

**IN THE UNITED STATES DISTRICT COURT
 FOR THE NORTHERN DISTRICT OF ALABAMA
 NORTHEASTERN DIVISION**

Christopher Dugger, individually and on behalf of all others similarly situated,)	
)	
Plaintiff,)	
)	
v.)	No.
)	
Convergent Outsourcing, Inc., a Washington corporation,)	Class Action
)	
Defendant.)	<u>Jury Demanded</u>

CLASS ACTION COMPLAINT

Plaintiff, Christopher Dugger, individually and on behalf of all others similarly situated, brings this action under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. ("FDCPA"), for a finding that Defendant's debt collection actions violated the FDCPA, and to recover damages, and alleges:

JURISDICTION AND VENUE

1. This Court has jurisdiction pursuant to § 1692k(d) of the FDCPA, and 28 U.S.C. § 1331.
2. Venue is proper in this District because: a) the acts and transactions occurred here; and, b) Plaintiff and Defendant reside here.

PARTIES

3. Plaintiff, Christopher Dugger ("Dugger"), is a citizen of the State of Alabama, residing in the Northern District of Alabama, from whom Defendant attempted to collect a delinquent consumer debt, which he allegedly owed to Verizon Wireless.

4. Defendant, Convergent Outsourcing, Inc. (“Convergent”), is a Washington corporation, that acts as a debt collector, as defined by § 1692a of the FDCPA, because it regularly uses the mails and/or the telephone to collect, or attempt to collect, delinquent consumer debts. Defendant Convergent operates a nationwide debt collection business and attempts to collect debts from consumers in virtually every state, including consumers in the State of Alabama. In fact, Defendant Convergent was acting as a debt collector as to the delinquent consumer debt it attempted to collect from Plaintiff.

5. Defendant Convergent is authorized to conduct business in the State of Alabama and maintains a registered agent within, see, record from the Alabama Secretary of State, attached as Exhibit A. In fact, Defendant Convergent conducts business in Alabama.

FACTUAL ALLEGATIONS

6. On January 12, 2017, Mr. Dugger filed a Chapter 7 bankruptcy petition in a matter styled In re: Dugger, N.D. AL. Bankr. No. 17-80117-CRJ7. Among the debts listed on Mr. Dugger’s Schedule E was a debt that he allegedly owed to Verizon Wireless, see, attached as Exhibit B.

7. Accordingly, on January 14, 2017, Verizon Wireless was sent, via U.S. Mail, notice of the bankruptcy by the court, see, the Certificate of Service to the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines, which is attached as Exhibit C.

8. On April 11, 2017, Mr. Dugger received a discharge of his debts, and on April 13, 2017, Verizon Wireless was sent notice of this discharge via U.S. Mail, see, the Certificate of Service to the Discharge of Debtor, which is attached as Exhibit D.

9. On April 25, 2017 and April 26, 2017, Verizon Wireless sent Mr. Dugger collection letters, demanding payment of the Verizon Wireless debt he allegedly owed prior to the bankruptcy. Copies of these letters are attached as Group Exhibit E.

10. Accordingly, on May 2, 2017, Mr. Dugger sent Verizon Wireless a letter, via certified mail demanding that they cease collection of the Verizon debt, which was discharged in Mr. Dugger's bankruptcy. A copy of this letter is attached as Exhibit F.

11. Plaintiff's bankruptcy is a matter of public record, is on his credit reports, is in the files on the creditor, and is readily discoverable by any competent debt collector via one of the bankruptcy "scrub" services. In fact, on May 22, 2017, Defendant Convergent pulled Mr. Dugger's Experian credit report, which clearly lists his bankruptcy upon it. A portion of this credit report is attached as Exhibit G.

12. Nonetheless, that same day Defendant Convergent sent Mr. Dugger a collection letter, dated May 22, 2017, demanding payment of the Verizon Wireless debt he allegedly owed prior to the bankruptcy. A copy of this collection letter is attached as Exhibit H.

13. Defendant's violations of the FDCPA were material because Defendant's continued collection communications to Mr. Dugger, after he had received his bankruptcy discharge, made Plaintiff believe that his exercise of his rights through filing bankruptcy may have been futile and that he did not have the right to a fresh start that Congress had granted him under the FDCPA and the Bankruptcy Code.

14. All of Defendant Convergent's collection actions at issue in this matter occurred within one year of the date of this Complaint.

15. Defendants' collection communications are to be interpreted under the "least sophisticated consumer" standard, see, Jeter v. Credit Bureau, 760 F.2d 1168, 1176 (11th Cir. 1985); LeBlanc v. Unifund CCR Partners, 601 F.3d 1185, 1193-1194 (11th Cir. 2010).

COUNT I
Violation Of § 1692e Of The FDCPA --
Demanding Payment Of A Debt That Is Not Owed

16. Plaintiff adopts and realleges ¶¶ 1-15.

17. Section 1692e of the FDCPA prohibits a debt collector from using any false and/or any deceptive or misleading representation or means in connection with the collection of a debt, including, but not limited to, the false representation of the character, amount or legal status of any debt, see 15 U.S.C. § 1692e(2)(A).

18. Demanding payment of a debt that is no longer owed, due to a bankruptcy, is false and/or deceptive or misleading, in violation of § 1692e of the FDCPA, see, Randolph v. IMBS, Inc., 368 F3d 726, 728-730 (7th Cir. 2004).

19. Defendant Convergent's violation of § 1692e of the FDCPA renders it liable for actual and statutory damages, costs, and reasonable attorneys' fees, see, 15 U.S.C. § 1692k.

