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Our File No.: 112681

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

Tanisha Daniels, on behalf of herself and all others
similarly situated,

Plaintiff,

vs.

Receivable Collection Services, LLC,

Defendant.

Docket No:

CLASS ACTION COMPLAINT

JURY TRIAL DEMANDED

Tanisha Daniels, on behalf of herself and all others similarly situated (hereinafter referred to as “*Plaintiff*”), by and through the undersigned counsel, complains, states and alleges against Receivable Collection Services, LLC (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.

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PARTIES

5. Plaintiff Tanisha Daniels is an individual who is a citizen of the State of New York residing in Suffolk County, New York.

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

7. On information and belief, Defendant Receivable Collection Services, LLC, is a New York Limited Liability Company with a principal place of business in Nassau County, New York.

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

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

ALLEGATIONS

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

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

12. Sometime after the incurrence of the Debt, Plaintiff fell behind on payments owed.

13. Thereafter, at an exact time known only to Defendant, the Debt was assigned or otherwise transferred to Defendant for collection.

14. In its efforts to collect the debt, Defendant contacted Plaintiff by letter (“the Letter”) dated December 7, 2016. (“**Exhibit 1.**”)

15. The Letter was the initial communication Plaintiff received from Defendant.

16. The Letter is a “communication” as defined by 15 U.S.C. § 1692a(2).

FIRST COUNT

Violation of 15 U.S.C. §§ 1692g, 1692e(5), and 1692e(10)

Validation of Debts

17. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.

18. 15 U.S.C. § 1692g provides that within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the information is contained in the initial communication or the consumer has paid the debt, send the

consumer a written notice containing certain enumerated information.

19. The written notice must contain the amount of the debt.

20. The written notice must contain the name of the creditor to whom the debt is owed.

21. The written notice must contain a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt collector.

22. The written notice must contain a statement that if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector.

23. The written notice must contain a statement that, upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.

24. A debt collector has the obligation, not just to convey the required information, but also to convey such clearly.

25. Even if a debt collector conveys the required information accurately, the debt collector nonetheless violates the FDCPA if that information is overshadowed or contradicted by other language in the communication.

26. Even if a debt collector conveys the required information accurately, the debt collector nonetheless violates the FDCPA if that information is overshadowed by other collection activities during the 30-day validation period following the communication.

27. The Letter states, "Should we not hear from you and/or your account remains unpaid, collection activities will continue."

28. The least sophisticated consumer, upon reading the subject statement concerning the continuation of collection activities, and especially because of the use of the phrase "and/or," would likely interpret this statement to mean that even if she exercises her validation rights, collection activities will nevertheless continue alongside the verification process.

29. The least sophisticated consumer, upon reading the subject statement concerning the continuation of collection activities, and especially because of the use of the phrase "and/or,"

would likely be inclined to remit payment regardless of whether she believes the debt is valid.

30. The least sophisticated consumer, upon reading the subject statement concerning the continuation of collection activities, and especially because of the use of the phrase “and/or,” would likely be inclined to remit immediate payment in order to avoid the continuation of collection activities.

31. The least sophisticated consumer, upon reading the subject statement concerning the continuation of collection activities, and especially because of the use of the phrase “and/or,” would likely be discouraged from exercising her validation rights.

32. Defendant's inclusion of the subject statement concerning the continuation of collection activities would likely make the least sophisticated consumer uncertain as to her rights.

33. Defendant's inclusion of the subject statement concerning the continuation of collection activities would likely make the least sophisticated consumer confused as to her rights.

34. Defendant violated § 1692g as Defendant overshadowed the information required to be provided by that Section.

35. 15 U.S.C. § 1692e(5) prohibits debt collectors from threatening to take any action that cannot legally be taken or that is not intended to be taken.

36. 15 U.S.C. § 1692e(10) prohibits debt collectors from, *inter alia*, using any false representation or deceptive means to collect or attempt to collect any debt.

37. Defendant's inclusion of the subject statement concerning the continuation of collection activities implies to the least sophisticated consumer that Defendant may continue with collection activities even in the event that Plaintiff exercises her validation rights.

38. Defendant's inclusion of the subject statement concerning the continuation of collection activities implies to the least sophisticated consumer that even if she exercises her validation rights, collection activities will nevertheless continue alongside the verification process.

39. Should Plaintiff exercise her validation rights, Defendant cannot legally continue collection activities until Plaintiff is provided verification as to the validity of the debt.

