

**UNITED STATES DISTRICT COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION**

CHRISTOPHER DMYTRIW, individually and
on behalf of all others similarly situated,

Plaintiff,

CASE NO.:

v.

COMENITY BANK,

CLASS ACTION

Defendant.

JURY TRIAL DEMANDED

_____ /

CLASS ACTION COMPLAINT

1. Plaintiff, CHRISTOPHER DMYTRIW, individually and on behalf of all others similarly situated, alleges COMENITY BANK (“Comenity”) robo-called him numerous times in stark violation of the Telephone Consumer Protection Act, 47 U.S.C. §227 *et seq.* (“TCPA”).

INTRODUCTION

2. Comenity remains one of, if not the most abusive, robodialer in the country.

3. If robocalls were a disease, they would be an epidemic.” *Rage Against Robocalls*, Consumer Reports (July 28, 2015).

4. “Robocalls” are the #1 consumer complaint in America today and the Defendant’s conduct in this case is a good reason why.

5. The TCPA was enacted to prevent companies like Comenity from invading American citizens’ privacy and prevent illegal robocalls.

6. Congress enacted the TCPA to prevent real harm. Congress found that "automated or pre-recorded calls are a nuisance and an invasion of privacy, regardless of the type of call" and decided that "banning" such calls made without consent was "the only effective means of

protecting telephone consumers from this nuisance and privacy invasion." Pub. L. No. 102-243, §§ 2(10-13) (Dec. 20, 1991), codified at 47 U.S.C. § 227; see also *Mims v. Arrow Fin. Servs., LLC*, 132 S. Ct. 740, 744 (2012) ("The Act bans certain practices invasive of privacy").

7. "Senator Hollings, the TCPA's sponsor, described these calls as '**the scourge of modern civilization**, they wake us up in the morning; they interrupt our dinner at night; they force the sick and elderly out of bed; they hound us until we want to rip the telephone out of the wall.' 137 Cong. Rec. 30, 821 (1991). Senator Hollings presumably intended to give telephone subscribers another option: telling the autodialers to simply stop calling." *Osorio v. State Farm Bank, F.S.B.*, 746 F. 3d 1242 (11th Cir. 2014). As will be illustrated in this case, despite being told to stop calling, these defendants refused to do so.

8. According to findings by the Federal Communication Commission ("FCC")—the agency Congress vested with authority to issue regulations implementing the TCPA—such calls are prohibited because, as Congress found, automated or prerecorded telephone calls are a greater nuisance and invasion of privacy than live solicitation calls, and such calls can be costly and inconvenient. The FCC also recognized that wireless customers are charged for incoming calls whether they pay in advance or after the minutes are used. These type of damages are the same shared by the Plaintiff and the class members.

9. Today, this scourge has become even worse than anyone ever imagined in 1991.

10. In May of 2019, Americans were bombarded with a shocking 5.2 *billion* robocalls—an increase by an incredible 370% just since December 2015.¹

¹ YouMail Robocall Index, available at <http://RobocallIndex.com/>

11. The 4th Circuit in *Krakauer v. Dish L.L.C.*, No. 18-1518, 2019 WL 2292196 (4th Cir. May 30, 2019) rendered a compelling and thoughtful opinion which illustrates in no uncertain terms why these TCPA case can and should be handled on a class wide basis, holding:

Given the remedial purpose of the TCPA, it is no surprise that its cause of action would be conducive to class-wide disposition. In enacting the law, Congress sought to deter an activity that, while pernicious and disruptive, does not trigger extensive liability in any single case. Since few individuals would have an incentive to bring suit, no matter how frustrated they were with the intrusion on their privacy, the TCPA opted for a model that allows for resolution of issues without extensive individual complications. (p. 18)

The TCPA was enacted to solve a problem. Simply put, people felt almost helpless in the face of repeated and unwanted telemarketing calls. S. Rep. No. 102-178, at 1-2 (1991). Congress responded with an Act that featured a combination of public and private enforcement, allowing suits both to enjoin intrusive practices and deter future violations through money damages. The features of the private right of action in § 227(c)(5), whether statutory damages or strict liability, evince an intent by Congress to allow consumers to bring their claims at modest personal expense. These same features also make TCPA claims amenable to class action resolution. Dish's arguments, if accepted, would contort a simple and administrable statute into one that is both burdensome and toothless. It would be dispiriting beyond belief if courts defeated Congress' obvious attempt to vindicate the public interest with interpretations that ignored the purpose, text, and structure of this Act at the behest of those whose abusive practices the legislative branch had meant to curb. (p. 33)

This will not happen. Class adjudication is complicated, and getting it right requires a careful parsing of the claims and the evidence from the start. It also requires striking a balance between efficient administration and fairness to all those affected, whether they be the class members, the defendants, or absent parties who are nonetheless bound by the judgment. The proceedings below reflected just the measured and thorough approach that we might hope for in such demanding situations. (*Id.*)

12. “[T]he legislative intent behind the TCPA supports the view that class action is the superior method of litigation. ‘[I]f the goal is to **remove the scourge**’ from our society, it is unlikely that individual suits would deter large entities as effectively as aggregated class actions and that individuals would be motivated ... to sue in the absence of the class action vehicle.” [emphasis added] *Krakauer v. Dish Network L.L.C.*, 311 F.D.R. 384, 400 (M.D.N.C. May 22, 2017).

13. Comenity is not the only one of these “large entities” that clearly needs to be stopped, but also bears the dubious distinction of perhaps being the most abusive robocalling debt collector in the country.

14. Comenity recently settled the TCPA class action, *Carrie Couser v. Comenity Bank, et al*, 3:12-cv-02484-MMA-BGS, for \$8,475,000 settlement, and in doing so, specifically carved out what it referred to as “wrong numbers”. These “wrong numbers” are at issue on this case. However, these are not really “wrong” numbers, they are in fact the exact right number Comenity intended to call. They would be more accurately labeled “illegal numbers” robocalled without express consent.

15. The *Couser* class action has not stopped Comenity from breaking the law; indeed, it appears to have emboldened it into assuming it can continue to break the law and get away with it.

16. As suggested in the *Krakauer* case, individual suits have provided no deterrence whatsoever against serial TCPA violators like Comenity, as evidenced by the over 100 individual lawsuits against Comenity in the last few years. Attached hereto is Exhibit A which lists each case individually filed against Comenity relating to the alleged issues in this Complaint.