COUNT II
Violation Of § 1692c(c) Of The FDCPA --
Failure To Cease Communications And Cease Collections

20. Plaintiff adopts and realleges ¶¶ 1-15.

21. Section 1692c(c) of the FDCPA prohibits a debt collector from communicating with a consumer after a direction to cease communications, and from continuing to demand payment of a debt that the consumer has indicated that they refuse to pay, see, 15 U.S.C. § 1692c(c).

22. Here, the bankruptcy and the notices issued by that court (Exhibits B, C and D), as well as Mr. Dugger's letter to Defendant (Exhibit F) provided notice to cease communications and cease collections. By communicating regarding this debt and demanding payment (Exhibit H), Defendant violated § 1692c(c) of the FDCPA.

23. Defendant Convergent's violation of § 1692c(c) of the FDCPA renders it liable for actual and statutory damages, costs, and reasonable attorneys' fees, see, 15 U.S.C. § 1692k.

CLASS ALLEGATIONS

24. Plaintiff, Christopher Dugger, brings this action individually and as a class action on behalf of all persons similarly situated in the State of Alabama from whom Defendant attempted to collect a delinquent consumer debt, allegedly owed to Verizon Wireless, which had been discharged in a bankruptcy, via the same form collection letter that Defendant sent to Plaintiff (Exhibit H), from one year before the date of this Complaint to the present. This action seeks a finding that Defendant's form letter violates the FDCPA, and asks that the Court award damages as authorized by § 1692k(a)(2) of the FDCPA.

25. Defendant Convergent regularly engages in debt collection, using the same form collection letter that they sent Plaintiff Dugger, in their attempts to collect delinquent consumer debts from other consumers.

26. The Class consists of more than 35 persons from whom Defendant Convergent attempted to collect delinquent consumer debts by sending other consumers the same form collection letter they sent Plaintiff Dugger.

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

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

29. Plaintiff Dugger 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 Dugger has retained counsel experienced in class action litigation, including class actions brought under the FDCPA.

PRAYER FOR RELIEF

Plaintiff, Christopher Dugger, individually and on behalf of all other similarly situated, prays that this Court:

1. Certify this matter as a class action, and appoint Plaintiff Dugger as the class representative, and his attorneys as class counsel;
2. Find that Defendant's form collection letters violates the FDCPA;
3. Enter judgment in favor of Plaintiff Dugger and the class, and against Defendant, for actual and statutory damages, costs, and reasonable attorneys' fees as provided by § 1692k(a) of the FDCPA; and,
4. Grant such further relief as deemed just.

JURY DEMAND

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

Christopher Dugger, individually and
on behalf of all others similarly situated,

By: /s/ David J. Philipps
One of Plaintiff's Attorneys

Dated: August 8, 2017

David J. Philipps (Ill. Bar No. 06196285)
Mary E. Philipps (Ill. Bar No. 06197113)
Philipps & Philipps, Ltd.
9760 S. Roberts Road, Suite One
Palos Hills, Illinois 60465
(708) 974-2900
(708) 974-2907 (FAX)
davephilipps@aol.com
mephilipps@aol.com

Ronald C. Sykstus (AL Bar No. ASB-7064-K73R)
Bond, Botes, Sykstus, Tanner & Ezzell, P.C.
225 Pratt Avenue
Huntsville, Alabama 35801
(256) 539-9899
(256) 713-0237 (FAX)
Rsykstus@bondnbotes.com

Alabama Secretary of State

Convergent Outsourcing Inc.	
Entity ID Number	935 - 698
Entity Type	Foreign Corporation
Principal Address	800 SW 39TH ST RENTON, WA 98057-4975
Principal Mailing Address	800 SW 39TH ST RENTON, WA 98057-4975
Status	Exists
Place of Formation	Washington
Formation Date	1-11-1972
Qualify Date	3-1-2007
Registered Agent Name	C T CORPORATION SYSTEM
Registered Office Street Address	2 NORTH JACKSON ST., SUITE 605 MONTGOMERY, AL 36104
Registered Office Mailing Address	2 NORTH JACKSON ST., SUITE 605 MONTGOMERY, AL 36104
Nature of Business	
Capital Authorized	
Capital Paid In	

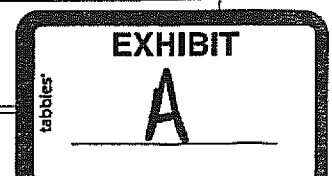
Annual Reports

Annual Report information is filed and maintained by the Alabama Department of Revenue. If you have questions about any of these filings, please contact Revenue's Business Privilege Tax Division at 334-242-1170 or www.ador.alabama.gov. The Secretary of State's Office cannot answer questions about or make changes to these reports.

Report Year	2007 2008 2009 2010 2011 2012 2013 2014 2015 2016
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Transactions

Transaction Date	3-8-2010
Registered Agent Changed From	THE CORPORATION COMPANY 2000 INTERSTATE PARK DR STE 204 MONTGOMERY, AL 36109
Transaction Date	10-25-2011
Legal Name Changed From	Convergent Outsourcing Solutions, Inc.
Transaction Date	10-25-2011
Legal Name Changed From	ER Solutions, Inc.



Scanned Documents

Scanned Documents			
1 document(s) found			
Document Date / Type / Pages	3-1-2007	Certificate of Formation	1 pg.
Document Date / Type / Pages	3-8-2010	Registered Agent Change	1 pg.
Document Date / Type / Pages	10-25-2011	Articles of Amendment	5 pgs.
Document Date / Type / Pages	10-25-2011	Articles of Amendment	5 pgs.