40. Defendant violated 15 U.S.C. § 1692e(5) by implicitly threatening that even if Plaintiff exercises her validation rights, collection activities will nevertheless continue.

41. Defendant violated 15 U.S.C. § 1692(10) by using deceptive means in its attempt

to collect the debt.

SECOND COUNT
Violation of 15 U.S.C. § 1692e

42. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.

43. The Debt was incurred on a credit card underwritten by Island Federal Credit Union (“IFCU”).

44. The Letter sets forth a “Balance Due” of \$3,838.32.

45. Pursuant to the terms and conditions of the credit card, IFCU charged Plaintiff interest on any balance carried on the account.

46. Pursuant to the terms and conditions of the credit card, IFCU charged Plaintiff late fees on any payments due but not timely made by Plaintiff.

47. Pursuant to the terms and conditions of the credit card, IFCU charged Plaintiff other fees on the account.

48. The right to collect from Plaintiff interest on any balance carried on the account was not waived by IFCU.

49. The right to collect from Plaintiff late fees on any payments due but not timely made by Plaintiff was not waived by IFCU.

50. The right to collect from Plaintiff other fees on the account was not waived by IFCU.

51. The right to collect from Plaintiff interest on any balance carried on the account was not waived by any assignee or successor-in-interest.

52. The right to collect from Plaintiff late fees on any payments due but not timely made by Plaintiff was not waived by any assignee or successor-in-interest.

53. The right to collect from Plaintiff other fees on the account was not waived by any assignee or successor-in-interest.

54. Plaintiff was never informed by anyone that the terms and conditions of the credit card were changed.

55. Pursuant to the terms and conditions of the credit card, interest continued to accrue on any balance unpaid.

56. Pursuant to the terms and conditions of the credit card, late fees continued to accrue on any payments due but not timely made by Plaintiff.

57. Pursuant to the terms and conditions of the credit card, other fees continued to accrue on the account.

58. Pursuant to the terms and conditions of the credit card, IFCU and any assignee or successor-in-interest had the legal right to collect from Plaintiff interest on any balance carried on the account.

59. Pursuant to the terms and conditions of the credit card, IFCU and any assignee or successor-in-interest had the legal right to collect from Plaintiff late fees on any payments due but not timely made by Plaintiff.

60. Pursuant to the terms and conditions of the credit card, IFCU and any assignee or successor-in-interest had the legal right to collect from Plaintiff other fees on the account.

61. Pursuant to the terms and conditions of the credit card, the legal right of IFCU and any assignee or successor-in-interest to collect from Plaintiff interest on any balance carried on the account is not waived by IFCU or any assignee or successor-in-interest as a result of a failure by either IFCU or any assignee or successor-in-interest at any point in time to attempt to collect from Plaintiff the aforementioned interest.

62. Pursuant to the terms and conditions of the credit card, the legal right of IFCU and any assignee or successor-in-interest to collect from Plaintiff late fees on any payments due but not timely made by Plaintiff is not waived by IFCU or any assignee or successor-in-interest as a result of a failure by either IFCU or any assignee or successor-in-interest at any point in time to attempt to collect from Plaintiff the aforementioned late fees.

63. Pursuant to the terms and conditions of the credit card, the legal right of IFCU and any assignee or successor-in-interest to collect from Plaintiff other fees on the account is not waived by IFCU or any assignee or successor-in-interest as a result of a failure by either IFCU or any assignee or successor-in-interest at any point in time to attempt to collect from Plaintiff the aforementioned other fees.

64. 15 U.S.C. § 1692e requires debt collectors, when they notify consumers of their account balance, to disclose that the balance may increase due to interest and fees.

65. The Letter failed to disclose that the balance stated may increase due to interest.
66. The Letter failed to disclose that the balance stated may increase due to late fees.
67. The Letter failed to disclose that the balance stated may increase due to other fees.
68. The Letter, because of the aforementioned failures, violates 15 U.S.C. § 1692e.

