# UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK

\_\_\_\_\_

LEA EIDLISZ on behalf of herself and all other similarly situated consumers

Plaintiff,

-against-

MULLOOLY, JEFFREY, ROONEY & FLYNN LLP

Defendant.

\_\_\_\_\_

### **CLASS ACTION COMPLAINT**

#### Introduction

1. Plaintiff, Lea Eidlisz, brings this action against Mullooly, Jeffrey, Rooney & Flynn LLP for violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et *seq*. ("FDCPA"). The FDCPA prohibits debt collectors from engaging in abusive, deceptive and unfair collection practices while attempting to collect on debts.

#### **Parties**

- 2. Plaintiff is a citizen of the State of New York who resides within this District.
- 3. Plaintiff is a consumer as that term is defined by Section 1692(a)(3) of the FDCPA, in that the alleged debt that Defendant sought to collect from Plaintiff a consumer debt.
- 4. Upon information and belief, Defendant's principal place of business is located in Syosset, New York.
- 5. Defendant is regularly engaged, for profit, in the collection of debts allegedly owed by consumers.

6. Defendant is a "debt collector" as that term is defined by the FDCPA, 15 U.S.C. § 1692(a)(6).

#### **Jurisdiction and Venue**

- 7. This Court has federal question jurisdiction under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1331.
- 8. Venue is proper in this district pursuant to 28 U.S.C. § 1391(b), as the acts and transactions that give rise to this action occurred, in substantial part, in this district.

### Allegations Particular to Lea Eidlisz

- 9. Upon information and belief, on a date better known by Defendant, Defendant began to attempt to collect an alleged consumer debt from the Plaintiff.
- 10. On or about February 5, 2016, Defendant sent the Plaintiff a collection letter.
- 11. The said letter was an effort to collect on a consumer debt.
- 12. The said February 5, 2016 letter failed to correctly state the in full the amount of the debt allegedly owed.
- 13. Though the February 5, 2016 letter listed a "total amount . . ." and demanded payment in full, the letter did not state on which date the "total amount" was calculated, and did not explain that other charges would continue to accrue on the unpaid principal; thus, the Plaintiff's total balance might be greater on the date she makes a payment.
- 14. A reasonable consumer could read the notice and be misled into believing that he or she could pay her debt in full by paying the amount listed on the notice.
- 15. Yet in reality, the "total amount" was not static as represented by a summons and complaint which was filed against Ms. Eidlisz in Civil Court, which demanded the "sum of \$6,643.64 together with costs and disbursements."

- 16. Since there are undisclosed costs, disbursements and fees, a consumer who pays the "total amount" stated on the notice will not know whether the debt has been paid in full.
- 17. The debt collector could still seek the fees that accumulated after the notice was sent but before the balance was paid, or sell the consumer's debt to a third party, which itself could seek the interest and fees from the consumer.
- 18. The statement of an "total amount," without notice that the amount is already increasing due to other charges, would mislead the least sophisticated consumer into believing that payment of the amount stated will clear his or her account.
- 19. The FDCPA requires debt collectors, when notifying consumers of their account balance, to disclose that the balance may increase due to interest or fees; failure to include such disclosures would harm consumers such as the Plaintiff who may hold the reasonable but mistaken belief, that timely payment will satisfy their debts and it would abrogate the Congressional purpose of full and fair disclosure to consumers that is embodied in Section 1692e.
- 20. Collection notices that state only the "total amount," but do not disclose that the balance might increase due to interest or fees, are "misleading" within the meaning of Section 1692e.
- 21. Although the February 5, 2016 letter stated an amount due and demanded payment in full, the letter also failed to disclose to the Plaintiff that the Defendant would attempt to collect the additional charges at a later date.
- 22. Upon receiving the February 5, 2016 letter, the Plaintiff was uncertain whether the amount due was static as there was no disclosure or admonition indicating otherwise.
- 23. A debtor who pays the "total amount" stated in the collection letter will be left unsure as

