# IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF NEW YORK

XIOMARA CARRILLO, individually and on behalf of all others similarly situated

Plaintiff,

-against-

RESURGENT CAPITAL SERVICES and LVNV FUNDING LLC,

Defendants.

Civil Case Number:

#### **CIVIL ACTION**

# CLASS ACTION COMPLAINT AND DEMAND FOR JURY TRIAL

Plaintiff, XIOMARA CARRILLO (hereinafter, "Plaintiff"), a New York resident, brings this class complaint by and through the undersigned attorneys, Marcus & Zelman, LLC, against Defendant RESURGENT CAPITAL SERVICES and LVNV FUNDING LLC for its violations of the Fair Debt Collection Practices Act 15 U.S.C. §1692 (hereinafter "FDCPA"), individually and on behalf of a class of all others similarly situated, pursuant to Rule 23 of the Federal Rules of Civil Procedure, based upon information and belief of Plaintiff's counsel, except for allegations specifically pertaining to Plaintiff, which are based upon Plaintiff's personal knowledge.

# **INTRODUCTION/PRELIMINARY STATEMENT**

Congress enacted the FDCPA in 1977 in response to the "abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors." 15 U.S.C.
 § 1692(a). At that time, Congress was concerned that "abusive debt collection practices contribute to the number of personal bankruptcies, to material instability, to the loss of jobs, and to invasions of individual privacy." *Id.* Congress concluded that "existing laws .
 . [we]re inadequate to protect consumers," and that "the effective collection of debts"

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does not require "misrepresentation or other abusive debt collection practices." 15 U.S.C. §§ 1692(b) & (c).

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

#### NATURE OF THE ACTION

- 3. Plaintiff brings this action seeking redress individually and on behalf of those similarly situated, for Defendant's actions which violate the FDCPA.
- 4. It was the purpose of the FDCPA to eliminate abusive debt collection practices by debt collectors. See 15 U.S.C. §1692(e).
- 5. The regulations under the FDCPA include prohibiting debt collectors from making any false, misleading or deceptive representations, from attempting to collect an amount they are not entitled to, and from attempting to collect an amount they were unable to verify after a dispute.
- Plaintiff is alleging that Defendant violated several sections in the FDCPA, including 15 U.S.C. §1692e and 1692f.
- 7. Plaintiff is seeking statutory damages, actual damages, attorney's fees and costs, and declaratory and injunctive relief for the violations of the FDCPA.

#### JURISDICTION AND VENUE

8. The Court has jurisdiction over this class action under 28 U.S.C. § 1331, 15 U.S.C. § 1692

*et seq.* and 28 U.S.C. § 2201. If applicable, the Court also has pendent jurisdiction over the state law claims in this action pursuant to 28 U.S.C. § 1367(a).

9. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2).

#### **PARTIES**

- 10. Plaintiff is a natural person and a resident of the State of New York.
- 11. Plaintiff is a "consumer" as defined by 15 U.S.C. §1692a(3).
- 12. Defendant Resurgent Capital Services is a collection agency with its registered office located at 601 Abbot Road, East Lansing, Michigan 48823.
- 13. Upon information and belief, Defendant Resurgent Capital Services is a company that uses the mail, telephone, or facsimile in a business the principal purpose of which is the collection of debts, or that regularly collects or attempts to collect debts alleged to be due another.
- 14. Defendant Resurgent Capital Services is a "debt collector," as defined under the FDCPA under 15 U.S.C. § 1692a(6).
- 15. Defendant LVNV Funding LLC ("LVNV") is a debt collector with its registered agent located at 1703 Laurel Street, Columbia, South Carolina 29223.
- 16. Upon information and belief, Defendant LVNV is a company that uses the mail, telephone, or facsimile in a business the principal purpose of which is the collection of debts, or that regularly collects or attempts to collect debts alleged to be due another.
- 17. Defendant LVNV is a "debt collector," as defined under the FDCPA under 15 U.S.C. § 1692a(6).

#### **ALLEGATIONS OF FACT**

18. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs

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numbered above herein with the same force and effect as if the same were set forth at length herein.