[Browse Results](#)[New Search](#)

Debtor 1 Christopher K Dugger Case number (if know) _____

4.8 HSBC Bank Nevada, NA Last 4 digits of account number _____ \$1,152.26
 Nonpriority Creditor's Name
c/o Zarzaur & Zarzaur
PO Box 11366
Birmingham, AL 35202
 Number Street City State Zip Code
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes
 When was the debt incurred? _____
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Open account

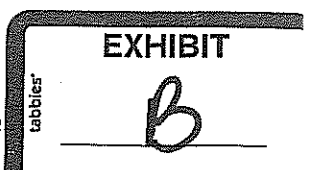
4.9 Mnet Financial Inc Last 4 digits of account number ██████ \$222.00
 Nonpriority Creditor's Name
95 Argonaut
Aliso Viejo, CA 92656
 Number Street City State Zip Code
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes
 When was the debt incurred? _____
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Collection for Surgery Center Of Decatur

4.10 Verizon Last 4 digits of account number ██████ \$2,200.00
 Nonpriority Creditor's Name
PO Box 4001
Acworth, GA 30101
 Number Street City State Zip Code
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt
 Is the claim subject to offset?
 No
 Yes
 When was the debt incurred? _____
 As of the date you file, the claim is: Check all that apply
 Contingent
 Unliquidated
 Disputed
 Type of NONPRIORITY unsecured claim:
 Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Open account

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address
American Family Care
 On which entry in Part 1 or Part 2 did you list the original creditor?
 Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims



United States Bankruptcy Court
Northern District of Alabama

In re:
Christopher K Dugger
Debtor

Case No. 17-80117-CRJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1126-8

User: admin
Form ID: 309A

Page 1 of 1
Total Noticed: 22

Date Rcvd: Jan 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2017.

- db +Christopher K Dugger, [REDACTED] AL [REDACTED]
- 9232468 American Family Care, 2757 Green Spring Highway, Birmingham AL 35209-4903
- 9232460 +CBS Collections Lex, 2541 Sir Barton Wa, Lexington KY 40509-2292
- 9232457 +Consumer Portfolio Svc, Attn: Bankruptcy, 19500 Jamboree Rd, Irvine CA 92612-2401
- 9232465 +HSEC Bank Nevada, NA, c/o Zarcaur & Schwartz, PO Box 11366, Birmingham AL 35202-1366
- 9232472 +Hartselle Medical Center, 201 Pine Street NW, Hartselle AL 35640-2309
- 9232464 Hawkins Hawkins Gales Harris, 1408 7th SE Ave, Decatur AL 35601
- 9232466 +Mnet Financial Inc, 95 Argonaut, Aliso Viejo CA 92656-4133
- 9232473 +The Surgery Center of Decatur, 1122 14th Ave SE, Decatur AL 35601-3361
- 9232467 +Verizon, PO Box 4001, Acworth GA 30101-9002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

- aty E-mail/Text: ccaldwell@bondnbotes.com Jan 13 2017 02:23:34 James W Ezzell,
Bond Botes Sykustus Tanner & Ezzell PC, 225 Pratt Avenue NE, Huntsville, AL 35803-4008
- tr +EDI: QTTShepard.COM Jan 13 2017 01:53:00 Tazewell T Shepard, Tazewell Shepard, Trustee,
PO Box 19045, Huntsville, AL 35804-9045
- smg +E-mail/Text: bnc_notices_northern@almba.uscourts.gov Jan 13 2017 02:25:16 Richard Blythe,
BA Decatur, P O Box 3045, Decatur, AL 35602-3045
- 9232459 +EDI: AMSHER.COM Jan 13 2017 01:53:00 AmShea Collection Srv, 4524 Southlake Parkway,
Suite 15, Hoover AL 35244-3271
- 9232456 +EDI: PHINAMER1.COM Jan 13 2017 01:53:00 AmeriCredit/GM Financial, Po Box 163853,
Arlington TX 76096-3853
- 9232469 E-mail/Text: bankruptcy@consumerportfolio.com Jan 13 2017 02:25:40 CPS, PO Box 57071,
Irvine CA 92619-7071
- 9232461 +EDI: CHASE.COM Jan 13 2017 01:53:00 Chase Card, Attn: Correspondence, Po Box 15298,
Wilmington DE 19850-5298
- 9232470 EDI: PCSFNBMARIN.COM Jan 13 2017 01:53:00 Credit One Bank, PO Box 69500,
City of Industry CA 91716-0500
- 9232462 +EDI: RCSFNBMARIN.COM Jan 13 2017 01:53:00 Credit One Bank Na, Po Box 98873,
Las Vegas NV 89193-8873
- 9232463 +E-mail/Text: shopper@firstunitedfg.biz Jan 13 2017 02:24:49 First Southern Financial,
PO Box 803, Hartselle AL 35640-0803
- 9232471 EDI: PHINAMER1.COM Jan 13 2017 01:53:00 GM Financial, PO Box 183621,
Arlington TX 76096-3621
- 9232458 +E-mail/Text: mtg.bankruptcy@regions.com Jan 13 2017 02:25:05 Regions Mortgage, Bankruptcy,
Po Box 18001, Hattiesburg MS 39404-8001

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

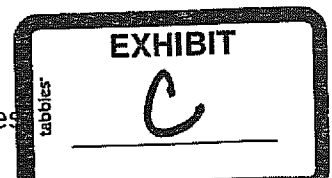
Date: Jan 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2017 at the address(es) listed below:
NONE.