- to whether or not the debt has been paid in full, as the Defendant could still attempt to collect on any interest and fees that accumulated after the letter was sent but before the balance was paid.
- 24. The February 5, 2016 letter would cause the unsophisticated consumer uncertainty and force her to guess how much money she allegedly owed to the Defendant, how much money would accrue daily on her alleged debt, how much additional money she would owe if she paid the amount demanded in the February 5, 2016 letter, and if or when the Defendant's collection efforts would actually discontinue if she remitted "total amount" that the Defendant demanded.
- 25. Section 1692e of the FDCPA prohibits a debt collector from using any false, or any deceptive or misleading representation or means in connection with the collection of a debt, including the false representation of the character, amount or legal status of any debt, see, 15 U.S.C. § 1692e(2)(A) and § 1692e(10).
- 26. Upon information and belief, such actions are part of a scheme or business of the Defendant when attempting to collect alleged debts from consumers in the State of New York.
- Upon information and belief, the Defendant's collection letters, such as the said February5, 2016 collection letter, number in at least the hundreds.
- 28. The Defendant, by failing to state that it would add other charges to the amount of the debt, made materially false statements, in violation of 15 U.S.C. § 1692e of the FDCPA.
- 29. Defendant's February 5, 2016 letter is in violation of 15 U.S.C. §§ 1692e, 1692e(2)(A) and 1692e(10) of the FDCPA for the use of any false representation or deceptive means to collect or attempt to collect any debt and for misrepresenting the amount of the debt

- owed by the Plaintiff.
- 30. Plaintiff suffered injury in fact by being subjected to unfair and abusive practices of the Defendant.
- 31. Plaintiff suffered actual harm by being the target of the Defendant's misleading debt collection communications.
- 32. Defendant violated the Plaintiff's right not to be the target of misleading debt collection communications.
- 33. Defendant violated the Plaintiff's right to a truthful and fair debt collection process.
- 34. Defendant used materially false, deceptive, misleading representations and means in its attempted collection of Plaintiff's alleged debt.
- 35. Defendant's communications were designed to cause the debtor to suffer a harmful disadvantage in charting a course of action in response to the Defendant's collection efforts.
- 36. The FDCPA ensures that consumers are fully and truthfully apprised of the facts and of their rights, the act enables them to understand, make informed decisions about, and participate fully and meaningfully in the debt collection process. The purpose of the FDCPA is to provide information that helps consumers to choose intelligently. The Defendant's false representations misled the Plaintiff in a manner that deprived her of her right to enjoy these benefits, these materially misleading statements trigger liability under section 1692e of the Act.
- 37. These deceptive communications additionally violated the FDCPA since they frustrate the consumer's ability to intelligently choose his or her response.
- 38. Plaintiff seeks to end these violations of the FDCPA. Plaintiff has suffered damages

including but not limited to, fear, stress, mental anguish, emotional stress and acute embarrassment. Plaintiff and putative class members are entitled to preliminary and permanent injunctive relief, including, declaratory relief, and damages.

#### **CLASS ALLEGATIONS**

- 39. This action is brought as a class action. Plaintiff brings this action on behalf of herself and on behalf of all other persons similarly situated pursuant to Rule 23 of the Federal Rules of Civil Procedure.
- 40. The identities of all class members are readily ascertainable from the records of Mullooly, Jeffrey, Rooney & Flynn LLP and those business and governmental entities on whose behalf it attempts to collect debts.
- 41. Excluded from the Plaintiff's Class is the Defendant and all officers, members, partners, managers, directors, and employees of Mullooly, Jeffrey, Rooney & Flynn LLP, and all of their respective immediate families, and legal counsel for all parties to this action and all members of their immediate families.
- 42. There are questions of law and fact common to the Plaintiff's Class, which common issues predominate over any issues involving only individual class members. The principal issues are whether the Defendant's communications with the Plaintiff, such as the above stated claims, violate provisions of the Fair Debt Collection Practices Act.
- 43. The Plaintiff's claims are typical of the class members, as all are based upon the same facts and legal theories.
- 44. The Plaintiff will fairly and adequately protect the interests of the Plaintiff's Class defined in this complaint. The Plaintiff has retained counsel with experience in handling consumer lawsuits, complex legal issues, and class actions, and neither the Plaintiff nor