17. Comenity, as a serial violator of the TCPA, and has settled hundreds of TCPA lawsuits, including those in arbitration and handled pre-suit. Comenity pays “hush-money” to their individual victims of robo-harassment that are aware enough of their rights to sue it, and then forces these persons to sign confidentiality agreements. Comenity in essence uses this as a way to continue to break the law and get away with it.²

18. Comenity’s business model in making these types of calls puts profits over people. This form of abuse is so lucrative that individual settlements can be made without making a significant dent in the profits inherent to the abuse.

19. Comenity Bank is one of the top five companies with the most debt collection complaints in 2017 according to an analysis completed by the National Consumer Law Center (“NCLC”) using data from the Federal Trade Commission (“FTC”). Please see Exhibit B attached hereto this Complaint.

20. Comenity has been ordered to turn over the prior complaints made by their own customers as discovery in another lawsuit. See *Ehrlich v. Comenity Capital Bank, a subsidiary of Comenity LLC*, (S.D. Fla. August 07, 2017) Attached as Exhibit C.

JURISDICTION AND VENUE

21. Jurisdiction and venue for purposes of this action are appropriate and conferred by 28 U.S.C. §1331.

22. The alleged violations described in this complaint took place in Springhill, Florida, which is within the territorial jurisdiction of the Middle District of Florida.

² This information will be obtained through discovery and will assist this Court in determining the willful and knowing violation of the TCPA.

FACTUAL ALLEGATIONS

23. Plaintiff is a natural person, and citizen of the State of Florida, residing in Springhill, Florida.

24. Plaintiff is the “called party.” See *Breslow v. Wells Fargo Bank, N.A.*, 755 F. 3d 1265 (11th Cir. 2014); *Osorio v. State Farm Bank, F.S.B.*, 746 F. 3d 1242 (11th Cir. 2014).

25. Comenity is a corporation with its principal place of business in Columbus, Ohio, and conducts business in the State of Florida and across the United States.

26. Plaintiff is the regular user and carrier of the cellular telephone number at issue, (352) 263-7987.

27. Plaintiff was the “called party” during each phone call subject to this lawsuit.

28. On or about August 12, 2018, Plaintiff began receiving a campaign of telephone calls to his aforementioned cellular telephone number from Defendant. Plaintiff had fallen a month behind on his payments. The Defendant blasted Plaintiff’s cellular telephone with over 379 calls by the use of an ATDS or a pre-recorded or artificial voice in the span of two months.

29. On October 3, 2018, Plaintiff answered a call from Defendant and demanded that Defendant stop calling his aforementioned cellular telephone number.

30. On the very same day, Plaintiff answered two more calls from Defendant and demanded that Defendant stop calling his aforementioned cellular telephone number.

31. Defendant called Plaintiff fifteen times total on October 3, 2018.

32. During the aforementioned phone conversation with Defendant’s agent/representative, Plaintiff expressly revoked any consent Defendant may have mistakenly

believed it had for placement of telephone calls to Plaintiff's aforementioned cellular telephone number by the use of an ATDS or a pre-recorded or artificial voice.

33. Defendant roboasted calls to Plaintiff's cellular telephone over 379 times by the use of an ATDS or a pre-recorded or artificial voice in the span of two months, from August of 2018 to October 03, 2018.

34. Defendant continued their egregious campaign of robocalls to Plaintiff's home phone number (352) 293-4725 a total of 768 times during the same time period.

35. After Plaintiff revoked all consent to be called to his cellular phone number, Comenity called his home phone more than 30 times a day, on back to back days.

36. Defendant called Plaintiff's home telephone number, (352) 293-4725, 690 times from October 4, 2018 to October 30, 2018.

37. Each call Defendants made to the Plaintiff's aforementioned cellular telephone number was done so without the "express permission" of the Plaintiff.

38. Defendants have recorded at least one conversation with the Plaintiff.

39. Despite actual knowledge of their wrongdoing, and knowing they did not have Plaintiff's consent, the Defendants continued its barrage of phone calls to Plaintiff's aforementioned cellular telephone number.

40. Comenity has a corporate policy of repeatedly contacting debtors in order to receive payments. Although deceptive, Comenity has a corporate policy of using blanket phrases in their account notes in order to continue calling alleged debtors.

41. Comenity will mark down phrases such as "wrong number", "third party no message left", "Online refusal" or even "online promise" when the corresponding recording will have instructions to "stop" calling, known as revocation.

42. Plaintiff asked Comenity to stop calling on three different occasions yet none of the revocations appeared in Defendant's notes. Defendant uses these account notes to service Plaintiff's account yet makes no reference that Plaintiff revokes consent to be called.

43. Defendant has a habit of producing account notes with zero indication of revocation when alleged debtors revoke consent to be called, claim to be harassed, or even threaten legal action.

44. On October 3rd, 2018, Plaintiff was called a total of 15 times to his cellular phone. Plaintiff asked three separate people to "stop calling" his number. Each entry made during this day states "Wrong number", "ONLINE wrong number", and "wrong number" when Plaintiff actually respectively stated "Please stop contacting this number", "I've asked you to stop contacting this number" and "I've asked you to stop calling this number. Thank you".

45. Defendant made at least one call to (352) 263-7987 using an "automatic telephone dialing system" (ATDS).

46. Defendant made hundreds of calls to (352) 263-7987 using an ATDS.

47. Each call the Defendant made to (352) 263-7987 in the last four years was made using an ATDS.

48. Each call the Defendant made to the Plaintiff's cell phone was done so without the "express permission" of the Plaintiff.

49. Each call the Defendant made to the Plaintiff was made using an ATDS, which has the capacity to store or produce telephone numbers to be called, without human intervention, using a random or sequential number generator; and to dial such numbers as specified by 47 U.S.C § 227(a)(1).

50. By effectuating these unlawful phone calls, Defendants have caused Plaintiff the very harm that Congress sought to prevent—namely, a "nuisance and invasion of privacy."

51. Defendants' aggravating and annoying phone calls trespassed upon and interfered with Plaintiff's rights and interests in her cellular telephone and cellular telephone line, by intruding upon Plaintiff's seclusion.

52. Defendants' phone calls harmed Plaintiff by wasting his time, trespassed on his phone, invaded his privacy as well as caused aggravation and inconvenience.

53. Moreover, "wireless customers [like Plaintiff] are charged for incoming calls whether they pay in advance or after the minutes are used." In re: Rules Implementing the TCPA of 1991, 23 FCC Rcd 559, 562 (2007). Defendants' phone calls harmed Plaintiff by depleting the battery life on her cellular telephone, and by using minutes allocated to Plaintiff by his cellular telephone service provider.

54. Defendant has made approximately three hundred and seventy-nine (379) calls to Plaintiff's aforementioned cellular telephone number from in or about August 2018 through at least October 2018.

