### BARSHAY SANDERS, PLLC

100 Garden City Plaza, Suite 500 Garden City, New York 11530 Tel: (516) 203-7600 Fax: (516) 706-5055 Email: *ConsumerRights@BarshaySanders.com Attorneys for Plaintiff* Our File No.: 116546

#### UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK

Melissa D'Agostino, individually and on behalf of all others similarly situated,

Plaintiff,

vs.

Docket No:

**CLASS ACTION COMPLAINT** 

JURY TRIAL DEMANDED

Vital Recovery Services, LLC,

Defendant.

Melissa D'Agostino, individually and on behalf of all others similarly situated (hereinafter referred to as "*Plaintiff*"), by and through the undersigned counsel, complains, states and alleges against Vital Recovery Services, Inc. (hereinafter referred to as "*Defendant*"), as follows:

#### **INTRODUCTION**

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

#### JURISDICTION AND VENUE

2. This Court has federal subject matter jurisdiction pursuant to 28 U.S.C. § 1331 and 15 U.S.C. § 1692k(d).

3. Venue is proper under 28 U.S.C. § 1391(b) because a substantial part of the events or omissions giving rise to the claim occurred in this Judicial District.

4. At all relevant times, Defendant conducted business within the State of New York.

#### PARTIES

5. Plaintiff Melissa D'Agostino is an individual who is a citizen of the State of New York residing in Nassau County, New York.

6. Plaintiff is a "consumer" as defined by 15 U.S.C. § 1692a(3).

7. On information and belief, Defendant Vital Recovery Services, LLC, is a Georgia limited liability company with a principal place of business in Gwinnett County, Georgia.

8. Defendant is regularly engaged, for profit, in the collection of debts allegedly owed by consumers.

9. Defendant is a "debt collector" as defined by 15 U.S.C. § 1692a(6).

#### **ALLEGATIONS**

10. Defendant alleges Plaintiff owes a debt ("the Debt").

11. The Debt was primarily for personal, family or household purposes and is therefore a "debt" as defined by 15 U.S.C. § 1692a(5).

12. At an exact time known only to Defendant, the Debt was assigned or otherwise transferred to Defendant for collection.

13. In its efforts to collect the debt, Defendant contacted Plaintiff by letter dated March 21, 2018.

14. In April 2018, Plaintiff sent Defendant a letter dated April 5, 2018, requesting verification of the debt, and directing Defendant not to contact her directly, but rather to contact her attorneys with any future correspondence.

15. Plaintiff provided Defendant her attorneys' contact information.

16. In its efforts to collect the debt, Defendant contacted Plaintiff by a letter ("the November 12, 2018 Letter") dated November 12, 2018 ("<u>Exhibit 1</u>.")

17. 15 U.S.C. § 1692c(a)(2) provides that without the prior consent of the consumer given directly to the debt collector, a debt collector may not communicate with a consumer in connection with the collection of any debt if the debt collector knows the consumer is represented by an attorney with respect to such debt and has knowledge of, or can readily ascertain, such attorney's name and address, unless the attorney fails to respond within a reasonable period of time to a communication from the debt collector or unless the attorney consents to direct communication with the consumer.

18. Defendant knew Plaintiff was represented by an attorney with respect to the Debt.

19. Defendant was in possession of Plaintiff's attorneys' contact information.

20. Plaintiff did not give consent to the Defendant to contact her rather than her attorneys.

21. Plaintiff's attorney did not give Defendant permission to contact Plaintiff directly.

22. Despite the above, Defendant sent the November 12, 2018 Letter to Plaintiff directly.

#### **CLASS ALLEGATIONS**

23. Plaintiff brings this action individually and as a class action on behalf of all persons similarly situated in the State of New York from whom Defendant attempted to collect a consumer debt using the same tactics described herein, from one year before the date of this Complaint to the present.

24. This action seeks a finding that Defendant's conduct violates the FDCPA, and asks that the Court award damages as authorized by 15 U.S.C. § 1692k.

25. Defendant regularly engages in debt collection.

26. The Class consists of more than 35 persons from whom Defendant attempted to collect delinquent consumer debts using the same tactics described herein.