- her attorneys have any interests, which might cause them not to vigorously pursue this action.
- 45. This action has been brought, and may properly be maintained, as a class action pursuant to the provisions of Rule 23 of the Federal Rules of Civil Procedure because there is a well-defined community interest in the litigation:
  - (a) <u>Numerosity:</u> The Plaintiff is informed and believes, and on that basis alleges, that the Plaintiff's Class defined above is so numerous that joinder of all members would be impractical.
  - (b) <u>Common Questions Predominate:</u> Common questions of law and fact exist as to all members of the Plaintiff's Class and those questions predominate over any questions or issues involving only individual class members. The principal issues are whether the Defendant's communications with the Plaintiff, such as the above stated claims, violate provisions of the Fair Debt Collection Practices Act.
  - (c) <u>Typicality:</u> The Plaintiff's claims are typical of the claims of the class members. Plaintiff and all members of the Plaintiff's Class defined in this complaint have claims arising out of the Defendant's common uniform course of conduct complained of herein.
  - (d) Adequacy: The Plaintiff will fairly and adequately protect the interests of the class members insofar as Plaintiff has no interests that are adverse to the absent class members. The Plaintiff is committed to vigorously litigating this matter. Plaintiff has also retained counsel experienced in handling consumer lawsuits, complex legal issues, and class actions. Neither the

- Plaintiff nor her counsel have any interests, which might cause them not to vigorously pursue the instant class action lawsuit.
- (e) Superiority: A class action is superior to the other available means for the fair and efficient adjudication of this controversy because individual joinder of all members would be impracticable. Class action treatment will permit a large number of similarly situated persons to prosecute their common claims in a single forum efficiently and without unnecessary duplication of effort and expense that individual actions would engender. Certification of a class under Rule 23(b)(l)(A) of the Federal Rules of Civil Procedure is appropriate because adjudications with respect to individual members create a risk of inconsistent or varying adjudications which could establish incompatible standards of conduct for Defendant who, on information and belief, collects debts throughout the United States of America.
- 46. Certification of a class under Rule 23(b)(2) of the Federal Rules of Civil Procedure is also appropriate in that a determination that the above stated claims, violate provisions of the Fair Debt Collection Practices Act, and is tantamount to declaratory relief and any monetary relief under the FDCPA would be merely incidental to that determination.
- 47. Certification of a class under Rule 23(b)(3) of the Federal Rules of Civil Procedure is also appropriate in that the questions of law and fact common to members of the Plaintiff's Class predominate over any questions affecting an individual member, and a class action is superior to other available methods for the fair and efficient adjudication of the controversy.

- 48. Further, Defendant has acted, or failed to act, on grounds generally applicable to the Rule (b)(l)(A) and (b)(2) Class, thereby making appropriate final injunctive relief with respect to the Class as a whole.
- 49. Depending on the outcome of further investigation and discovery, Plaintiff may, at the time of class certification motion, seek to certify one or more classes only as to particular issues pursuant to Fed. R. Civ. P. 23(c)(4).

#### AS AND FOR A FIRST CAUSE OF ACTION

# Violations of the Fair Debt Collection Practices Act brought by Plaintiff on behalf of herself and the members of a class, as against the Defendant.

- 50. Plaintiff repeats, reiterates, and incorporates the allegations contained in paragraphs numbered one (1) through forty nine (49) herein with the same force and effect is if the same were set forth at length herein.
- 51. This cause of action is brought on behalf of Plaintiff and the members of a class.
- 52. The class involves all individuals whom Defendant's records reflect resided in the State of New York and who were sent a collection letter in substantially the same form letter as the letter sent to the Plaintiff on or about February 5, 2016; and (a) the collection letter was sent to a consumer seeking payment of a personal debt; and (b) the collection letter was not returned by the postal service as undelivered; and (c) the Plaintiff asserts that the letter contained violations of 15 U.S.C. §§ 1692e, 1692e(2)(A) and 1692e(10) of the FDCPA for the use of any false representation or deceptive means to collect or attempt to collect any debt and for misrepresenting the amount of the debt owed by the Plaintiff.

#### **Violations of the Fair Debt Collection Practices Act**

53. The Defendant's actions as set forth above in the within complaint violates the Fair Debt Collection Practices Act.

54. Because the Defendant violated the Fair Debt Collection Practices Act, the Plaintiff and

the members of the class are entitled to damages in accordance with the Fair Debt

Collection Practices Act.