- Some time prior to December 13, 2012, an obligation was allegedly incurred to Credit One Bank, N.A. ("Credit One") by the Plaintiff.
- 20. The Credit One obligation arose out of a transaction in which money, property, insurance or services, which are the subject of the transaction, are primarily for personal, family or household purposes.
- 21. The alleged Credit One obligation is a "debt" as defined by 15 U.S.C.§ 1692a(5).
- 22. Credit One is a "creditor" as defined by 15 U.S.C.§ 1692a(4).
- 23. On December 13, 2012, Credit One charged off the alleged debt and closed the account to any future charges, including interest.
- 24. As evinced from statements mailed to Plaintiff from Credit One, Credit One ceased collecting interest on the Plaintiff's alleged debt and waived its right to continue collecting interest. See **Exhibit A.**
- 25. In fact, Credit One did not charge interest on the December 13, 2012 statement, or anytime thereafter.
- 26. On or about January 10, 2013 Credit One sold the alleged debt to Defendants. See ExhibitB.
- 27. At the time the debt was sold, the balance of the debt was \$574.42.
- 28. Some time thereafter, at a time better known to the Defendants, LVNV added \$224.11 in interest to the alleged balance owed.
- 29. Upon information and belief, Defendants had no legal or contractual right to charge any interest after Credit One closed the account to any future charges.

- 30. On or about September 1, 2017, Defendant Resurgent Capital Services mailed the Plaintiff a collection letter in an attempt to collect the Credit One bill. See **Exhibit C.**
- 31. The letter was received and read by the Plaintiff.
- 32. The letter stated in part:

"Balance: \$798.53

Last Payment Date: 04/15/2012

Amount Due at Charge-Off: \$574.42

Interest Accrued Post Charge-Off: \$224.11"

33. Defendants' action caused the Plaintiff real harm, by subjecting the Plaintiff to deceptive collection practies in violation of her substantive rights to be free from such practuces, and by creating the risk that the Plaintiff would pay more money than she owed, in excess of what the Defendant could lawfully receive.

### **CLASS ALLEGATIONS**

- 34. Plaintiff brings claims, pursuant to the Federal Rules of Civil Procedure (hereinafter "FRCP") Rule 23, individually and on behalf of the following consumer classes:
  - CLASS A: Class A consists of (a) All consumers who have an address in the state of New York (b) who were sent a collection letter from Resurgent Capital Services (c) attempting to collect a consumer debt owed to LVNV, (d) whose original creditor was Credit One Bank, N.A. (e) who LVNV charged interest after the debt was charged off by Credit One Bank, N.A. (f) which letter was sent on or after a date one year prior to the filing of this action and on or before a date 21 days after the filing of this action.
- 35. The identities of all class members are readily ascertainable from the records of Defendants and those companies and entities on whose behalf they attempt to collect

and/or have purchased debts.

- 36. Excluded from the Plaintiff Classes are the Defendants and all officers, members, partners, managers, directors, and employees of the Defendants and their respective immediate families, and legal counsel for all parties to this action and all members of their immediate families.
- 37. There are questions of law and fact common to the Plaintiff Classes, which common issues predominate over any issues involving only individual class members. The principal issue is whether the Defendants violated the FDCPA by (1) attempting to collect a debt which included interest after the debt was closed to any future charges by the original creditor.
- 38. The Plaintiffs' claims are typical of the class members, as all are based upon the same facts and legal theories.
- 39. The Plaintiffs will fairly and adequately protect the interests of the Plaintiff Classes defined in this complaint. The Plaintiffs have retained counsel with experience in handling consumer lawsuits, complex legal issues, and class actions, and neither the Plaintiffs nor their attorneys have any interests, which might cause them not to vigorously pursue this action.
- 40. This action has been brought, and may properly be maintained, as a class action pursuant to the provisions of Rule 23 of the Federal Rules of Civil Procedure because there is a welldefined community interest in the litigation:
  - (a) <u>Numerosity</u>: The Plaintiffs are informed and believe, and on that basis allege, that the Plaintiff Classes defined above are so numerous that joinder of all members would be impractical.