27. Plaintiff's claims are typical of the claims of the Class. Common questions of law or fact raised by this class action complaint affect all members of the Class and predominate over any individual issues. Common relief is therefore sought on behalf of all members of the Class. This class action is superior to other available methods for the fair and efficient adjudication of this controversy.

28. The prosecution of separate actions by individual members of the Class would create a risk of inconsistent or varying adjudications with respect to the individual members of the Class, and a risk that any adjudications with respect to individual members of the Class would, as a practical matter, either be dispositive of the interests of other members of the Class not party to the adjudication, or substantially impair or impede their ability to protect their interests. Defendant has acted in a manner applicable to the Class as a whole such that

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declaratory relief is warranted.

29. Plaintiff will fairly and adequately protect and represent the interests of the Class. The management of the class action proposed is not extraordinarily difficult, and the factual and legal issues raised by this class action complaint will not require extended contact with the members of the Class, because Defendant's conduct was perpetrated on all members of the Class and will be established by common proof. Moreover, Plaintiff has retained counsel experienced in actions brought under consumer protection laws.

#### JURY DEMAND

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

#### PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully requests judgment as follows:

a. Certify this action as a class action; and

b. Appoint Plaintiff as Class Representative of the Class, and Plaintiff's attorneys as Class Counsel; and

c. Find that Defendant's actions violate the FDCPA; and

d. Grant damages against Defendant pursuant to 15 U.S.C. § 1692k; and

e. Grant Plaintiff's attorneys' fees pursuant to 15 U.S.C. § 1692k; and

f. Grant Plaintiff's costs; together with

g. Such other relief that the Court determines is just and proper.

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DATED: November 27, 2018

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

By: <u>/s/ Craig B. Sanders</u> Craig B. Sanders, Esq. 100 Garden City Plaza, Suite 500 Garden City, New York 11530 Tel: (516) 203-7600 Fax: (516) 706-5055 csanders@barshaysanders.com *Attorneys for Plaintiff* Our File No.: 116546 Case 2:18-cv-06748 Document 1-1 Filed 11/27/180 Page 1 of 1 PageID #: 6

PO Box 923748 Peachtree Corners, GA 300103748

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ACCOUNT	INFORMATION
Our Account #	3102
Balance Due	\$161.79

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A Pay to A

հուրդիկերը կերդունինինես էլենել նինունին էլ Melissa A Pirillo 14 HARRISON AVE MASSAPEQUA, NY 11758-7908

Amount Paid:

Home Phone: Daytime Phone:

ACCOUNT SUMMARY

**Original Creditor** INFINITI FINANCIAL SERVICES

**Current Creditor** INFINITI FINANCIAL SERVICES

> **Our Account #** 3102 Original Account #

Please Detach And Return in The Enclosed Envelope With Your Payment

#### **IMPORTANT NOTICE: PLEASE RESPOND** YOUR ACCOUNT HAS BEEN PLACED WITH US FOR COLLECTION

Dear Melissa A Pirillo:

November 12, 2018

Vital Recovery Services, LLC is now servicing the LEASE END OF TERM account noted to the right that is held by INFINITI FINANCIAL SERVICES. They have placed it with us to collect it for them after their review of your matured lease. They determined there is a balance still remaining on your account due to:

Excess wear and tear

Send your full payment with the coupon above or call us. We would like to discuss the matter with you.

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 after 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 of 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 notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

NEW YORK CITY RESIDENTS: Ryan Dendy, Operations Manager, B: 678-578-1045.

New York City Department of Consumer Affairs License Number: 2047506-DCA

NEW YORK STATE RESIDENTS: Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: a) the use or threat of violence;

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

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance (welfare); 4. Sponsel support mointenance (aliment) or shild support.

- Spousal support, maintenance (alimony) or child support; Unemployment benefits; Disability benefits; Workers' compensation benefits; 4
- <u>6</u>.
- Public or private pensions; Veterans' benefits; 8.
- 10. Federal student loans, federal student grants, and federal work study funds; and 11. Ninety percent of your wages or salary earned in the last sixty days.