WHEREFORE, Plaintiff, respectfully requests preliminary and permanent injunctive relief, and that this

Court enter judgment in Plaintiff's favor and against the Defendant and award damages as follows:

(a) Statutory damages provided under the FDCPA, 15 U.S.C. § 1692(k);

(b) Attorney fees, litigation expenses and costs incurred in bringing this action; and

(c) Any other relief that this Court deems appropriate and just under the

circumstances.

Dated: Brooklyn, New York January 16, 2017

/s/ Maxim Maximov\_\_\_

Maxim Maximov, Esq. Attorneys for the Plaintiff Maxim Maximov, LLP 1701 Avenue P

Brooklyn, New York 11229

Office: (718) 395-3459 Facsimile: (718) 408-9570 E-mail: m@maximovlaw.com

Plaintiff requests trial by jury on all issues so triable.

/s/ Maxim Maximov\_\_\_\_

Maxim Maximov, Esq.

JS 44 (Rev. 1/2013)

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 do				9/4, is required for the use of		
I. (a) PLAINTIFFS			DEFENDANTS			
LEA EIDLISZ			MULLOOLY, JEFFREY, ROONEY & FLYNN LLP			
(b) County of Residence of	<del>-</del>	KINGS	County of Residence of First Listed Defendant			
(EXCEPT IN U.S. PLAINTIFF CASES)				(IN U.S. PLAINTIFF CASES O ONDEMNATION CASES, USE THOSE LAND INVOLVED.	· ·	
(c) Attorneys (Firm Name, A			Attorneys (If Known)			
MAXIM MAXIMOV, LLP 1701 AVENUE P		(718) 395-3459 8) 408-9570				
BROOKLYN, NEW YORK	K 11229 E-MAÎL: I	M@MAXIMOVLAW.C	ОМ			
II. BASIS OF JURISDI	CTION (Place an "X" in O	ne Box Only)	(For Diversity Cases Only)	RINCIPAL PARTIES	Place an "X" in One Box for Plaintig and One Box for Defendant)	
☐ 1 U.S. Government Plaintiff	· · · · · · · · · · · · · · · · · · ·		PTF DEF  Citizen of This State			
☐ 2 U.S. Government Defendant	,		Citizen of Another State			
			Citizen or Subject of a Foreign Country	3	□ 6 □ 6	
IV. NATURE OF SUIT	(Place an "X" in One Box On	aly)	Poteign Country			
CONTRACT		RTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
☐ 110 Insurance ☐ 120 Marine ☐ 130 Miller Act ☐ 140 Negotiable Instrument	PERSONAL INJURY  ☐ 310 Airplane ☐ 315 Airplane Product Liability	PERSONAL INJURY  ☐ 365 Personal Injury - Product Liability  ☐ 367 Health Care/	☐ 625 Drug Related Seizure of Property 21 USC 881 ☐ 690 Other	☐ 422 Appeal 28 USC 158 ☐ 423 Withdrawal 28 USC 157	☐ 375 False Claims Act ☐ 400 State Reapportionment ☐ 410 Antitrust ☐ 430 Banks and Banking	
☐ 150 Recovery of Overpayment & Enforcement of Judgment	☐ 320 Assault, Libel & Slander	Pharmaceutical Personal Injury		PROPERTY RIGHTS  ☐ 820 Copyrights	☐ 450 Commerce ☐ 460 Deportation	
☐ 151 Medicare Act ☐ 152 Recovery of Defaulted	☐ 330 Federal Employers' Liability	Product Liability  368 Asbestos Personal		□ 830 Patent □ 840 Trademark	☐ 470 Racketeer Influenced and Corrupt Organizations	