- (b) <u>Common Questions Predominate:</u> Common questions of law and fact exist as to all members of the Plaintiff Classes and those questions predominate over any questions or issues involving only individual class members. The principal issue is whether the Defendants' attempt to collect an amount they were not legally entitled to violated 15 U.S.C. § 1692e and 1692f.
- (c) <u>Typicality:</u> The Plaintiffs' claims are typical of the claims of the class members.
   The Plaintiffs and all members of the Plaintiff Classes have claims arising out of the Defendants' common uniform course of conduct complained of herein.
- (d) <u>Adequacy:</u> The Plaintiffs will fairly and adequately protect the interests of the class members insofar as Plaintiffs have no interests that are averse to the absent class members. The Plaintiffs are committed to vigorously litigating this matter. Plaintiffs have also retained counsel experienced in handling consumer lawsuits, complex legal issues, and class actions. Neither the Plaintiffs nor their counsel have any interests which might cause them not to vigorously pursue the instant class action lawsuit.
- (e) <u>Superiority:</u> A class action is superior to the other available means for the fair and efficient adjudication of this controversy because individual joinder of all members would be impracticable. Class action treatment will permit a large number of similarly situated persons to prosecute their common claims in a single forum efficiently and without unnecessary duplication of effort and expense that individual actions would engender.
- 41. Certification of a class under Rule 23(b)(3) of the Federal Rules of Civil Procedure is also appropriate in that the questions of law and fact common to members of the Plaintiff

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Classes predominate over any questions affecting an individual member, and a class action is superior to other available methods for the fair and efficient adjudication of the controversy.

42. Depending on the outcome of further investigation and discovery, Plaintiffs may, at the time of class certification motion, seek to certify a class(es) only as to particular issues pursuant to Fed. R. Civ. P. 23(c)(4).

#### <u>COUNT I</u>

# VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT 15 U.S.C. §1692f et seq.

- 43. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs above herein with the same force and effect as if the same were set forth at length herein.
- 44. Defendants' debt collection efforts attempted and/or directed towards the Plaintiff violated various provisions of the FDCPA, including but not limited to 15 U.S.C. § 1692f.
- 45. Pursuant to 15 U.S.C. § 1692f, a debt collector may not use unfair or unconscionable means to collect or attempt to collect any debt.
- 46. More specifically, pursuant to 15 U.S.C. § 1692f (1) a debt collector may not attempt to collect an amount (including any interest, fee, charge or expense incidental to the principal obligation) unless such amount is expressly authorized by the agreement creating the debt or permitted by law.
- 47. The Defendants violated 15 U.S.C. § 1692f (1) by attempting to collect an amount that they were not legally or contractually entitled to.
- 48. By reason thereof, Defendant is liable to Plaintiff for judgment that Defendant's conduct violated Section 1692f *et seq*. of the FDCPA, actual damages, statutory damages, costs and attorneys' fees.

### COUNT II

# VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT 15 U.S.C. §1692e et seq.

- 49. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs above herein with the same force and effect as if the same were set forth at length herein.
- 50. Defendant's debt collection efforts attempted and/or directed towards the Plaintiff violated various provisions of the FDCPA, including but not limited to 15 U.S.C. § 1692e.
- 51. Pursuant to 15 U.S.C. §1692e, a debt collector is prohibited from using false, deceptive, or misleading representation in connection with the collection of a debt.
- 52. The Defendant violated section by:
  - a. Falsely representing the character, amount, and legal status of the alleged debt in violation of 1692e(2);
  - b. Taking action that cannot legally be taken in violation of 1692e(5); and
  - c. Making a false representation in connection with the collection of a debt in violation of 1692e(10).
- 53. By reason thereof, Defendant is liable to Plaintiff for judgment that Defendant's conduct violated Section 1692e *et seq.* of the FDCPA, actual damages, statutory damages, costs and attorneys' fees.

#### JURY DEMAND

54. Plaintiff requests a trial by jury for all claims that can be so tried.

#### PRAYER FOR RELIEF

WHEREFORE, Plaintiff demands judgment against Defendants as follows:

(a) Declaring that this action is properly maintainable as a Class Action and

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certifying Plaintiff as Class representative and Ari H. Marcus, Esq and Yitzchak Zelman, Esq., as Class Counsel;

- (b) Awarding Plaintiff and the Class statutory damages;
- (c) Awarding Plaintiff and the Class actual damages;
- (d) Awarding Plaintiff costs of this Action, including reasonable attorneys' fees

and expenses;

- (e) Awarding pre-judgment interest and post-judgment interest; and
- (f) Awarding Plaintiff and the Class such other and further relief as this Court

may deem just and proper.