TOTAL: 0



Information to identify the case:			
Debtor 1	Christopher K Dugger		Social Security number or ITIN xxx-xx-xxxx
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN - - - - -
	First Name	Middle Name	Last Name
UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA, NORTHERN DIVISION			Social Security number or ITIN - - - - -
Case number: 17-80117-CRJ7			EIN - - - - -
			Date case filed for chapter 7 1/12/17

**Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline (12/15)**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher K Dugger	
2. All other names used in the last 8 years		
3. Address	[REDACTED] AL [REDACTED]	
4. Debtor's attorney Name and address	James W Ezzell Bond Botes Sykustus Tanner & Ezzell PC 225 Pratt Avenue NE Huntsville, AL 35801-4008	Contact phone 256 539-9899
5. Bankruptcy trustee Name and address	Tazewell T Shepard Tazewell Shepard, Trustee PO Box 19045 Huntsville, AL 35804	Contact phone 256 512-9924

For more information, see page 2 >

Debtor Christopher K Dugger

Case number 17-80117-CRJ7

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>400 Well Street P. O. Box 2775 Decatur, AL 35602</p>	<p>Hours open: Monday – Friday 8:00 AM – 4:00 PM</p> <p>Contact phone 256-584-7900</p> <p>Date: 1/12/17</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>February 9, 2017 at 10:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Federal Building, Cain St Entrance, Room 200, Decatur, AL 35601</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 4/10/17</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 2

United States Bankruptcy Court
Northern District of Alabama

In re:
Christopher K Dugger
Debtor

Case No. 17-80117-CRJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1126-8

User: mbrown
Form ID: 318

Page 1 of 2
Total Noticed: 26

Date Rcvd: Apr 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2017.

- db +Christopher K Dugger, [REDACTED] AL [REDACTED]
- cr ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: Americredit Financial Services dba GM Financial, PO Box 183853, Arlington, TX 76096)
- cr +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
- cr +REGIONS BANK DBA REGIONS MORTGAGE, REGIONS BANK DBA REGIONS MORTGAGE, 7130 GOODLETT FARMS PARKWAY A4W, CORDOVA, TN 38016-4991
- 9232468 American Family Care, 2757 Green Spring Highway, Birmingham AL 35209-4903
- 9232460 +CBS Collections Lex, 2541 Sir Barton Wa, Lexington KY 40509-2292
- 9232457 +Consumer Portfolio Svc, Attn: Bankruptcy, 19500 Jamboree Rd, Irvine CA 92612-2401
- 9232465 +HSBC Bank Nevada, NA, c/o Zarzaur & Schwartz, PO Box 11366, Birmingham AL 35202-1366
- 9232472 +Hartselle Medical Center, 201 Pine Street NW, Hartselle AL 35640-2309
- 9232464 Hawkins Hawkins Gales Harris, 1408 7th SE Ave, Decatur AL 35601
- 9232466 +Mnet Financial Inc, 95 Argonaut, Aliso Viejo CA 92656-4133
- 9272116 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
- 9232473 +The Surgery Center of Decatur, 1122 14th Ave SE, Decatur AL 35601-3361
- 9232467 +Verizon, PO Box 4001, Acworth GA 30101-9002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

- tr +EDI: QTTSHEPARD.COM Apr 12 2017 01:08:00 Tazewell T Shepard, Tazewell Shepard, Trustee, PO Box 19045, Huntsville, AL 35804-9045
- smg +E-mail/Text: bnc notices northern@alnb.uscourts.gov Apr 12 2017 01:44:28 Richard Blythe, BA Decatur, PO Box 3045, Decatur, AL 35602-3045
- cr +E-mail/Text: bankruptcy@consumerportfolio.com Apr 12 2017 01:44:49 CONSUMER PORTFOLIO SERVICES, PO BOX 57071, IRVINE, CA 92619-7071
- 9232459 +EDI: AMSHER.COM Apr 12 2017 01:08:00 AmSher Collection Srv, 4524 Southlake Parkway, Suite 15, Hoover AL 35244-3271
- 9232456 +EDI: PHINAMERI.COM Apr 12 2017 01:08:00 AmeriCredit/GM Financial, Po Box 183853, Arlington TX 76096-3853
- 9232469 E-mail/Text: bankruptcy@consumerportfolio.com Apr 12 2017 01:44:49 CPS, PO Box 57071, Irvine CA 92619-7071
- 9232461 +EDI: CHASE.COM Apr 12 2017 01:08:00 Chase Card, Attn: Correspondence, Po Box 15298, Wilmington DE 19850-5298
- 9232470 EDI: RCSFNBMARIN.COM Apr 12 2017 01:08:00 Credit One Bank, PO Box 60500, City of Industry CA 91716-0500
- 9232462 +EDI: RCSFNBMARIN.COM Apr 12 2017 01:08:00 Credit One Bank Na, Po Box 98873, Las Vegas NV 89193-8873
- 9232463 +E-mail/Text: shopper@firstunitedfg.biz Apr 12 2017 01:43:48 First Southern Financial, PO Box 803, Hartselle AL 35640-0803
- 9232471 EDI: PHINAMERI.COM Apr 12 2017 01:08:00 GM Financial, PO Box 183853, Arlington TX 76096-3853
- 9232458 +E-mail/Text: mtg.bankruptcy@regions.com Apr 12 2017 01:44:11 Regions Mortgage, Bankruptcy, PO Box 18001, Hattiesburg MS 39404-8001