55. Despite actual knowledge of their wrongdoing, the Defendant continued the campaign of abusive robocalls.

56. Defendant has been sued in federal court where the allegations include: calling an individual using an ATDS after the individual asked for the calls to stop.

57. By effectuating these unlawful phone calls, Defendants have caused Plaintiff the very harm that Congress sought to prevent—namely, a "nuisance and invasion of privacy."

58. Defendant's phone calls harmed Plaintiff by wasting his time.

59. Defendant's corporate policy and procedures are structured as to continue to call individuals like the Plaintiff, despite these individuals revoking any consent the Defendant may have mistakenly believed it had.

60. Defendant's, corporate policy and procedures provided no means for the Plaintiff to have his aforementioned cellular number removed from the call list.

61. Defendant has a corporate policy of using an ATDS or a prerecorded or artificial voice message to collect debts from individuals such as Plaintiff for its financial benefit.

62. Defendant made calls to Plaintiff often times more than 10 times a day, sometimes exactly thirty minutes apart which supports use of a specific calling campaign by an automatic telephone dialing system.

63. None of Defendant's telephone calls placed to Plaintiff were for "emergency purposes" as specified in 47 U.S.C. §227(b)(1)(A).

64. Defendant violated the TCPA with respect to the Plaintiff and members of the class.

65. Defendant willfully or knowingly violated the TCPA with respect to the Plaintiff and the members of the class.

COUNT I
(Violation of the TCPA)

66. Plaintiff incorporates Paragraphs one (1) through sixty-five (65).

67. Defendant willfully violated the TCPA with respect to the Plaintiff each time they called the Plaintiff without having express consent to place such calls using an ATDS or pre-recorded voice.

68. Defendant knowingly violated the TCPA with respect to the Plaintiff, especially for each of the auto-dialer calls made to Plaintiff's cellular telephone after Plaintiff revoked any

consent the Defendant mistakenly believed it had to being called by them using an ATDS or pre-recorded voice.

69. Defendant repeatedly placed non-emergency telephone calls to the wireless telephone number of Plaintiff using an automatic telephone dialing system or prerecorded or artificial voice without Plaintiff's prior express consent in violation of federal law, including 47 U.S.C § 227(b)(1)(A)(iii).

70. As a result of Defendant's illegal conduct, Plaintiff and the members of the class suffered actual damages and, under § 227(b)(3)(B), is entitled to, inter alia, a minimum of \$500.00 in damages for each such violation of the TCPA.

71. Plaintiff and class members are also entitled to, and does, seek injunctive relief prohibiting Defendant from violating the TCPA in the future.

WHEREFORE, Plaintiff respectfully demands a trial by jury on all issues so triable and judgment against Defendant for statutory damages, punitive damages, actual damages and any other such relief the court may deem just and proper.

CLASS ALLEGATIONS

72. Plaintiff restates each of the allegations in all other paragraphs as if fully stated herein. Plaintiff, individually and on behalf of all others similarly situated, brings the above claims on behalf of a Class.

73. In this case, Plaintiff seeks to certify the class, subject to amendment, as follows:

Comenity Bank TCPA Class consists of:

- (1) All persons in the United States
- (2) to whose cellular telephone number
- (3) Defendant placed a non-emergency telephone call
- (4) using

substantially the same system(s) that were used to telephone Plaintiff (5) within 4 years of the complaint and (6) where Comenity Bank did not have express consent to call said cellular telephone number.

And the following sub-class:

All persons in the United States (2) to whose cellular telephone number (3) Defendants placed a non-emergency telephone call (4) using substantially the same system(s) that were used to telephone Plaintiff (5) within 4 years of the complaint and (6) after that person told Defendant or its agent to stop calling.

74. Defendant has caused the Class actual harm, not only because the Class was subjected to the aggravation that necessarily accompanies these calls, but also because said members frequently have to pay their cell phone service providers for the receipt of such calls.

75. These calls are also an intrusion upon seclusion, trespassed on their telephones, diminish cellular battery life, and waste of Plaintiff's and the class member's time.

76. Plaintiff represents and is a member of the Class. Excluded from the Class are Defendants and any entities in which Defendants have a controlling interest, Defendants' agents and employees, the Judge to whom this action is assigned, and any member of the Judge's staff and immediate family, and claims for personal injury, wrongful death and/or emotional distress.

77. Plaintiff is presently unaware of the exact number of members in the Class, but based upon the size and scope of Defendants' business, Plaintiff reasonably believes that the class members' number at a minimum in the thousands based on the use of software to make the calls and Defendants' history of failing to comply with the TCPA.

78. Plaintiff and all members of the Class have been harmed by Defendants' actions.

79. This Class Action Complaint seeks money damages and injunctive relief.

80. The joinder of all class members is impracticable due to the size and relatively modest value of each individual claim.

81. The disposition of the claims in a class action will provide substantial benefit to both the parties and the Court in avoiding multiplicity of identical suits. The class can be easily identified through records maintained by Defendants.

82. There are questions of law and fact common to the members of the Class, which common questions predominate over any questions that affect only individual class members.

83. Those common questions of law and fact include, but are not limited to:

- (1) Whether Defendants engaged in a pattern of using an ATDS to place calls to cellular telephones without the prior express consent of the called party;
- (2) Whether Defendants' conduct was knowing or willful; and
- (3) Whether Defendants' actions violated the TCPA.

84. As a person who received the telephone calls using an ATDS or an artificial or prerecorded voice, without their prior express consent, all within the meaning of the TCPA, Plaintiff asserts claims that are typical of the members of the Class.

85. Plaintiff will fairly and adequately represent and protect the interests of the Class, and Plaintiff does not have an interest that is antagonistic to any member of the Class.

86. Plaintiff has retained counsel experienced in handling class action claims involving violations of federal and state consumer protection statutes such as the TCPA.

87. A class action is the superior method for the fair and efficient adjudication of this controversy.

88. Class-wide relief is essential to compel Defendants to comply with the TCPA. The interest of class members in individually controlling the prosecution of separate claims against Defendants is small because the statutory damages in an individual action for violation of the TCPA is small.

89. Management of these claims is likely to present significantly fewer difficulties than are presented in many class claims because the calls at issue are all automated and the class members, by definition, did not provide the prior express consent required under the statute to authorize calls to their cellular telephones.

90. Defendants have acted on grounds generally applicable to the Class, thereby making final injunctive relief and corresponding declaratory relief with respect to the class as a whole appropriate.

91. Moreover, Plaintiff alleges that the TCPA violations complained of herein are substantially likely to continue in the future if an injunction is not entered.