THIRD COUNT
Violation of 15 U.S.C. § 1692e

69. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.
70. Alternatively, even if Plaintiff's account was not subject to continued interest pursuant to the terms and conditions of the credit card – which it was – the account was subject to interest by operation of law.
 71. Plaintiff's debt was incurred pursuant to a contract between Plaintiff and IFCU.
 72. N.Y.C.P.L.R. § 5001(a) provides that interest shall be recovered upon a sum awarded because of a breach a contract.
 73. An award of interest under § 5001 is mandatory.
 74. N.Y.C.P.L.R. § 5001(b) provides that interest shall be computed from the earliest ascertainable date the cause of action existed.
 75. IFCU and any assignee or successor-in-interest possessed a guaranteed right to interest on the Debt from, at the latest, December 7, 2016.
 76. As such, the amount stated in the Letter was subject to the accrual of interest.
 77. The Letter failed to disclose that the amount stated may increase due to interest.
 78. The Letter, because of the aforementioned failure, violates 15 U.S.C. § 1692e.

FOURTH COUNT
Violation of 15 U.S.C. § 1692g

79. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.
80. 15 U.S.C. § 1692g provides that within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing certain enumerated information.
 81. 15 U.S.C. § 1692g(a)(1) requires the written notice provide “the amount of the

debt.”

82. The written notice, to comply with 15 U.S.C. § 1692g(a)(1), must convey the amount of the debt clearly from the perspective of the least sophisticated consumer.

83. The written notice, to comply with 15 U.S.C. § 1692g(a)(1), must convey the amount of the debt accurately from the perspective of the least sophisticated consumer.

84. The written notice, to comply with 15 U.S.C. § 1692g(a)(1), must convey the amount of the debt without ambiguity from the perspective of the least sophisticated consumer.

85. The written notice, to comply with 15 U.S.C. § 1692g(a)(1), must state whether interest, late fees and/or other fees are accruing.

86. The written notice, to comply with 15 U.S.C. § 1692g(a)(1), must allow the least sophisticated consumer to determine the minimum amount he or she owes at the time of the notice.

87. The written notice, to comply with 15 U.S.C. § 1692g(a)(1), must allow the least sophisticated consumer to determine what he or she will need to pay to resolve the debt at any given moment in the future.

88. The written notice, to comply with 15 U.S.C. § 1692g(a)(1), must contain an explanation, understandable by the least sophisticated consumer, of any fees or interest that may cause the balance to increase at any time in the future.

89. The failure to include the foregoing information renders an otherwise accurate statement of the “amount of the debt” violative of 15 U.S.C. § 1692g(a)(1).

90. The Letter fails to indicate the minimum amount Plaintiff owed at the time of the Letter.

91. The Letter fails to provide information that would allow the least sophisticated consumer to determine the minimum amount he or she owes at the time of the Letter.

92. The Letter fails to provide information that would allow Plaintiff to determine what Plaintiff will need to pay to resolve the debt at any given moment in the future.

93. The Letter fails to provide information that would allow the least sophisticated consumer to determine what he or she will need to pay to resolve the debt at any given moment in the future.

94. The Letter fails to provide information that would allow the least sophisticated consumer to determine the amount of interest owed.

95. For instance, the Letter fails to indicate the applicable interest rate.

96. For instance, the Letter fails to indicate the date of accrual of interest.

97. For instance, the Letter fails to indicate the amount of interest during any measurable period.

98. The Letter fails to provide information that would allow the least sophisticated consumer to determine the amount of late fees owed.

99. For instance, the Letter fails to indicate the amount of late fees.

100. For instance, the Letter fails to indicate the date such fees will be added.

101. For instance, the Letter fails to indicate the amount of late fees during any measurable period.

102. The Letter fails to contain an explanation, understandable by the least sophisticated consumer, of any fees and interest that may cause the amount stated to increase.

103. The Letter fails to state whether interest, late fees and/or other fees are accruing.

104. The Letter fails to state what part of the amount stated is attributable to principal.

105. The Letter fails to state what part of the amount stated is attributable to interest.

106. The Letter fails to state what part of the amount stated is attributable to late fees.

107. The Letter fails to state what part of the amount stated is attributable to other fees.

108. The Letter, because of the aforementioned failures, would render the least sophisticated consumer unable to determine the minimum amount owed at the time of the Letter.

109. The Letter, because of the aforementioned failures, would render the least sophisticated consumer unable to determine what she will need to pay to resolve the debt at any given moment in the future.

110. The Letter, because of the aforementioned failures, would render the least sophisticated consumer unable to determine the amount of his or her debt.

111. The Letter, because of the aforementioned failures, would render the least sophisticated consumer unable to determine the amount of her debt because the consumer would not know whether interest and fees would continue to accrue, or whether the amount of the debt was static.

112. The Letter, because of the aforementioned failures, did not convey “the amount of the debt” clearly from the perspective of the least sophisticated consumer.