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

- cr +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

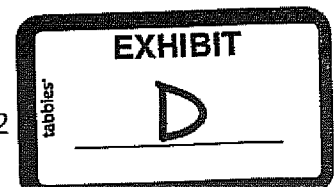
Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.R.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2017

Signature: /s/Joseph Speetjens



District/off: 1126-8

User: mbrown
Form ID: 318

Page 2 of 2
Total Noticed: 26

Date Rcvd: Apr 11, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2017 at the address(es) listed below:

Allan M Trippe on behalf of Creditor Americredit Financial Services dba GM Financial
allantrippe@lawbham.com
James W Ezzell on behalf of Debtor Christopher K Dugger ccaldwell@bondnbotes.com,
jmcginnis@bondnbotes.com;kseal@bondnbotes.com;hedstrom@bondnbotes.com
Tazewell T Shepard tshepard@ecf.epiqsystems.com,
trustee@ssmattorneys.com;janelle@ssmattorneys.com

TOTAL: 3

Information to identify the case:			
Debtor 1	Christopher K Dugger		Social Security number or ITIN xxx- [REDACTED]
	First Name	Middle Name	Last Name
Debtor 2			EIN -- -
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN -- -
			EIN -- -
UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ALABAMA, NORTHERN DIVISION			
Case number: 17-80117-CRJ7			

Order of Discharge

(12/15)

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher K Dugger

4/11/17

By the court: Clifton R. Jessup Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

ATTENTION DEBTOR: IMPORTANT DOCUMENT! PLEASE KEEP FOR YOUR RECORDS!

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.



455 Duke Drive
Franklin, TN 37067

04/25/17

[Redacted]

CHRISTOPHER DUGGER
[Redacted] AL [Redacted]

Dear Verizon Wireless Customer:

ACCOUNT NUMBER: [Redacted] BALANCE DUE: \$938.16

URGENT: DISCONNECT WARNING!

This is formal notification that your Verizon Wireless service will be permanently disconnected unless the seriously past-due balance on this account is paid in full immediately.

Your service was previously suspended when your account became seriously past-due. Now if your account is permanently disconnected, you may lose your wireless number and be responsible for additional costs, including any applicable early termination fees. In addition, the remaining term of your device installment sales agreement will be due in full immediately.

In addition, your credit rating may be negatively impacted.

To avoid this action you must pay the above amount or call us immediately at 1-866-266-1445.

For your convenience, you can pay by phone by dialing our toll free number below. We accept checks, debit cards and most major credit cards. Payments can be made 24 hours a day, free of charge.

The past due balance must be paid in full to re-activate your account.

Verizon Wireless Customer Financial Services
1-866-266-1445

DETACH HERE AND RETURN FOR TIMELY PAYMENT PROCESSING

Please include your account number(s) on your check:

Account Number: [Redacted]
Market Code: [Redacted]
Total Balance: \$938.16 Amount of Payment _____

Electronic Fund Transfer (EFT) - Your check authorizes us either to make a one-time EFT from your account or process as a check. An EFT may be withdrawn from your account the same day you make your payment and your check is not returned to you. If you want to be excluded from EFT, please call 1-866-544-0401. If payment is returned unpaid, you authorized us to collect an additional \$25 fee through EFT from your account.

CHRISTOPHER DUGGER
[Redacted] AL [Redacted]

P. O. Box 660108
Dallas, TX 75366-0108
[Barcode]

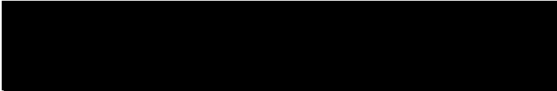
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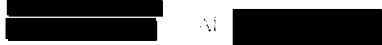


455 Duke Drive
Franklin, TN 37067

04/26/17



CHRISTOPHER DUDGER



Dear Verizon Wireless Customer:

ACCOUNT NUMBER: [REDACTED] BALANCE DUE: \$938.16

REDUCED AMOUNT SETTLEMENT OFFER - ONE-TIME OPPORTUNITY ONLY

Your Verizon Wireless service is currently suspended due to a past due balance in the amount of \$938.16. This is a special opportunity to resolve the delinquency on your account.

If you contact our office immediately at the toll free number listed below and make a payment via check or credit card, Verizon Wireless will accept 90% of the total balance due.

This will reduce the payment amount to \$844.34, resulting in a savings of \$93.82.

Payment of this amount will resolve your debt and protect your credit rating. Your service must be reconnected to take advantage of this offer and monthly charges will resume following reconnection. All terms and conditions of the Customer Agreement remain in effect.

Please be advised that Verizon Wireless is entitled to report information about your account to credit bureaus. Late payment, missed payments, or other defaults on your account may be reflected in your credit report. Payment in the amount of \$844.34 will prevent a negative impact to your credit.

Please contact us immediately at 1-866-451-1237 to take advantage of this offer. This one-time offer will expire 15 calendar days from the date of this letter.

Verizon Wireless Customer Financial Services
1-866-451-1237

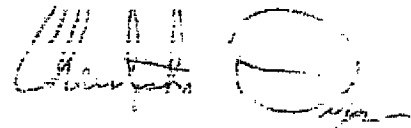


5-02-17

where it may concern.

I, Christopher Dugger, am writing to inform you that Verizon was included in a Chapter 7 Bankruptcy. On April 11, 2017 my case was discharged. Because of that discharge, I am no longer liable for any charges owed to Verizon under any account number. This is notice to Verizon that I am not to be contacted for payments owed any further.