WHEREFORE, Plaintiff requests that the Court enter judgment in her favor and favor of the Class, and against Defendants for:

a. A declaration that Defendant's practices described herein violate the Telephone Consumer Protection Act, 47 U.S.C. § 227;

b. An injunction requiring Defendant not to call any third parties or numbers that were skip traced to ensure that Plaintiff is not called now or when Plaintiff obtains additional telephone numbers in the future;

c. An injunction requiring Defendant to remedy their policies pertaining to account notes and recording of revocation to ensure that Plaintiff is not called in the future;

- d. An injunction requiring Defendant to file quarterly reports of third-party audits with the Court on its system and procedures not to call any parties or numbers that revoked consent to ensure that class members are not called in the future;
- e. An award of actual damages in an amount to be proven at trial;
- f. An award of statutory damages for Plaintiff and each Class member in the amount of \$500.00 for each and every call that violated the TCPA;
- g. An award of treble damages, as provided by statute, of up to \$1,500.00 for Plaintiff and each Class member for each and every call that violated the TCPA;
- h. An order certifying this action to be a proper class action pursuant to the Federal Rules of Civil Procedure 23, establishing the appropriate Classes and any Sub-classes the Court deems appropriate, finding that Plaintiff is a proper representative of the Classes, and appointing the lawyers and law firms representing Plaintiff as counsel for the Classes;
- i. An award of Plaintiff's attorneys' fees, litigation expenses and costs of suit; and
- j. Such further and other relief the Court deems reasonable and just.

Plaintiff, individually and on behalf of all others similarly situated, demands trial by jury.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on June 21, 2019, a true copy of the foregoing was filed with the Clerk of the Court and served on the parties of record using the CM/ECF system.

Respectfully submitted,

s/William "Billy" Peerce Howard, Esq.

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Exhibit A



Party Search Results

Search Criteria: Party Search; Last Name: Comenity Bank; Party Role: [DFT]; Date Filed (From): 06/21/2015; Date Filed (To): 06/21/2019; Jurisdiction Type: Civil; Nature of Suit: [890]; Sort: [Party Name, DESC]
Result Count: 104 (2 pages)
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| Party Name | Case Number | Case Title | Court | Date Filed | Date Closed |
|--|---------------|--|-------------------------------------|------------|-------------|
| Comenity Bank/New York & Company (dft) | 3:2017cv01274 | Avila v. Wells Fargo Bank, N.A. et al | California Southern District Court | 06/21/2017 | 10/26/2017 |
| Comenity Bank/Lane Bryant (dft) | 1:2017cv00322 | Huizar v. Wells Fargo Bank, N.A. et al | California Eastern District Court | 03/06/2017 | 12/06/2017 |
| Comenity Bank LLC (dft) | 6:2018cv00271 | Jackson v. Comenity Bank LLC | Florida Middle District Court | 02/23/2018 | 03/07/2019 |
| COMENITY BANK CORP. (dft) | 1:2016cv02645 | DRAGA v. COMENITY BANK CORP. | Indiana Southern District Court | 10/04/2016 | 11/22/2016 |
| COMENITY BANK CORP. (dft) | 1:2016cv01928 | ERWIN v. EXPRESS STORES INC. et al | Indiana Southern District Court | 07/20/2016 | 05/02/2017 |
| Comenity Bank (dft) | 2:2016cv01401 | O'Boyle v. Comenity Bank | Wisconsin Eastern District Court | 10/18/2016 | 12/21/2016 |
| Comenity Bank (dft) | 4:2016cv00522 | Perley v. Comenity Bank | Texas Eastern District Court | 07/14/2016 | 07/26/2016 |
| Comenity Bank (dft) | 1:2018cv01159 | Riley v. Comenity Bank | Tennessee Western District Court | 08/21/2018 | 11/06/2018 |
| Comenity Bank (dft) | 2:2016cv02671 | Mack v. Comenity Bank | Tennessee Western District Court | 08/17/2016 | 10/20/2016 |
| Comenity Bank (dft) | 3:2016cv01846 | Fuller v. Comenity Bank | Tennessee Middle District Court | 07/14/2016 | 08/29/2016 |
| COMENITY BANK (dft) | 2:2017cv00165 | WILSON v. COMENITY BANK | Pennsylvania Western District Court | 02/03/2017 | 06/20/2017 |
| COMENITY BANK (dft) | 2:2015cv00993 | BUMBARGER v. COMENITY BANK | Pennsylvania Western District Court | 07/30/2015 | 11/12/2015 |
| Comenity Bank (dft) | 3:2018cv01299 | Barker v. Comenity Bank | Pennsylvania Middle District Court | 06/27/2018 | 08/01/2018 |
| Comenity Bank (dft) | 3:2017cv01615 | Morgain v. Comenity Bank | Pennsylvania Middle District Court | 09/11/2017 | 10/18/2017 |

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| Comenity Bank (dft) | 3:2017cv01455 | Orn v. Comenity Bank | Pennsylvania Middle District Court | 08/16/2017 | 03/01/2018 |
| Comenity Bank (dft) | 3:2017cv01121 | Barnauskas v. Comenity Bank | Pennsylvania Middle District Court | 06/26/2017 | 06/26/2018 |
| Comenity Bank (dft) | 3:2015cv01653 | Sheridan v. Comenity Bank | Pennsylvania Middle District Court | 08/26/2015 | 10/29/2015 |
| COMENITY BANK (dft) | 2:2019cv02628 | PORTNOY v. TRANS UNION, LLC et al | Pennsylvania Eastern District Court | 06/17/2019 | |
| COMENITY BANK (dft) | 2:2016cv06432 | BASSI v. TRANS UNION, LLC et al | Pennsylvania Eastern District Court | 12/14/2016 | 10/06/2017 |
| COMENITY BANK (dft) | 2:2016cv01109 | ROBERTS v. COMENITY BANK | Pennsylvania Eastern District Court | 03/10/2016 | 07/31/2016 |
| COMENITY BANK (dft) | 2:2015cv04891 | SMITH v. COMENITY BANK | Pennsylvania Eastern District Court | 08/31/2015 | 12/14/2015 |
| COMENITY BANK (dft) | 2:2015cv04181 | O'BRIEN v. COMENITY LLC | Pennsylvania Eastern District Court | 07/29/2015 | 11/13/2015 |
| COMENITY BANK (dft) | 2:2015cv04073 | GARNER v. COMENITY BANK | Pennsylvania Eastern District Court | 07/23/2015 | 09/18/2015 |
| Comenity Bank (dft) | 1:2017cv00615 | Buchanan v. Comenity Bank | Oregon District Court | 04/19/2017 | 05/04/2018 |
| Comenity Bank (dft) | 1:2018cv02908 | Williams v. Comenity Bank | Ohio Northern District Court | 12/18/2018 | 05/03/2019 |
| Comenity Bank (dft) | 4:2018cv01419 | Bellard et al v. Comenity Bank | Ohio Northern District Court | 06/22/2018 | 08/29/2018 |
| Comenity Bank (dft) | 1:2016cv00951 | Hood v. Comenity Bank | Ohio Northern District Court | 04/21/2016 | 07/11/2016 |
| Comenity Bank (dft) | 1:2018cv05367 | Salina v. Comenity Bank et al | New York Eastern District Court | 09/24/2018 | 12/17/2018 |
| Comenity Bank (dft) | 2:2017cv00670 | Stephens et al v. Comenity, LLC | Nevada District Court | 03/06/2017 | 06/21/2018 |
| Comenity Bank (dft) | 2:2016cv02807 | Ingram v. Comenity Bank | Nevada District Court | 12/06/2016 | 04/25/2017 |
| COMENITY BANK (dft) | 3:2017cv03655 | TRENK v. COMENITY BANK | New Jersey District Court | 05/23/2017 | 03/06/2018 |
| COMENITY BANK (dft) | 3:2017cv02229 | NEUWIRTH v. COMENITY BANK | New Jersey District Court | 04/02/2017 | 11/01/2017 |
| COMENITY BANK (dft) | 2:2017cv00688 | GATICA v. COMENITY BANK | New Jersey District Court | 02/01/2017 | 05/23/2017 |