Student Loans (Excludes Veterans)	☐ 340 Marine ☐ 345 Marine Product	Injury Product Liability	LABOR	SOCIAL SECURITY	■ 480 Consumer Credit ■ 490 Cable/Sat TV	
☐ 153 Recovery of Overpayment of Veteran's Benefits	Liability  350 Motor Vehicle		☐ 710 Fair Labor Standards Act	☐ 861 HIA (1395ff) ☐ 862 Black Lung (923)	☐ 850 Securities/Commodities/	
☐ 160 Stockholders' Suits	☐ 355 Motor Vehicle	☐ 371 Truth in Lending	☐ 720 Labor/Management	□ 863 DIWC/DIWW (405(g))	Exchange  890 Other Statutory Actions	
☐ 190 Other Contract☐ 195 Contract Product Liability☐ 106 Contract Product Pr	Product Liability ☐ 360 Other Personal	☐ 380 Other Personal Property Damage	Relations  740 Railway Labor Act	☐ 864 SSID Title XVI ☐ 865 RSI (405(g))	□ 891 Agricultural Acts □ 893 Environmental Matters	
☐ 196 Franchise	Injury  362 Personal Injury -	☐ 385 Property Damage Product Liability	☐ 751 Family and Medical Leave Act		□ 895 Freedom of Information Act	
REAL PROPERTY	Medical Malpractice CIVIL RIGHTS	PRISONER PETITIONS	☐ 790 Other Labor Litigation ☐ 791 Employee Retirement	FEDERAL TAX SUITS	<ul><li>☐ 896 Arbitration</li><li>☐ 899 Administrative Procedure</li></ul>	
☐ 210 Land Condemnation ☐ 220 Foreclosure ☐ 230 Rent Lease & Ejectment	☐ 440 Other Civil Rights ☐ 441 Voting ☐ 442 Employment	Habeas Corpus: ☐ 463 Alien Detainee ☐ 510 Motions to Vacate	Income Security Act	☐ 870 Taxes (U.S. Plaintiff or Defendant) ☐ 871 IRS—Third Party	Act/Review or Appeal of Agency Decision  950 Constitutionality of	
☐ 240 Torts to Land ☐ 245 Tort Product Liability	☐ 443 Housing/ Accommodations	Sentence ☐ 530 General		26 USC 7609	State Statutes	
☐ 290 All Other Real Property	☐ 445 Amer. w/Disabilities - Employment	☐ 535 Death Penalty Other:	IMMIGRATION  ☐ 462 Naturalization Application	1		
	☐ 446 Amer. w/Disabilities - Other	☐ 540 Mandamus & Other ☐ 550 Civil Rights	☐ 465 Other Immigration Actions			
	☐ 448 Education	☐ 555 Prison Condition ☐ 560 Civil Detainee - Conditions of				
V. ORIGIN (Place an "X" in	n One Box Only)	Confinement				
X 1 Original □ 2 Ren	moved from	Appellate Court	(specify)	r District Litigation		
VI. CAUSE OF ACTIO	15 U.S.C. SECTI	ON 1692 FAIR DEE	ling (Do not cite jurisdictional state BT COLLECTION PRACT	utes unless diversity): ICES ACT (FDCPA)		
	Brief description of ca		COLLECTION BUSINESS	S PRACTICES		
VII. REQUESTED IN COMPLAINT:	CHECK IF THIS UNDER RULE 2	IS A <b>CLASS ACTION</b> 3, F.R.Cv.P.	DEMAND \$	CHECK YES only <b>JURY DEMAND:</b>	if demanded in complaint:  X Yes □ No	
VIII. RELATED CASE IF ANY	(See instructions):	JUDGE		DOCKET NUMBER		
DATE 01/16/2017		SIGNATURE OF ATTOR /S/ MAXIM MAXIN				
FOR OFFICE USE ONLY  RECEIPT # AM	MOUNT	APPLYING IFP	JUDGE	MAG. JUI	DGE	