Thank you,

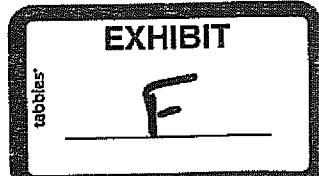



Christopher Dugger

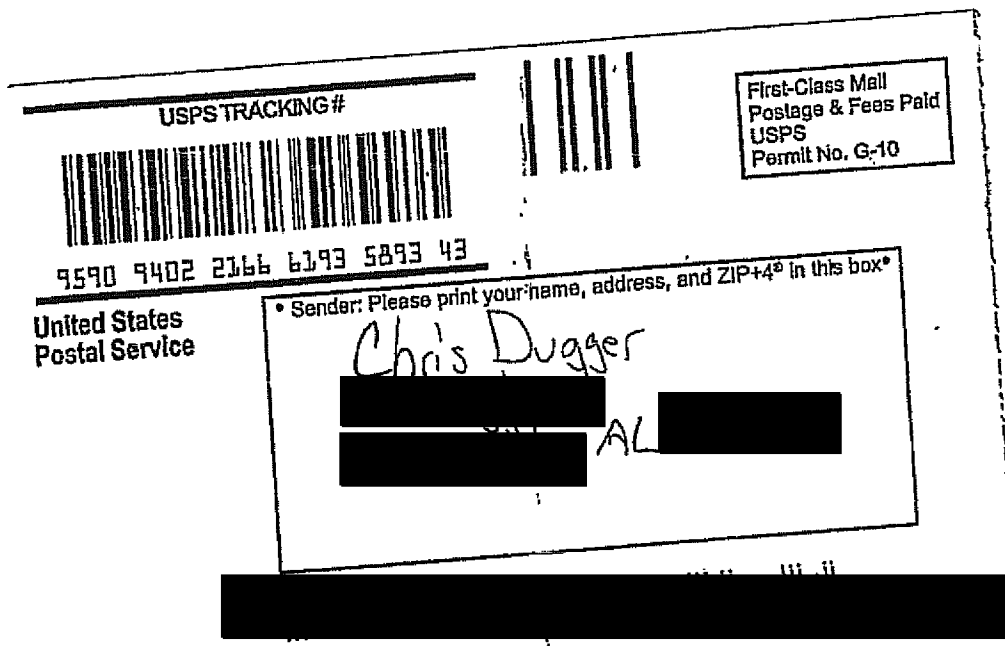
[Redacted]

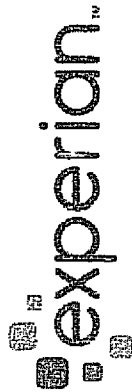
[Redacted]

[Redacted]



SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY																	
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Signature <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p><i>[Signature]</i></p>																	
<p>1. Article Addressed to:</p> <p>Verizon PO BOX 660108 Dallas, TX 75266-0108</p>	<p>B. Received by (Printed Name)</p> <p><i>Ignacio F. Sanchez</i></p>	<p>C. Date of Delivery</p>																
<p>9590 9402 2166 6193 5893 43</p> 	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p> <p style="text-align: right;">MAY 08 2017</p>																	
<p>2. Article Number (Transfer from service label, if applicable)</p> <p>7016 3010 0000 5565 9990</p>	<p>3. Service Type</p> <table border="0"> <tr> <td><input type="checkbox"/> Adult Signature</td> <td><input type="checkbox"/> Priority Mail Express®</td> </tr> <tr> <td><input type="checkbox"/> Adult Signature Restricted Delivery</td> <td><input type="checkbox"/> Registered Mail™</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail®</td> <td><input type="checkbox"/> Registered Mail Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail Restricted Delivery</td> <td><input type="checkbox"/> Return Receipt for Merchandise</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery</td> <td><input type="checkbox"/> Signature Confirmation™</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery Restricted Delivery</td> <td><input type="checkbox"/> Signature Confirmation Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Mail</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Mail Restricted Delivery (500)</td> <td></td> </tr> </table>		<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®	<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™	<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery	<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation™	<input type="checkbox"/> Collect on Delivery Restricted Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery	<input type="checkbox"/> Mail		<input type="checkbox"/> Mail Restricted Delivery (500)	
<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®																	
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™																	
<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery																	
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Return Receipt for Merchandise																	
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation™																	
<input type="checkbox"/> Collect on Delivery Restricted Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery																	
<input type="checkbox"/> Mail																		
<input type="checkbox"/> Mail Restricted Delivery (500)																		
<p>PS Form 3811, July 2015 PSN 7530-02-000-9053</p>		<p>Domestic Return Receipt</p>																





Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years. Unpaid tax liens may remain for up to 10 years from the filing date, and paid tax liens may remain for up to seven years from the filing date. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

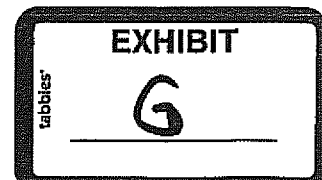
Payment history legend	
	Current/Terms of agreement met
	Account 30 days past due
	Account 60 days past due
	Account 90 days past due
	Account 120 days past due
	Account 150 days past due
	Account 180 days past due
	Creditor received deed
	Foreclosure proceedings started
	Foreclosed
	Voluntarily surrendered
	Repossession
	Paid by creditor
	Insurance claim
	Claim filed with government
	Defaulted on contract
	Collection
	Charge off
	Closed
	No data for this time period

Public Records

US BKPT CT AL DECATUR
 400 WELLS AVENUE
 DECATUR AL 35601
 (205) 353-2817
 Address identification number
 0428708251

Identification number
 1780117CRJ
 Responsibility
 Individual
 Date filed
 Jan 2017
 Date resolved
 Apr 2017
 Claim amount
 \$0
 Liability amount
 \$0

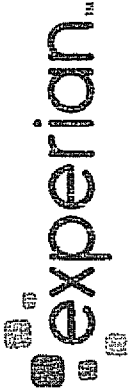
Status
 Chapter 7 bankruptcy discharged.
 This item is scheduled to continue on record until Jan 2027.