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| COMENITY BANK (dft) | 3:2015cv06653 | WIGHT v. COMENITY BANK | New Jersey District Court | 09/04/2015 | 12/29/2015 |
| COMENITY BANK (dft) | 2:2015cv05994 | PRITCHARD v. COMENITY BANK | New Jersey District Court | 08/04/2015 | 04/28/2017 |
| COMENITY BANK (dft) | 2:2015cv05452 | PRIDMORE v. COMENITY BANK | New Jersey District Court | 07/10/2015 | 10/26/2015 |
| Comenity Bank (dft) | 0:2018cv02915 | Beecroft v. Comenity Bank et al | Minnesota District Court | 10/11/2018 | 02/05/2019 |
| Comenity Bank (dft) | 0:2017cv00154 | Talcott v. Comenity Bank et al | Minnesota District Court | 01/18/2017 | 06/13/2018 |
| Comenity Bank (dft) | 0:2015cv03228 | Larsen v. Comenity LLC et al | Minnesota District Court | 08/06/2015 | 02/12/2016 |
| Comenity Bank (dft) | 2:2017cv13848 | Carroll v. Comenity Bank | Michigan Eastern District Court | 11/29/2017 | 02/08/2018 |
| Comenity Bank (dft) | 2:2016cv13938 | Hunt v. Comenity Bank | Michigan Eastern District Court | 11/04/2016 | 01/24/2018 |
| Comenity Bank (dft) | 1:2017cv00184 | Steiber v. Comenity Bank | Indiana Northern District Court | 04/26/2017 | 08/10/2017 |
| Comenity Bank (dft) | 1:2017cv01970 | Brown v. Comenity Bank | Illinois Northern District Court | 03/13/2017 | 08/15/2017 |
| Comenity Bank (dft) | 1:2017cv00882 | Sullivan v. Comenity Bank | Illinois Northern District Court | 02/02/2017 | 04/14/2017 |
| Comenity Bank (dft) | 1:2018cv04634 | Shimkus v. Comenity Bank | Georgia Northern District Court | 10/04/2018 | 11/08/2018 |
| Comenity Bank (dft) | 1:2018cv01228 | Harris v. Comenity, LLC et al | Georgia Northern District Court | 03/23/2018 | 07/30/2018 |
| Comenity Bank (dft) | 1:2017cv03527 | Branca v. Comenity Bank | Georgia Northern District Court | 09/14/2017 | 10/06/2017 |
| Comenity Bank (dft) | 4:2017cv00215 | Grant v. Comenity Bank | Georgia Northern District Court | 09/14/2017 | 11/30/2017 |
| Comenity Bank (dft) | 1:2016cv02161 | Rodriguez v. Comenity Bank | Georgia Northern District Court | 06/23/2016 | 07/29/2016 |
| Comenity Bank (dft) | 1:2016cv01936 | Digby v. Comenity Bank | Georgia Northern District Court | 06/13/2016 | 09/06/2016 |
| COMENITY BANK (dft) | 5:2016cv00196 | SLAUGHTER v. COMENTIY BANK et al | Georgia Middle District Court | 05/26/2016 | 12/12/2017 |
| Comenity Bank (dft) | 0:2019cv61449 | Thornton v. Equifax Information Services, LLC et al | Florida Southern District Court | 06/11/2019 | |
| Comenity Bank (dft) | 0:2019cv60197 | Bouzaglou v. Comenity Bank | Florida Southern District Court | 01/23/2019 | 04/29/2019 |
| Comenity Bank | 0:2017cv62275 | Bechet v. Comenity | Florida Southern | 11/20/2017 | 01/25/2018 |

(dft)

LLC

District Court

PACER Service Center

Receipt 911243234

User

Client Code

Dmytriv

Description

Civil Party Search

All Courts; Name Comenity Bank; Jurisdiction CV; Role dft; All Courts; Date Filed 06/21/2015 to 06/21/2019; NOS 890; Page: 1; sort: Party Name, DESC

Billable Pages

1 (\$0.10)



Party Search Results

Search Criteria: Party Search; Last Name: Comenity Bank; Party Role: [DFT]; Date Filed (From): 06/21/2015; Date Filed (To): 06/21/2019; Jurisdiction Type: Civil; Nature of Suit: [890]; Sort: [Party Name, DESC]

Result Count: 104 (2 pages)