Dated: February 12, 2018

<u>/s/ Ari Marcus\_\_</u>

Ari Marcus, Esq. MARCUS & ZELMAN, LLC 1500 Allaire Avenue, Suite 101 Ocean, New Jersey 07712 (732) 695-3282 telephone (732) 298-6256 facsimile *Attorneys for Plaintiff* 

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JS 44 (Rev. 01/29/2018)

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. *(SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)* 

I. (a) PLAINTIFFS XIOMARA CARRILLO, individually and on behalf of all others simi situated				DEFENDANTS RESURGENT CAR	PITAL SERVICES and L	VNV FUNDING LLC	
(b) County of Residence o	f First Listed Plaintiff	lanhattan		County of Residence	of First Listed Defendant		
(EXCEPT IN U.S. PLAINTIFF CASES)				(IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.			
(c) Attorneys (Firm Name, A	Address, and Telephone Numbe	r)		Attorneys (If Known)			
MARCUS & ZELMAN LLO	C 1500 Allaire Ave Ste	e 101 Ocean NJ 07	712				
Tel: 732.695.3282 ari@m	arcuszelman.com						
II. BASIS OF JURISDI	CTION (Place an "X" in G	ne Box Only)	III. CI	TIZENSHIP OF P	RINCIPAL PARTIES	(Place an "X" in One Box for Plaintiff	
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<ul> <li>110 Insurance</li> <li>120 Marine</li> <li>130 Miller Act</li> <li>140 Negotiable Instrument</li> <li>150 Recovery of Overpayment &amp; Enforcement of Judgment</li> <li>151 Medicare Act</li> <li>152 Recovery of Defaulted Student Loans (Excludes Veterans)</li> <li>153 Recovery of Overpayment of Veteran's Benefits</li> <li>160 Stockholders' Suits</li> <li>190 Other Contract</li> <li>195 Contract Product Liability</li> <li>196 Franchise</li> <li>210 Land Condemnation</li> <li>220 Foreclosure</li> <li>230 Rent Lease &amp; Ejectment</li> <li>245 Tort Product Liability</li> <li>290 All Other Real Property</li> </ul>	PERSONAL INJURY         310 Airplane         315 Airplane Product Liability         320 Assault, Libel & Slander         330 Federal Employers' Liability         340 Marine         345 Marine Product Liability         350 Motor Vehicle         355 Motor Vehicle         9 360 Other Personal Injury         360 Other Personal Injury         362 Personal Injury - Medical Malpractice         CIVIL RIGHTS         440 Other Civil Rights         441 Voting         442 Employment         445 Amer. w/Disabilities - Employment         446 Amer. w/Disabilities - Other	PERSONAL INJUR 365 Personal Injury - Product Liability 367 Health Care/ Pharmaceutical Personal Injury Product Liability 368 Asbestos Personal Injury Product Liability PERSONAL PROPEE 370 Other Fraud 371 Truth in Lending 380 Other Personal Property Damage Product Liability PRISONER PETITION Habeas Corpus: 463 Alien Detainee 510 Motions to Vacate Sentence 530 General 535 Death Penalty Other: 540 Mandamus & Oth 550 Civil Rights	Y       □       62         □       69         □       71         □       71         □       72         □       74         □       75         NS       □       79         □       46	5 Drug Related Seizure of Property 21 USC 881 0 Other 0 Fair Labor Standards Act 0 Labor/Management Relations 0 Railway Labor Act 1 Family and Medical Leave Act 0 Other Labor Litigation 1 Employee Retirement Income Security Act MMIGRATION 2 Naturalization Application 5 Other Immigration Actions	↓ 422 Appeal 28 USC 158         ↓ 423 Withdrawal 28 USC 157         ▶ ROPERTY RIGHTS         □ 820 Copyrights         □ 830 Patent         □ 835 Patent - Abbreviated New Drug Application         □ 840 Trademark         ■ SOCIAL SECURITY         □ 861 HIA (1395ff)         □ 862 Black Lung (923)         □ 864 SSID Title XVI         □ 865 RSI (405(g))         ▶ 870 Taxes (U.S. Plaintiff or Defendant)         □ 871 IRS—Third Party 26 USC 7609	<ul> <li>375 False Claims Act</li> <li>376 Qui Tam (31 USC 3729(a))</li> <li>400 State Reapportionment</li> <li>410 Antitrust</li> <li>430 Banks and Banking</li> <li>450 Commerce</li> <li>460 Deportation</li> <li>470 Racketeer Influenced and Corrupt Organizations</li> <li>480 Consumer Credit</li> <li>490 Cable/Sat TV</li> <li>850 Securities/Commodities/ Exchange</li> <li>890 Other Statutory Actions</li> <li>891 Agricultural Acts</li> <li>895 Freedom of Information Act</li> <li>896 Arbitration</li> <li>899 Administrative Procedure Act/Review or Appeal of Agency Decision</li> <li>950 Constitutionality of State Statutes</li> </ul>	
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VIII. RELATED CASE IF ANY	<b>E(S)</b> (See instructions):	JUDGE			DOCKET NUMBER		
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02/13/2018 FOR OFFICE USE ONLY		/s/ Ari Marcus					
RECEIPT # AM	AOUNT	APPLYING IFP		JUDGE	MAG. JUD	DGE	