### Case 1:17-cv-00284TIF160AvitiOn 10F AFRBiTCRATGION PlateIB bt PTY ageID #: 12

exclusiv	e of intere	on Rule 83.10 provides that with certain exceptions, actions seeking m terest and costs, are eligible for compulsory arbitration. The amount o the contrary is filed.			
I N/A		counsel for do l	nereby certify that the above cantioned civil action is		
ineligib	ole for c	compulsory arbitration for the following reason(s):	toredy certary that the above capitoned ervir action is		
	monetary damages sought are in excess of \$150,000, exclusive of interest and costs,				
	☐ the complaint seeks injunctive relief,				
		the matter is otherwise ineligible for the following rea	son		
		DISCLOSURE STATEMENT - FEDERAL R	ULES CIVIL PROCEDURE 7.1		
		Identify any parent corporation and any publicly held corporation	oration that owns 10% or more or its stocks:		
N/A					
		RELATED CASE STATEMENT (Section V	VIII on the Front of this Form)		
provides because same jud case: (A)	that "A of the cases lge and m involves	asses that are arguably related pursuant to Division of Business Rule 50 A civil case is "related" to another civil case for purposes of this guide ses arise from the same transactions or events, a substantial saving of jud magistrate judge." Rule 50.3.1 (b) provides that "A civil case shall not ves identical legal issues, or (B) involves the same parties." Rule 50.3. etermine otherwise pursuant to paragraph (d), civil cases shall not be determine otherwise pursuant to paragraph (d), civil cases shall not be determined.	tine when, because of the similarity of facts and legal issues or idicial resources is likely to result from assigning both cases to the ot be deemed "related" to another civil case merely because the civil (c) further provides that "Presumptively, and subject to the power		
		NY-E DIVISION OF BUSINESS	S RULE 50.1(d)(2)		
1.)	Is the c County	e civil action being filed in the Eastern District removed from a nty: NO	New York State Court located in Nassau or Suffolk		
2.)	a) Did	ou answered "no" above: id the events or omissions giving rise to the claim or claims, or a nty?_NO	substantial part thereof, occur in Nassau or Suffolk		
	/	id the events of omissions giving rise to the claim or claims, or arict? YES	a substantial part thereof, occur in the Eastern		
Suffolk	County, olk Coun		of the claimants, if there is more than one) reside in Nassau		
	(1)	(Note: A corporation shall be considered a resident of the Cour	ty in which it has the most significant contacts).		
		BAR ADMISSIO	<u>ON</u>		
I am cu	rrently a	y admitted in the Eastern District of New York and currently a m  Yes  No	nember in good standing of the bar of this court.		
Are you	current	ently the subject of any disciplinary action (s) in this or any othe  Yes (If yes, please explain)  No	state or federal court?		
I certify	the acci	ccuracy of all information provided above.			
Signatu	ıre: /S	/S/ MAXIM MAXIMOV, ESQ.			

## Case 1:17-cv-00234 Document Of The O1/16/17 Page 1 of 3 PageID #: 13

6851 JERICHO TPKE-SUITE 220 PO BOX 9036 SYOSSET, NEW YORK 11791-9036 Tel 516-656-5300 Toll Free 888-762-6573

February 05, 2016

LEA EIDLISZ 1216 48TH ST BROOKLYN, NY 11219 RE: DISCOVER BANK

and LEA EIDLISZ

MJRF FILE #: ACCT# ENDING IN:

7522

The total amount of the debt due as of charge-off:

\$6,658.16

The total amount of interest accrued since charge-off:

\$.00 \$.00

The total amount of non-interest charges or fees accrued since charge-off: The total amount of payments and credits made on the debt since the charge-off:

\$14.52

LEA EIDLISZ Dear

The above creditor has turned this account over to us for collection your account in the sum of \$6,643.64.

#### VALIDATION NOTICE

The amount shown above is the amount owed to the Creditor. Unless you notify us within thirty days after receipt of this notice that the validity of this debt, or any portion of it is disputed, we will assume that the debt is valid. If within thirty days of your receipt of this notice you notify us in writing that the debt or any portion thereof is disputed we will obtain a verification of the debt or if the debt is founded upon a judgment, we will obtain a copy of the judgment and we will mail to you a copy of such verification or such judgment. Also, upon your written request within thirty days of the receipt of this notice, we will provide you with the name and address of the original creditor if different from the current creditor.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account.

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

Please feel fre# to contact this office in regard to this matter.

Very truly yours,

MULLOOLY, JEFFREY, ROONEY & FLYNN LLP

Refer to:

T.NAVARRETTE (516) 656-5345

Collection Manager

**D**4

This is to notify you that Discover Bank has retained this firm to collect its claim against you for the balance owing on your Discover Card account

Case CONSUNDER 4CRIPTOLIMERIANS A FINADAL/16/17 Page 2 of 3 PageID #: 14 IMPORTANT!! YOU ARE BEING SUED!! THIS IS A COURT PAPER-A SUMMONS DON'T THROW IT AWAY!! TALK TO A LAWYER RIGHT AWAY! PART OF YOUR PAY CAN BE TAKEN FROM YOU(GARNISHEED). IF YOU DO NOT BRING THIS TO COURT, OR SEE A LAWYER, YOUR PROPERTY CAN BE TAKEN AND YOUR CREDIT RATING CAN BE HURT!! YOU MAY HAVE TO PAY OTHER COSTS TOO!! IF YOU CAN'T PAY FOR YOUR OWN LAWYER, BRING THESE PAPERS TO THIS COURT RIGHT AWAY. THE CLERK(PERSONAL APPEARANCE) WILL HELP YOU!!