Current Page: 2

| Party Name | Case Number | Case Title | Court | Date Filed | Date Closed |
|---------------------|---------------|--|---------------------------------|------------|-------------|
| Comenity Bank (dft) | 1:2017cv23094 | Fulton-Taylor v. Comenity Capital Bank | Florida Southern District Court | 08/14/2017 | 10/02/2017 |
| Comenity Bank (dft) | 2:2017cv14001 | Vanderburg v. Comenity LLC | Florida Southern District Court | 01/03/2017 | 10/05/2017 |
| Comenity Bank (dft) | 1:2016cv25361 | Frazier v. Comenity LLC | Florida Southern District Court | 12/28/2016 | 04/28/2017 |
| Comenity Bank (dft) | 2:2016cv14534 | Ehrlich v. Comenity Bank | Florida Southern District Court | 12/02/2016 | 08/30/2017 |
| Comenity Bank (dft) | 1:2016cv20548 | Quinonez v. Comenity Bank | Florida Southern District Court | 02/16/2016 | 05/03/2016 |
| COMENITY BANK (dft) | 1:2017cv00222 | HURLEY v. COMENITY BANK | Florida Northern District Court | 08/31/2017 | 04/04/2019 |
| COMENITY BANK (dft) | 4:2016cv00499 | RIEKER v. COMENITY LLC | Florida Northern District Court | 08/09/2016 | 10/19/2016 |
| Comenity Bank (dft) | 8:2019cv01317 | Wilson v. Comenity Bank | Florida Middle District Court | 05/31/2019 | |
| Comenity Bank (dft) | 8:2019cv00768 | Dalrymple v. Comenity Bank | Florida Middle District Court | 03/29/2019 | |
| Comenity Bank (dft) | 8:2019cv00308 | Jackson v. Comenity Bank | Florida Middle District Court | 02/05/2019 | |
| Comenity Bank (dft) | 8:2018cv03072 | Geno v. Comenity Bank | Florida Middle District Court | 12/21/2018 | |
| Comenity Bank (dft) | 8:2018cv00533 | Cehi v. HSN, Inc. | Florida Middle District Court | 03/05/2018 | 08/31/2018 |
| Comenity Bank (dft) | 6:2018cv00070 | Owens v. Comenity Bank | Florida Middle District Court | 01/12/2018 | 10/10/2018 |
| Comenity Bank (dft) | 8:2017cv02493 | Thomas v. Comenity LLC | Florida Middle District Court | 10/24/2017 | 11/20/2018 |
| Comenity Bank (dft) | 8:2017cv02494 | Thomas v. Comenity LLC | Florida Middle District Court | 10/24/2017 | 02/21/2018 |
| Comenity Bank (dft) | 5:2017cv00396 | Ricks v. Comenity Bank | Florida Middle District Court | 08/28/2017 | 09/19/2017 |
| Comenity Bank (dft) | 2:2017cv00486 | La Mana v. Comenity Bank | Florida Middle District Court | 08/28/2017 | 10/05/2017 |
| Comenity Bank | 5:2017cv00356 | Bailey v. Comenity | Florida Middle | 07/31/2017 | 02/05/2018 |

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|---------------------|---------------|----------------------------------|------------------------------------|------------|------------|
| (dft) | | Bank | District Court | | |
| Comenity Bank (dft) | 8:2017cv01808 | Shahin v. Comenity Capital Bank | Florida Middle District Court | 07/28/2017 | 11/13/2017 |
| Comenity Bank (dft) | 5:2017cv00173 | Brooks v. Comenity LLC | Florida Middle District Court | 04/20/2017 | 06/12/2018 |
| Comenity Bank (dft) | 8:2017cv00855 | Aiton v. Comenity LLC | Florida Middle District Court | 04/10/2017 | 08/14/2017 |
| Comenity Bank (dft) | 8:2017cv00163 | Burgess v. Comenity, LLC | Florida Middle District Court | 01/23/2017 | 04/26/2017 |
| Comenity Bank (dft) | 8:2017cv00111 | Robinson v. Comenity LLC | Florida Middle District Court | 01/17/2017 | 06/05/2017 |
| Comenity Bank (dft) | 5:2017cv00001 | Greene v. Comenity LLC | Florida Middle District Court | 01/03/2017 | 05/03/2017 |
| Comenity Bank (dft) | 2:2016cv00769 | Dempsey v. Comenity Bank | Florida Middle District Court | 10/17/2016 | 10/28/2016 |
| Comenity Bank (dft) | 6:2016cv01769 | Jackson v. Comenity Bank | Florida Middle District Court | 10/11/2016 | 04/10/2017 |
| Comenity Bank (dft) | 3:2016cv01172 | Cooks v. Comenity Bank | Florida Middle District Court | 09/15/2016 | 12/06/2016 |
| Comenity Bank (dft) | 8:2016cv02580 | Martin v. Comenity Bank | Florida Middle District Court | 09/06/2016 | 10/14/2016 |
| Comenity Bank (dft) | 8:2016cv01971 | Hayes v. Comenity LLC | Florida Middle District Court | 07/07/2016 | 11/30/2016 |
| Comenity Bank (dft) | 6:2016cv01099 | Fidanza v. Comenity LLC | Florida Middle District Court | 06/24/2016 | 01/17/2017 |
| Comenity Bank (dft) | 3:2016cv00775 | Odom v. Comenity, LLC | Florida Middle District Court | 06/22/2016 | 10/03/2016 |
| Comenity Bank (dft) | 8:2016cv00982 | McQuarrie v. Comenity LLC | Florida Middle District Court | 04/22/2016 | 09/08/2016 |
| Comenity Bank (dft) | 5:2016cv00274 | Laurentano v. Comenity LLC | Florida Middle District Court | 04/14/2016 | 06/17/2016 |
| Comenity Bank (dft) | 8:2016cv00896 | Krupnick v. Comenity LLC | Florida Middle District Court | 04/14/2016 | 06/10/2016 |
| Comenity Bank (dft) | 6:2016cv00107 | Brewer et al v. Comenity Bank | Florida Middle District Court | 01/22/2016 | 04/25/2016 |
| Comenity Bank (dft) | 8:2015cv02806 | Hutto v. Comenity LLC | Florida Middle District Court | 12/07/2015 | 07/20/2016 |
| Comenity Bank (dft) | 6:2015cv01746 | Marotto v. Comenity Bank | Florida Middle District Court | 10/16/2015 | 01/10/2017 |
| Comenity Bank (dft) | 3:2017cv02113 | Williams v. Comenity Bank et al | California Southern District Court | 10/13/2017 | 03/13/2018 |
| Comenity Bank (dft) | 3:2016cv01321 | Doherty v. Comenity Capital Bank | California Southern District Court | 06/02/2016 | 10/03/2017 |
| Comenity Bank (dft) | 3:2015cv02386 | Perkins et al v. Comenity Bank | California Southern District Court | 10/21/2015 | 03/25/2016 |