113. The Letter, because of the aforementioned failures, did not convey “the amount of

the debt” accurately from the perspective of the least sophisticated consumer.

114. The Letter, because of the aforementioned failures, did not convey “the amount of the debt” without ambiguity from the perspective of the least sophisticated consumer.

115. The Letter, because of the aforementioned failures, renders the statement of the amount of the debt, even if otherwise accurate, violative of 15 U.S.C. § 1692g(a)(1).

116. The Letter, because of the aforementioned failures, did not adequately set forth “the amount of the debt” as required by 15 U.S.C. § 1692g.

117. The Letter, because of the aforementioned failures, violates 15 U.S.C. § 1692g.

FIFTH COUNT
Violation of 15 U.S.C. § 1692e

118. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.

119. As previously set forth, the Letter sets forth a “Balance Due” of \$3,838.32.

120. As previously set forth, Plaintiff was always charged interest on any balance carried on the account.

121. As previously set forth, Plaintiff was always charged late fees on any payments due but not timely made by Plaintiff.

122. As previously set forth, Plaintiff was never informed by anyone that the terms and conditions of the credit card were changed.

123. The Letter fails to disclose whether the amount stated may increase due to additional interest.

124. The Letter fails to disclose whether the amount stated may increase due to additional late fees.

125. The Letter fails to indicate whether the creditor will accept payment of the amount stated in full satisfaction of the debt if payment is made by a specified date.

126. A collection letter violates 15 U.S.C. § 1692e if it can reasonably be read by the least sophisticated consumer to have two or more meanings, one of which is inaccurate.

127. The Letter, because of the aforementioned failures, and because interest and late fees were always charged on the account and Plaintiff was never informed by anyone that interest and late fees would no longer be applied, can reasonably be read by the least sophisticated consumer to mean that interest was still accruing.

128. The Letter, because of the aforementioned failures, and because interest and late fees were always charged on the account and Plaintiff was never informed by anyone that interest and late fees would no longer be applied, can reasonably be read by the least sophisticated consumer to mean that late fees were still accruing.

129. The Letter could also reasonably be read by the least sophisticated consumer to mean that interest was no longer accruing.

130. The Letter could also reasonably be read by the least sophisticated consumer to mean that late fees were no longer accruing.

131. The Letter could reasonably be read by the least sophisticated consumer to mean that the debt could be satisfied in full by payment of the amount stated.

132. The Letter could reasonably be read by the least sophisticated consumer to mean that the debt could be satisfied in full by payment of the amount stated at any time after receipt of the Letter.

133. The Letter could also reasonably be read by the least sophisticated consumer to mean that the amount stated was accurate only on the date of the Letter because of the continued accumulation of interest and/or late fees.

134. Because the Letter can reasonably be read by the least sophisticated consumer to have two or more meanings, one of which is inaccurate, as described, it is deceptive under 15 U.S.C. § 1692e.

135. For these reasons, Defendant violated 15 U.S.C. § 1692e.

CLASS ALLEGATIONS

136. 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 by sending a collection letter which stated, “Should we not hear from you and/or your account remains unpaid, collection activities will continue,” from one year before the date of this Complaint to the present.

137. 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.

138. Defendant regularly engages in debt collection.

139. The Class consists of more than 35 persons from whom Defendant attempted to

collect delinquent consumer debts by sending a collection letter which stated, “Should we not hear from you and/or your account remains unpaid, collection activities will continue.”

140. 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.

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

142. 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

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

PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully requests judgment as follows:

- a. Certify this action as a class action; and
- b. Appoint Plaintiff as Class Representative of the Class, and Plaintiff's attorneys as Class Counsel; and
- c. Find that Defendant's actions violate the FDCPA; and

- d. Grant damages against Defendant pursuant to 15 U.S.C. § 1692k; and
- e. Grant Plaintiff's attorneys' fees pursuant to 15 U.S.C. § 1692k; and
- f. Grant Plaintiff's costs; together with
- g. Such other relief that the Court determines is just and proper.

DATED: December 7, 2017

BARSHAY SANDERS, PLLC

By: /s/ Craig B. Sanders
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Receivable Collection Services, LLC
 170 Jericho Turnpike
 Suite 204
 Floral Park, NY 11001-0179
 855-727-8939 - Fax 855-727-9789

New York City Dept. of Consumer
 Affairs License # 1459455

December 7, 2016



Client:	Island Federal Credit Union
Orig. Creditor:	Island Federal Credit Union
Account Number:	██████████ 8801
Claim Number:	██████████ 8801
Balance Due:	\$3,838.32



Tanisha Daniels
 Po Box 281
 Riverhead, NY 11901-0202

Dear Tanisha Daniels:

Our office has been retained by the above named client to collect on your past due obligation.