# Case 1:18-cv-06271-VSB Document 1-1 Filed 02/12/18 Page 2 of 2 **CERTIFICATION OF ARBITRATION ELIGIBILITY**

Local Arbitration Rule 83.10 provides that with certain exceptions, actions seeking money damages only in an amount not in excess of \$150,000, exclusive of interest and costs, are eligible for compulsory arbitration. The amount of damages is presumed to be below the threshold amount unless a certification to the contrary is filed.

I, Ari Marcus

, counsel for Plaintiff is ineligible for compulsory arbitration for the following reason(s):

\_\_\_\_\_, do hereby certify that the above captioned civil action

monetary damages sought are in excess of \$150,000, exclusive of interest and costs,

V	

the complaint seeks injunctive relief,

the matter is otherwise ineligible for the following reason

# DISCLOSURE STATEMENT - FEDERAL RULES CIVIL PROCEDURE 7.1

None

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

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

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

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

1.)	Is the civil action being filed in the Eas County?	stern District removed from a No	a New Y	ork State Court located in Nassau or Suffolk
2.)	If you answered "no" above: a) Did the events or omissions giving County?	rise to the claim or claims, o No	r a subs	stantial part thereof, occur in Nassau or Suffolk
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Suffolk (		he claimant (or a majority of the	e claimar	s, if there is more than one) reside in Nassau or hts, if there is more than one) reside in Nassau or he most significant contacts).
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	I am currently admitted in the Eastern Dist	rict of New York and currently a	a membe	er in good standing of the bar of this court.
	✔ Yes			No
	Are you currently the subject of any di	sciplinary action (s) in this o	r any ot	her state or federal court?
	T Yes	(If yes, please explain	2	No
	I certify the accuracy of all information /s/ Ari Marcus Signature:	provided above.		

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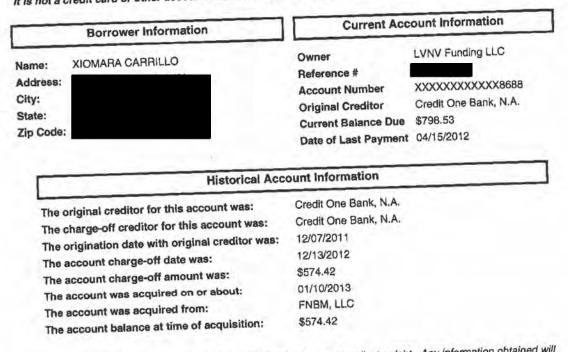
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ACCOUNT SUMMARY REPORT 9//1/2017/12/04/08/PM

This account summary has been prepared by Resurgent Capital Services on behalf of LVNV Funding LLC. It is not a credit card or other account statement from the original creditor.