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



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

I. (a) PLAINTIFFS			-	DEFENDAN	TS						
MELISSA DAGO	NTINO 1		VITAL RECOVERY SERVICES, LLC								
MELISSA DAGO	JSTINO		VITAL RECOVER I SERVICES, LLC								
(b) County of Residence of I	NASSAU		_ County of Residence of First Listed Defendant GWINNETT								
(EX	CEPT IN U.S. PLAINTIFF CA	ASES)		(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	ddress, and Telephone Numbe	er)		Attorneys (If Known)							
BARSHAY SAND	ERS, PLLC			•							
	aza, Ste 500, Garden Ci	ty, NY 11530									
(516) 203-7600 II. BASIS OF JURISDI		Due Ben (Jula)	шст	<u> </u> TIZENSHIP OF	F DD	DINCIPAL	PARTIES a	Dlass an "'V" in i	Du o Dou fo	" Dlaintiff	
		Diversity Cases Only)			IANIES (I		ox for Defen	dant)			
O 1 U.S. Government Plaintiff	-	<ul> <li>3 Federal Question (U.S. Government Not a Party)</li> </ul>			<b>PTH</b> 0 1			borated <i>or</i> Principal Place O 4 Business In This State			
O 2 U.S. Government Defendant	O 4 Diversity (Indicate Citizenshi	0 4 Diversity (Indicate Citizenship of Parties in Item III)			O 2	2 O 2 In	ncorporated and Pr of Business In Ar		O 5	O 5	
				en or Subject of a oreign Country	O 3	3 0 3 F	Foreign Nation		O 6	O 6	
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O 120 Marine O 130 Miller Act	O 310 Airplane O 315 Airplane Product	O 365 Personal Injury - Product Liability	O 690	Property 21 USC 881 ) Other		O 423 Withdrav 28 USC 1		O 400 State Reapportionment O 410 Antitrust			
O 140 Negotiable Instrument O 150 Recovery of Overpayment &	Liability	O 367 Health Care/ Pharmaceutical				PROPERT	VRIGHTS	O 430 Banks a O 450 Comm	und Bankin	ng	
Enforcement of Judgment	Slander	Personal Injury				O 820 Copyrigh		O 460 Deport			
O 151 Medicare Act O 152 Recovery of Defaulted	O 330 Federal Employers' Liability	Product Liability O 368 Asbestos Personal				O 830 Patent O 840 Tradema	ırk	O 470 Rackete Corrur	er Influen t Organiza		
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(Excludes Veterans) O 153 Recovery of Overpayment	O 345 Marine Product Liability	Liability PERSONAL PROPER	<b>TY</b> 0 710	LABOR TY O 710 Fair Labor Standards		SOCIAL S O 861 HIA (139	O 490 Cable/S O 850 Securiti		odities/		
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O 190 Other Contract	Product Liability	O 380 Other Personal		Relations		O 864 SSID Tit	le XVI	O 890 Other Statutory Actions O 891 Agricultural Acts			
O 195 Contract Product Liability O 196 Franchise	O 360 Other Personal Injury	Property Damage O 385 Property Damage		Railway Labor Act Family and Medical		O 865 RSI (405	(g))	O 893 Enviror O 895 Freedor			
	O 362 Personal Injury - Medical Malpractice	Product Liability	0 790	Leave Act Other Labor Litigation	n			Act O 896 Arbitra	tion		
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O 220 Foreclosure	O 441 Voting	O 463 Alien Detainee		Income Security Act		or Defer	ndant)		view or A y Decisior		
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O 290 All Other Real Property	Employment	O 535 Death Penalty Other:	O 462	IMMIGRATION Naturalization Applica	tion						
	O 446 Amer. w/Disabilities - Other	O 540 Mandamus & Other O 550 Civil Rights	-	465 Other Immigration ctions	L						
	O 448 Education	O 555 Prison Condition O 560 Civil Detainee									
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V. ORIGIN (Place an "X" in	One Box Only)	Confinement									
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		atute under which you ar	e filing (I	Do not cite jurisdictiona	al statı	utes unless dive	rsity): 15 USC §	31692			
VI. CAUSE OF ACTIO	Brief description of cat	ise:		15 U	SC §1	1692 Fair Deb	t Collection Pra	ctices Act Vio	lation		
VII. REQUESTED IN COMPLAINT • CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.			D	EMAND \$ CHECK YES only if demanded in complain					int:		
COMPLAINT:		5, F.R.CV.F.				JUR	Y DEMAND:	• Yes	O No		
VIII. RELATED CASE IF ANY	(5)	JUDGE				DOCKET	NUMBER				
DATE November 27, 2018	/s Craig Sander	SIGNATURE OF ATT	ORNEY (	OF RECORD							
FOR OFFICE USE ONLY	, s cruig builder										
RECEIPT # AM	OUNT	APPLYING IFP		JUDG	E		MAG. JUD	OGE			

