs.	<input type="checkbox"/> 840 Trademark	<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans)	<input type="checkbox"/> 345 Marine Product Liability	<input type="checkbox"/> 660 Occupational Safety/Health	SOCIAL SECURITY	<input checked="" type="checkbox"/> 480 Consumer Credit
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 690 Other	<input type="checkbox"/> 861 HIA (1395ff)	<input type="checkbox"/> 490 Cable/Sat TV
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 355 Motor Vehicle Product Liability	LABOR	<input type="checkbox"/> 862 Black Lung (923)	<input type="checkbox"/> 490 Selective Service
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 710 Fair Labor Standards Act	<input type="checkbox"/> 863 DIWC/DIWW (405(g))	<input type="checkbox"/> 850 Securities/Commodities/Exchange
<input type="checkbox"/> 195 Contract Product Liability	PRISONER PETITIONS	<input type="checkbox"/> 720 Labor/Mgmt. Relations & Disclosure Act	<input type="checkbox"/> 864 SSID Title XVI	<input type="checkbox"/> 875 Customer Challenge 12 USC 3410
<input type="checkbox"/> 196 Franchise	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act	<input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 890 Other Statutory Actions
REAL PROPERTY	CIVIL RIGHTS	<input type="checkbox"/> 740 Railway Labor Act	FEDERAL TAX SUITS	<input type="checkbox"/> 891 Agricultural Acts
<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 790 Other Labor Litigation	<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)	<input type="checkbox"/> 892 Economic Stabilization Act
<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 443 Housing/Accommodations	<input type="checkbox"/> 791 Empl. Ret. Inc. Security Act	<input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 893 Environmental Matters
<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 444 Welfare	IMMIGRATION		<input type="checkbox"/> 894 Energy Allocation Act
<input type="checkbox"/> 240 Torts to Land	<input type="checkbox"/> 445 Amer. w/Disabilities - Employment	<input type="checkbox"/> 462 Naturalization Application		<input type="checkbox"/> 895 Freedom of Information Act
<input type="checkbox"/> 245 Tort Product Liability	<input type="checkbox"/> 446 Amer. w/Disabilities - Other	<input type="checkbox"/> 463 Habeas Corpus - Alien Detainee		<input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice
<input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 440 Other Civil Rights	<input type="checkbox"/> 465 Other Immigration Actions		<input type="checkbox"/> 950 Constitutionality of State Statutes

V. ORIGIN (Place an "X" in One Box Only)

- 1 Original Proceeding
- 2 Removed from State Court
- 3 Remanded from Appellate Court
- 4 Reinstated or Reopened
- 5 Transferred from another district (specify)
- 6 Multidistrict Litigation
- 7 Appeal to District Judge from Magistrate Judgment

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):
15 U.S.C. 1692 et seq

Brief description of cause:
Violation of Fair Debt Collection Practices Act and the Wisconsin Consumer Act

VII. REQUESTED IN COMPLAINT:

CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23 **DEMAND \$** _____
CHECK YES only if demanded in complaint:
JURY DEMAND: Yes No

VIII. RELATED CASE(S) IF ANY

(See instructions): JUDGE _____ DOCKET NUMBER _____

DATE: June 2, 2017 SIGNATURE OF ATTORNEY OF RECORD: s/ John D. Blythin

FOR OFFICE USE ONLY

RECEIPT # _____ AMOUNT _____ APPLYING IFF _____ JUDGE _____ MAG. JUDGE _____

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.

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Portfolio Recovery Accused of Sending Non-Compliant Letters](#)