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

	Ownership History	
Date Of Transfer	Owner/Creditor Name	
01/10/2013	Credit One Bank, N.A.	
01/10/2013	FNBM, LLC	
01/10/2013	Sherman Originator III LLC C/O Resurgent Capital Services LP	
01/10/2013	Sherman Originator LLC C/O Resurgent Capital Services LP	
122.223	LVNV Funding LLC C/O Resurgent Capital Services LP	-

From:

PO Box 510090 Livonia MI 48151-6090



P7CNJ100200034 լենիկումիկիկությիկիկիկինը, որորդերինինեն XIOMARA CARRILLO

September 1, 2017

RESURGENT capital Services
Account Number: ************************************
Balance: \$798.53 Last Payment Date: 04/15/2012 Accountholder Name: Xiomara Carrillo Amount Due at Charge-Off: \$574.42
Interest Accrued Post Charge-Off: \$224.11 Non-Interest Charges/Fees Post Charge-Off: \$0.00 Amount of Payments Made Post Charge-Off: \$0.00

We are required by Law and the regulations of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice:

The legal time limit (statute of limitations) for suing you to collect this debt has expired. However, if somebody sues you anyway to try to make you pay this debt, court rules REQUIRE YOU to tell the court that the statute of limitations has expired to prevent the creditor from obtaining a judgment. Even though the statute of limitations has expired, you may CHOOSE to make payments. However, BE AWARE: if you make a payment, the creditor's right to sue you to make you pay the entire debt may START AGAIN. Suing on a debt for which the statute of limitations has expired is a violation of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq.; and that if the consumer admits, affirms, acknowledges, or promises to pay a debt for which the statute of limitations has expired, the statute of limitations may restart.

If you would like to learn more about your legal rights and options, you can consult an attorney or a legal assistance or legal aid organization.

Dear Xiomara Carrillo,

Resurgent Capital Services L.P. manages the above referenced account for LVNV Funding LLC and has initiated a review of the inquiry we recently received.

For further assistance, please contact P. Holladay toll free at 1-866-464-1187.

Hours of Operation 8:30AM-6PM EST Monday - Thursday 8:30AM-5PM EST Friday continued on next page



Address PO Box 10497 Greenville, SC 29603



Contact Numbers **Toll Free Phone** 1-866-464-1187 Toll Free Fax 1-866-467-0960



Customer Portal Portal.Resurgent.com



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7274854-INITIAL-CS

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

UNITED STATES DISTRICT COURT for the Eastern District of New York					
XIOMARA CARRILLO, individually and on behalf of all others similarly situated,	) ) )				
Plaintiff(s) V.	) ) Civil Action No.				
RESURGENT CAPITAL SERVICES and LVNV FUNDING LLC,	) ) )				
Defendant(s)	)				

### SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address)

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Marcus & Zelman, LLC 1500 Allaire Avenue Suite 101 Ocean, NJ 07712

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

CLERK OF COURT

Date:

Signature of Clerk or Deputy Clerk

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

Civil Action No.

# **PROOF OF SERVICE**

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

	This summons for (nam	ne of individual and title, if any)			
was re	ceived by me on (date)				
	□ I personally served	the summons on the individua	al at (place)		
			on (date)	; or	
	$\Box$ I left the summons		or usual place of abode with (name)	· de se de seus	
	on (date)		rson of suitable age and discretion who rest to the individual's last known address; or	ides there,	
		ons on ( <i>name of individual</i> )	ehalf of (name of organization)	, who	S
			On (date)	; or	
	$\Box$ I returned the summ	nons unexecuted because		; 0	r
	<b>Other</b> ( <i>specify</i> ):				
	My fees are \$	for travel and \$	for services, for a total of \$	0.00	
	I declare under penalty	y of perjury that this informati	on is true.		
Date:					
			Server's signature		
			Printed name and title		-

Server's address

Additional information regarding attempted service, etc:

# **ClassAction.org**

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Resurgent Capital Services and LVNV Funding Sued for Allegedly Applying Unlawful Interest to Debt</u>