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#### Case 2:18-cv-06748 Document 1-2 Filed 11/27/18 Page 2 of 2 PageID #: 8 CERTIFICATION OF ARBITRATION ELIGIBILITY

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

Case is Eligible for Arbitration

I, \_\_\_\_\_, do hereby certify that the above captioned civil action is ineligible for

compulsory arbitration for the following reason(s):

- monetary damages sought are in excess of \$150,000, exclusive of interest and costs,
- the complaint seeks injunctive relief,
- the matter is otherwise ineligible for the following reason

#### DISCLOSURE STATEMENT - FEDERAL RULES CIVIL PROCEDURE 7.1

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

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

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

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

1.)	Is the civ	il acti	on being	g filed	in the Ea	astern D	District I	removed	from a	a New Y	York St	ate Co	ourt lo	cated in	Nassau	i or Si	uffolk
	County:		Yes		No												

2.) If you answered "no" above:

a) Did the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in Nassau or Suffolk

County? ■ Yes □ No

b) Did the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in the Eastern District? ■ Yes □ No

c) If this is a Fair Debt Collection Practice Act case, specific the County in which the offending communication was received: NASSAU

If your answer to question 2 (b) is "No," does the defendant (or a majority of the defendants, if there is more than one) reside in Nassau or Suffolk County, or, in an interpleader action, does the claimant (or a majority of the claimants, if there is more than one) reside in Nassau or Suffolk County? <u>Yes</u> <u>No</u>

(Note: A corporation shall be considered a resident of the County in which it has the most significant contacts).

#### **BAR ADMISSION**

I am currently admitted in the Eastern District of New York and currently a member in good standing of the bar of this court. Yes D No

Are you currently the subject of any disciplinary action (s) in this or any other state or federal court?

□ Yes (If yes, please explain)

No

I certify the accuracy of all information provided above.

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

#### Case 2:18-cv-06748 Document 1-3 Filed 11/27/18 Page 1 of 2 PageID #: 9

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

#### **UNITED STATES DISTRICT COURT**

for the

#### EASTERN DISTRICT OF NEW YORK

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Melissa D'Agostino, individually and on behalf of all others similarly situated,

Plaintiff(s)

v.

Civil Action No.

Vital Recovery Services, LLC,

Defendant(s)

#### SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address) Vital Recovery Services, LLC 3795 Data Drive, Suite 200 Peachtree Corners, Georgia 30092

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:

BARSHAY SANDERS PLLC 100 GARDEN CITY PLAZA, SUITE 500 GARDEN CITY, NY 11530

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

CLERK OF COURT

Date: \_\_\_\_\_

Signature of Clerk or Deputy Clerk

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 (name of individual and title, if any)

was received by me on (*date*) \_\_\_\_\_\_.

[ ] I personally served the summons on the individual at (*place*)

On ( <i>date</i> )	; or
[ ] I left the summons at the individual's residence or usual place of abode with ( <i>n</i>	ıame)
, a person of suitable age and discretion who resid	les there,
on (date), and mailed a copy to the individual's last known add	lress; 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 ( <i>date</i> ); or	
[]] I returned the summers uneveguted because	

[ ] 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:

# **ClassAction.org**

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Vital Recovery Services Facing Class Action Over Collection Letter Sent to Consumer</u>