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|---------------------|---------------|--------------------------------------|------------------------------------|------------|------------|
| Comenity Bank (dft) | 3:2016cv02918 | Ambrose v. Comenity Bank | California Northern District Court | 05/31/2016 | 08/10/2016 |
| Comenity Bank (dft) | 4:2016cv00348 | Koidal v. Travis Credit Union et al | California Northern District Court | 01/21/2016 | 08/26/2016 |
| Comenity Bank (dft) | 8:2018cv01729 | Katie Hiller v. Comenity Bank | California Central District Court | 09/24/2018 | 02/04/2019 |
| Comenity Bank (dft) | 2:2018cv04839 | Deborah Straiter v. Comenity Bank | California Central District Court | 05/31/2018 | 01/31/2019 |
| Comenity Bank (dft) | 2:2018cv01974 | Irene Morales v. Comenity Bank | California Central District Court | 03/09/2018 | 08/28/2018 |
| Comenity Bank (dft) | 5:2016cv02023 | Amber Peralta v. Comenity Bank et al | California Central District Court | 09/22/2016 | 02/24/2017 |
| Comenity Bank (dft) | 2:2015cv09673 | Tina Reganyan v. Comenity Bank | California Central District Court | 12/16/2015 | 02/22/2016 |
| Comenity Bank (dft) | 5:2015cv02117 | Nathanial Davis v. Comenity Bank | California Central District Court | 10/14/2015 | 12/11/2015 |
| Comenity Bank (dft) | 2:2015cv02487 | Ruiz v. Comenity Bank et al | Arizona District Court | 12/07/2015 | 05/02/2016 |
| Comenity Bank (dft) | 2:2015cv02486 | Ruiz v. Comenity Bank et al | Arizona District Court | 12/07/2015 | 05/06/2016 |

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| PACER Service Center | | Receipt 1759778663 |
| User | | |
| Client Code | Dmytriw | |
| Description | All Court Types Party Search All Courts; Name Comenity Bank; Role dft; All Courts; Date Filed 06/21/2015 to 06/21/2019; Jurisdiction CV; NOS 890; Page: 2; sort: Party Name, DESC | |
| Billable Pages | 1 (\$0.10) | |

Exhibit B

NCLC[®]NATIONAL
CONSUMER
LAW
CENTER[®]

CONSUMER COMPLAINTS ABOUT DEBT COLLECTION:

ANALYSIS OF UNPUBLISHED DATA FROM THE FTC

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APPENDIX B

COMPANIES WITH THE MOST DEBT COLLECTION COMPLAINTS IN 2017

| RANK | COMPANY NAME | COMPLAINTS |
|------|------------------------------------|------------|
| 1 | Enhanced Recovery Corporation | 13,354 |
| 2 | Portfolio Recovery Associates | 12,237 |
| 3 | Credit One Bank | 11,750 |
| 4 | Diversified Consultants | 7,618 |
| 5 | Comenity Bank | 7,086 |
| 6 | I. C. System, Inc. | 7,051 |
| 7 | Receivables Performance Management | 6,804 |
| 8 | Transworld Systems Inc. | 6,122 |
| 9 | Allied Interstate, LLC | 5,797 |
| 10 | Midland Credit Management | 4,814 |
| 11 | Convergent Outsourcing, Inc. | 4,282 |
| 12 | Capital One Bank | 3,939 |
| 13 | Medicredit | 3,641 |
| 14 | Credit Collection Services | 3,587 |
| 15 | Navient Corporation | 3,402 |
| 16 | Chase Bank | 3,335 |
| 17 | Credit Acceptance | 2,961 |
| 18 | Citibank | 2,780 |
| 19 | Credit Management Services | 2,646 |
| 20 | ACE Cash Express | 2,585 |
| 21 | Fingerhut | 2,565 |
| 22 | Synchrony Bank | 2,448 |
| 23 | Quicken Loans | 2,375 |
| 24 | The CCS Companies | 2,142 |

| RANK | COMPANY NAME | COMPLAINTS |
|------|--------------------------------------|------------|
| 25 | Wells Fargo Bank | 2,080 |
| 26 | Enhanced Resource Centers | 1,977 |
| 27 | EOS CCA | 1,975 |
| 28 | Afni Inc. | 1,967 |
| 29 | Southwest Credit Systems LP | 1,843 |
| 30 | Central Credit Services, LLC | 1,832 |
| 31 | EGS Financial Care, Inc. | 1,788 |
| 32 | National Credit Adjusters | 1,718 |
| 33 | Wal-Mart | 1,592 |
| 34 | Conns Home Plus | 1,541 |
| 35 | ERC | 1,508 |
| 36 | Progressive Leasing | 1,500 |
| 37 | Hunter Warfield | 1,484 |
| 38 | Credence Resource Management, LLC | 1,458 |
| 39 | Aargon Agency, Inc. | 1,375 |
| 40 | Enterprise Recovery Systems, Inc. | 1,303 |
| 41 | PayPal Holdings, Inc. | 1,289 |
| 42 | CBE Group Inc. | 1,273 |
| 43 | Commonwealth Financial Systems, Inc. | 1,266 |
| 44 | Santander Bank | 1,254 |
| 45 | Rent-A-Center | 1,220 |
| 46 | Ad Astra Recovery Service Inc. | 1,170 |
| 47 | Contract Callers Inc. | 1,153 |
| 48 | American Medical Collection | 1,150 |
| 49 | CashNetUSA | 1,075 |
| 50 | MyRentToOwn | 1,048 |

Source: Data produced to NCLC by the FTC on July 23, 2018 in response to a Freedom of Information Act request.

Exhibit C

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO. 16-14534-CIV-ROSENBERG/MAYNARD

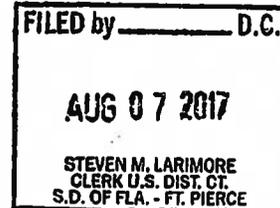
JOHNNA EHRLICH,

Plaintiff,

v.

COMENITY CAPITAL BANK, a Subsidiary of Comenity LLC,

Defendant.



ORDER ON PLAINTIFF'S MOTION TO COMPEL (DE 32)

THIS CAUSE comes before this Court upon the above Motion. Having reviewed the Motion, Response, and Reply¹, this Court finds as follows:

1. At some point in April (the Defendant says it was on the 22nd, and not the 7th, of April) the Plaintiff sent her First Set of Interrogatories and her First Request for Production to the Defendant. The Defendant did not answer those two sets of discovery requests until May 22nd (the extended deadline to which the Plaintiff had agreed). Even still the Defendant's answer was only partial. The Defendant relied heavily on boilerplate objections at the time of its initial answer.

¹ The Plaintiff filed her Reply on Friday, August 4th but after the noontime deadline. This Court hereby accepts the technically late Reply as timely and takes it into consideration.