If you are unable to pay the amount in full, you may contact our office to discuss alternative payment arrangements. We are more than willing to work with you to resolve this issue in a mutually satisfactory manner. Please contact us so we can help you to resolve this debt.

Should we not hear from you and/or your account remains unpaid, collection activities will continue.

Sincerely,
 Receivable Collection Services, LLC

Debt collectors in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) 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. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
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 IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

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 THAT THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING THIS NOTICE, 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.

▲ Please Detach And Return in The Enclosed Envelope With Your Payment ▲

Tanisha Daniels
 Po Box 281
 Riverhead, NY 11901-0202

Client:	Island Federal Credit Union
Orig. Creditor:	Island Federal Credit Union
Account Number:	██████████ 8801
Claim Number:	██████████ 8801
Balance Due:	\$3,838.32
Enclosed Amount:	

Daytime Phone# _____

IF PAYING BY CREDIT CARD, PLEASE FILL OUT BELOW		
<input type="checkbox"/> <input type="checkbox"/>	CARD NUMBER	EXP. DATE
	SECURITY CODE	AMOUNT
PRINT CARD HOLDER NAME		
SIGNATURE		



Receivable Collection Services, LLC
 170 Jericho Turnpike
 Suite 204
 Floral Park, NY 11001



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 NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS: TANISHA DANIELS
(b) County of Residence of First Listed Plaintiff: SUFFOLK
(c) Attorneys: BARSHAY SANDERS, PLLC
DEFENDANTS: RECEIVABLE COLLECTION SERVICES, LLC
County of Residence of First Listed Defendant: NASSAU
NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)
III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)
Grid with categories: U.S. Government Plaintiff/Defendant, Federal Question, Diversity, Citizen of This State, Citizen of Another State, Citizen or Subject of a Foreign Country, PTF, DEF, Incorporated or Principal Place of Business In This State, Incorporated and Principal Place of Business In Another State, Foreign Nation.

IV. NATURE OF SUIT (Place an "X" in One Box Only)
Grid with categories: CONTRACT, REAL PROPERTY, TORTS, CIVIL RIGHTS, PRISONER PETITIONS, FORFEITURE/PENALTY, LABOR, IMMIGRATION, BANKRUPTCY, SOCIAL SECURITY, FEDERAL TAX SUITS, OTHER STATUTES.

V. ORIGIN (Place an "X" in One Box Only)
Grid with categories: 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 - Transfer, 8 Multidistrict Litigation - Direct File.

VI. CAUSE OF ACTION
Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity): 15 USC §1692
Brief description of cause: 15 USC §1692 Fair Debt Collection Practices Act Violation

VII. REQUESTED IN COMPLAINT:
CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P. DEMAND \$
CHECK YES only if demanded in complaint: JURY DEMAND: Yes No

VIII. RELATED CASE(S) IF ANY
(See Instructions) JUDGE DOCKET NUMBER

DATE: December 11, 2017
SIGNATURE OF ATTORNEY OF RECORD: /s Craig B. Sanders

FOR OFFICE USE ONLY
RECEIPT # AMOUNT APPLYING IFF JUDGE MAG. JUDGE

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, Craig B. Sanders, counsel for Plaintiff, 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 of 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 Eastern District removed from a New York State Court located in Nassau or Suffolk County: 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
b) Did the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in the Eastern District? YES
c) If this is a Fair Debt Collection Practice Act case, specific the County in which the offending communication was received: SUFFOLK

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? Yes No

(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 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: /s Craig B. Sanders

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

UNITED STATES DISTRICT COURT
for the
EASTERN DISTRICT OF NEW YORK

Tanisha Daniels, on behalf of herself and all others)	
similarly situated)	
_____)	
<i>Plaintiff(s)</i>)	
)	Civil Action No.
v.)	
)	
Receivable Collection Services, LLC)	
_____)	
<i>Defendant(s)</i>)	

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)*
Receivable Collection Services, LLC
170 Jericho Turnpike
Floral Park, New York 11001

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

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Debt Collection Suit Filed Against Receivable Collection Services](#)