0006775875



Prepared for: CHRISTOPHER K DUGGER
 Date: July 14, 2017
 Report number: [REDACTED]
 Page 10 of 14



We offer credit information about you to those with a permissible purpose, such as:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- an end user to complete your mortgage loan application;
- insurance underwriting (auto or home).

These inquiries DO NOT affect your credit score and are not seen by anyone but you (except insurance companies may be able to see other insurance company inquiries).

CLARITY/ADVANCE AMERICA 750 SHIPYARD DR STE 300 WILMINGTON DE 19801	No phone number available
Date of inquiry: Jun 06, 2017; May 23, 2017; Apr 26, 2017; Apr 15, 2017; Mar 12, 2017; Mar 01, 2017; Jan 27, 2017; Jan 17, 2017; Nov 20, 2016; Nov 08, 2016; Oct 06, 2016	
CONVERGENT OUTSOURCING, 800 SW 39TH ST RENTON WA 98057	(888) 871 2279
Date of inquiry: May 22, 2017	
CHASE CARD PO BOX 15298 WILMINGTON DE 19850	(800) 432 3117
Date of inquiry: Feb 21, 2017	
PROGRESSIVE INSURANCE 6300 WILSON MILLS RD CLEVELAND OH 44143	No phone number available
Date of inquiry: Jan 23, 2017; Oct 30, 2016	
CHASE CARD PO BOX 15298 WILMINGTON DE 19850	No phone number available
Date of inquiry: Jan 13, 2017	
CHASE CARD PO BOX 15298 WILMINGTON DE 19850	(800) 432 3117
Date of inquiry: Jan 13, 2017	
CREDIT ONE BANK PO BOX 98873 LAS VEGAS NV 89193	(877) 826 3242
Date of inquiry: Jan 13, 2017; Dec 22, 2016	

SERVICE & PROF	No phone number available
Date of inquiry: Jan 13, 2017	
CREDIT INFONET 4540 HONEYWELL CT DAYTON OH 45424	(800) 732 5361
Date of inquiry: Jan 10, 2017	
LEXISNEXIS/STATE FARM 1000 ALDERMAN DR ALPHARETTA GA 30005	(800) 456 6004
On behalf of STATE FARM INSURANCE.COM for Insurance underwriting	
Date of inquiry: Jan 05, 2017	
CIC EXPERIAN CONSUMER SE 535 ANTON BLVD STE 100 COSTA MESA CA 92626	No phone number available
Date of inquiry: Dec 17, 2016	
EC5/CREDIT BASICS 535 ANTON BLVD STE 100 COSTA MESA CA 92626	(866) 673 0140
Date of inquiry: Dec 17, 2016	
EC5/RIGHT OFFER MARKETPL 475 ANTON BLVD COSTA MESA CA 92626	No phone number available
Date of inquiry: Dec 17, 2016	
CLARITY SERVICES INC PO BOX 5717 CLEARWATER FL 33758	(866) 390 3118
On behalf of TTL MGT GREEN TRUST (105 for 30	
Date of inquiry: Dec 05, 2016	
CLARITY/TTL MGT/GREEN TR PO BOX 340 HAYS MT 59527	No phone number available
Date of inquiry: Dec 05, 2016	
CLARITY SERVICES INC PO BOX 5717 CLEARWATER FL 33758	(866) 390 3118
On behalf of RISE CREDIT (2607) for 30	
Date of inquiry: Dec 03, 2016; Oct 14, 2016; Jul 20, 2016	
RISE 4150 INTERNATIONAL PLZ STE 300 FT WORTH TX 76109	No phone number available
Date of inquiry: Dec 03, 2016; Oct 14, 2016	
CLARITY SERVICES INC PO BOX 5717 CLEARWATER FL 33758	(866) 390 3118
On behalf of CHECK N GO PAYDAY (2575) for 30	
Date of inquiry: Nov 29, 2016; Nov 26, 2016; Nov 24, 2016; Oct 14, 2016	



Consumer Credit Report for CHRISTOPHER K. DUGGER

File Number [REDACTED] Date Issued: 07/17/2017

FLAGSHIP CREDIT ACCEPTANC (3 CHRISTY DRIVE, SUITE 200, CHADDS FORD, PA 19317, (800) 707-0115)
Requested On: 07/20/2015

Inquiry Type: Individual

UNIVERSITY HYUNDAI O via 700CRUNIVERSITY HYUNDAI (1211 BELTLINE RD, DECATUR, AL 35603, (256) 280-2131)
Permissible Purpose: CREDIT TRANSACTION
Requested On: 07/18/2015

Inquiry Type: Individual

Account Review Inquiries

FACTACT FREE DISCLOSURE (P O BOX 1000, CHESTER, PA 19016, (800) 888-4213)
Requested On: 07/17/2017

VERIZON WIRELESS (1 VERIZON PLACE, ALPHARETTA, GA 30004, (800) 837-4966)
Permissible Purpose: COLLECTION
Requested On: 07/13/2017

REGIONS BANK MORTGAGE (PO BOX 110, HATTIESBURG, MS 39403, (800) 986-2462)
Requested On: 06/21/2017

292981831 via TRANSUNION INTERACTIVE (100 CROSS STREET 202, SAN LUIS OBISPO, CA 93401, (800) 493-2392)
Permissible Purpose: CREDIT MONITORING
Requested On: 04/13/2017