2. The Defendant says the Plaintiff's conferral effort during the time period after its May 22nd initial answer was insufficient. The Defendant complains that the Plaintiff limited the conferral to demanding the Defendant to withdraw its objections. The Defendant complains that the Plaintiff did not articulate its discovery requests with the degree of specificity that it was waiting for. In any event one obstacle to the production of responsive discovery was resolved during this period of time. On June 27th the parties agreed to a Confidentiality Order to protect the sharing of sensitive information.

3. Still other progress was made regardless of the sufficiency of the Plaintiff's conferral effort. On June 25th the Defendant made its first supplemental production with the promise of additional information to come.

4. On June 29th this Court rendered a discovery order in this case. Although it concerned a separate discovery dispute, that Order squarely informed the parties of the need to fulfill their discovery obligations in a good faith and common sense way. That Order also reminded the parties to act expeditiously to complete discovery before the September 8, 2017 deadline.

5. On July 7th the Defendant made a second supplemental production. On July 17th the Defendant reported an anticipated third supplemental production that still was to come. The

Plaintiff filed the instant Motion to Compel on July 19th. The Defendant's Response indicates that still more information will be produced, but as the Plaintiff emphasizes in her Reply, that promised production remains outstanding.

6. This Court will use this Order to resolve those discovery disputes that remain outstanding after the briefing of the instant Motion to Compel. Before turning to the substance of those disputes, this Court makes a finding of a procedural nature first. This Court notes two basic deadlines. First the Defendant had thirty days to answer both the Requests for Production, see Rule 34(b)(2)(A), Fed.R.Civ.P., and the Interrogatories, see Rule 33(b)(2), Fed.R.Civ.P. Second the Plaintiff had thirty days from the Defendant's answer to seek judicial relief. See Local Rule 26.1(g). And of course there is the requirement to engage in a good faith conferral before seeking judicial relief. It is difficult to see how these requirements were met here. The Response and Reply narrow the issues down greatly, but that should have been achieved much sooner in the process and before the filing of the Motion to Compel. As the timing now stands, these discovery disputes are being addressed during the same week when the Plaintiff is deposing the Defendant's corporate representatives and officers.

7. Ruling on the substance of the remaining discovery disputes, this Court finds the Plaintiff entitled to relief. The

Defendant shall answer Interrogatory No. 3 regarding contact information for its two former employee fact witnesses. The Defendant shall answer Interrogatory No. 2 by answering specifically how many times it called the Plaintiff's cell phone number. The Defendant shall answer this interrogatory with a specific (not approximate) number even if that information can be gleaned from underlying records and without awaiting reconciliation with the Plaintiff's telephone records.

8. The Defendant shall answer those several requests (Requests for Production Nos. 1, 2, 10, 27-29, 46-48, and 59) that seek its policies and procedures for complying with laws that govern telephone calls and collection activity in place during the relevant time period. The Defendant shall use good faith and common sense to produce those policies and procedures that relate to the violations that the Plaintiff is alleging for her situation. As for redactions, the Defendant shall prepare a Privilege Log to account for what redactions it has made and why. This Court allows the redactions on the Defendant's representation to this Court that the redacted information is both highly sensitive and irrelevant to the Plaintiff's theories of relief.

9. Lastly this Court grants those several requests (Requests for Production Nos. 38-45 and 50-53) that seek complaints made to the Defendant during 2014 through 2017 from

consumers or governmental agencies about unlawful telephone calls similar to what the Plaintiff alleges she experienced. The Defendant shall produce records of such complaints whether made formally or informally consistent with how it receives, collects, and maintains them in the regular course of its business and recordkeeping operations. If the Defendant lacks any such database or means of recordkeeping that is accessible and searchable with a reasonable degree of effort, the Defendant shall make a clear explanation of such.

10. The Defendant shall comply with this Order by FRIDAY, AUGUST 18, 2017. This Court gives the Defendant the benefit of some additional time to gather this information. However the Defendant shall not construe this Friday, August 18th deadline as a shield that prevents deponents from answering relevant questions during this week's depositions.

It is hereby,

ORDERED AND ADJUDGED that the Motion to Compel (DE 32) is **GRANTED** as explained above. The Defendant shall comply by **FRIDAY, AUGUST 18, 2017**. This Court denies at this time to award fees and costs or to impose any sanctions. However this Court will continue to monitor all future discovery disputes for careful, good faith, and common sense compliance with all general discovery obligations and this Court's discovery Orders to-date.

DONE AND ORDERED in Chambers at Fort Pierce, Florida, this
7^m day of August, 2017.



SHANIEK M. MAYNARD
UNITED STATES MAGISTRATE JUDGE

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

Christopher Dmytriw, on behalf of herself and all others similarly situated

(b) County of Residence of First Listed Plaintiff Hernando (EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number) William "Billy" Peerce Howard, Esq., The Consumer Protection Firm, 4030 Henderson Boulevard, Tampa, FL 33629; (813) 500-1500

DEFENDANTS

Comenity Bank

County of Residence of First Listed Defendant (IN U.S. PLAINTIFF CASES ONLY)

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

Attorneys (If Known)

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

- 1 U.S. Government Plaintiff, 2 U.S. Government Defendant, 3 Federal Question (U.S. Government Not a Party), 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)

- 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)

Click here for: Nature of Suit Code Descriptions.

Table with 5 columns: CONTRACT, REAL PROPERTY, TORTS, CIVIL RIGHTS, PRISONER PETITIONS, FORFEITURE/PENALTY, LABOR, IMMIGRATION, BANKRUPTCY, SOCIAL SECURITY, FEDERAL TAX SUITS, OTHER STATUTES. Contains various legal categories and checkboxes.

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, 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): 47 U.S.C. §227 et seq.; Brief description of cause: Violations of the TCPA

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 06/21/2019 SIGNATURE OF ATTORNEY OF RECORD s/ William "Billy" Peerce Howard, Esq.

FOR OFFICE USE ONLY

RECEIPT # AMOUNT APPLYING IFP JUDGE MAG. JUDGE

Print

Save As...

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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.Cv.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; **NOTE: 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 there are multiple nature of suit codes associated with the case, pick the nature of suit code that is most applicable. Click here for: [Nature of Suit Code Descriptions](#).
- 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 – Transfer. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407.
 Multidistrict Litigation – Direct File. (8) Check this box when a multidistrict case is filed in the same district as the Master MDL docket.
PLEASE NOTE THAT THERE IS NOT AN ORIGIN CODE 7. Origin Code 7 was used for historical records and is no longer relevant due to changes in statute.
- 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 actual dollar amount 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.

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 *(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:

Print

Save As...

Reset

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Comenity Bank Placed Hundreds of Robocalls to Florida Residents Over Three-Month Period, Class Action Alleges](#)