TRANSUNION INTERACTIVE / CREDIT SESAME (607 WEST DANA ST., SAN JOSE, CA 95120, (855) 799-9111)
Requested On: 04/13/2017

TRAVELERS via TRAVELERS (PO BOX 42486, HOUSTON, TX 77242, (800) 550-7717)
Permissible Purpose: INSURANCE UNDERWRITING
Requested On: 03/10/2017

CREDIT INFONET (4540 HONEYWELL COURT, DAYTON, OH 45424, (866) 218-1003 x8924)
Requested On: 01/10/2017

CREDIT INFONET INC via CREDIT INFONET (4540 HONEYWELL COURT, DAYTON, OH 45424, (937) 235-8900)
Permissible Purpose: CONSUMER INITIATED TRANSACTION
Requested On: 01/10/2017

TRANSUNION INTERACTIVE IN (100 CROSS ST, STE 202, SAN LUIS OBISP, CA 93401, (888) 567-8688)
Requested On: 12/17/2016

GM FINANCIAL (PO BOX 181145, ARLINGTON, TX 76096-1145, (800) 284-2271)
Requested On: 12/15/2016

TU INTERACTIVE (100 CROSS ST, 202, SAN LUIS OBISPO, CA 93401, (888) 567-8688)
Requested On: 12/03/2016

WEBBANKAVANT INC (222 N LASALLE ST, SUITE 1700, CHICAGO, IL 60601, (800) 712-5407)
Requested On: 12/03/2016, 05/03/2016, 03/06/2016

CLARITYAMERICAN WEB LOAN (8151 HWY 177, RED ROCK, OK 74651, (877) 636-1353)
Permissible Purpose: CREDIT TRANSACTION
Requested On: 11/24/2016

TRANSWORLD SYSTEMS (507 PRUDENTIAL RD, HORSHAM, PA 19044, (877) 282-1250)
Requested On: 10/16/2016

NETCREDIT FS (175 W JACKSON BLVD, SUITE 1000, CHICAGO, IL 60604, (312) 568-4200)
Permissible Purpose: WRITTEN AUTHORIZATION
Requested On: 10/14/2016

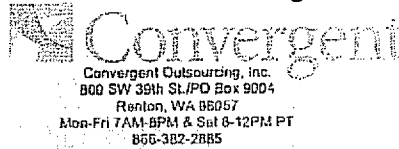
PERSONIFY FINANCIAL (15373 INNOVATION DR, SUITE 250, SAN DIEGO, CA 92128, (888) 578-9546)
Requested On: 07/20/2016

AMSHER COLLECTIONS (4524 SOUTHLAKE PARKWAY, SUITE 15, HOOVER, AL 35244, (800) 955-7632)
Requested On: 05/16/2016

LOANCLUBUSA INC (15303 VENTURA BLVD, SUITE 850, SHERMAN OAKS, CA 91403, (800) 994-6177)
Requested On: 05/03/2016

FIRST NTL COLL BUREAU (610 WALTHAM WAY, MCCARRAN, NV 89434, (775) 322-0444)
Requested On: 11/05/2015

ATERS001
PO Box 1022
Wixom MI 48393-1022
CHANGE SERVICE REQUESTED



Date: 05/22/2017
Creditor: Verizon Wireless
Client Account #: [REDACTED]
Convergent Account #: [REDACTED]
Amount Owed: \$1,422.98
Total Balance: \$1,422.98

[REDACTED]
Christopher & Christopher K Dugger
[REDACTED] AL [REDACTED]

Your Response is Requested

This notice is being sent to you by a collection agency. The records of Verizon Wireless show that your balance of \$1,422.98 is due in full.

If you have any questions about this account please contact our office toll free at 866-382-2885.

Sincerely,

Convergent Outsourcing, Inc.

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.

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION.

3 CONVENIENT WAYS TO PAY:

- Pay Online: Not Available
- Pay by Phone: Please call Convergent Outsourcing, Inc. at 866-382-2885.
- Pay by Mail: Send Payments to Verizon Wireless, PO BOX 660108, Dallas, TX 75266-0108.

PLEASE DETACH THE BOTTOM PORTION WITH YOUR PAYMENT. BEFORE MAILING, PLEASE ENSURE RETURN ADDRESS APPEARS CORRECTLY THROUGH THE WINDOW OF THE REPLY ENVELOPE.

866-382-2885

Date: 05/22/2017
Creditor: Verizon Wireless
Client Account #: [REDACTED]
Convergent Account #: [REDACTED]

B-47209199-B192
Christopher & Christopher K Dugger

Total Balance: \$1,422.98

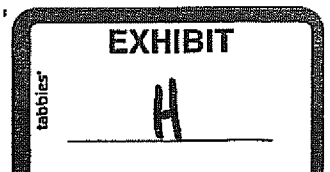
Amount Enclosed: US _____

New Address:
Address: _____
City: _____ ST _____ Zip: _____
Daytime Phone: (____) _____ - _____
Evening Phone: (____) _____ - _____

Verizon Wireless
PO BOX 660108
Dallas, TX 75266-0108



If we are calling you in error, please call 855-728-9701 or visit our website at www.convergentusa.com.



Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Notice about Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Also, you authorize us to represent a check as an electronic fund transfer from your account if your payment is returned unpaid.

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Class Action Claims Convergent Outsourcing Tried to Collect Discharged Debt](#)