CIVIL COURT OF THE CITY OF NEW YORK COUNTY OF KINGS

005272/2016 COURT INDEX#:

----X

MJRF#:

01251889

DISCOVER BANK

Plaintiff.

**SUMMONS** 

-Against-

Plaintiff's Address: 6500 NEW ALBANY ROAD NEW ALBANY, OH 43054

LEA EIDLISZ

Defendant(s)

----X

Defendant's Address: 1216 48TH ST BROOKLYN.NY 11219

The basis of the venue designated is:

DEFENDANT RESIDES IN THE COUNTY

FILED

MAR 2 9 2016

TO THE ABOVE NAMED DEFENDANT(S):

#### YOU ARE HEREBY SUMMONED

to appear in the Civil Court of the City of New York, County of KINGS at the office of the Clerk of said Court at 141 LIVINGSTON STREET, in County of KINGS, City and State of New York, within the time provided by law as noted below and to file your answer to the annexed complaint with the Clerk:upon your failure to answer, judgment will be taken against you for sum of \$6,643.64 together with costs of this act#on.

Dated: March 22, 2016

THOMAS / A. DREDGER, JR. MULLOOLY, JEFFREY, ROONEY & FLYNN LLP Attorneys for Plaintiff 6851 Jericho Tpke, Suite 220 P.O.BOX 9036 Syosset, NY 11791-9036 (516)656-5300

#### **NOTE:**The law provides that:

(a) If this summons is served by its delivery to you personally within the City of New York, you must appear and answer within TWENTY days after such service; or

(b) If this summons is served by delivery to any person other than you personally within the City of New York, or by publication, or by any means other than personal delivery to you within the City of New York, you are allowed THIRTY days after proof of service is filed with the Clerk of this Court within to appear and answer.

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.

(N10C) 9001TK

CIVIL COURT OF STEEL CITYOU COUNTY OF KINGS				Page 3 of 3 Page	ID #: 15
DISCOVER BANK			ζ.		
LEA EIDLISZ	-Against-	Plaintiff,	INDEX# MJRF#:	: 01251889	
		Defendant(s)	_		

#### **COMPLAINT**

Plaintiff, by its attorneys, complaining of defendant(s), upon information and belief, respectfully alleges:

- 1. Plaintiff is a Delaware State Bank. Plaintiff is not required to be licensed by the NYC Department of Consumer Affairs, because they are an original creditor.
- 2. That the defendant(s) resides in the county in which this action is brought; or that the defendant(s) transacted business within the county in which this action is brought in person or through his agent and that the instant cause of action arose out of said transaction.
- 3. That the parties hereto entered into a Revolving Credit Agreement.
- 4. Plaintiff duly performed all conditions on its part under the agreement.
- 5. Defendant(s) defaulted in payment and pursuant to the terms of the agreement now owes a balance of \$6,643.64.

#### SECOND CAUSE OF ACTION

6. That hereofore, plaintiff rendered to defendant(s) monthly, full and true accounts of the indebtedness owing by the defendant(s) as a result of the above agreement, in an amount as herein above set forth which account statements were delivered to and accepted without successful objection by the defendant(s) resulting in an account stated for the amount set forth above.

WHEREFORE, Plaintiff demands judgment against defendant(s) for the sum of \$6,643.64 together with costs and disbursements.

Dated: March 22, 2016

Respectfully submitted,

THOMAS A.DREDGER, JR.
MULLOOLY, JEFFREY, ROONEY & FLYNN LLP

Attorneys for Plaintiff 6851 Jericho Tpke,Suite 220 Syosset,NY 11791-9036

(516)656-5300

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.

(N1OC\_C) TPD

UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK	
LEA EIDLISZ on behalf of herself and all other similarly situated consumers	
Plaintiff,	
-against-	
MULLOOLY, JEFFREY, ROONEY & I	FLYNN LLP
Defendant.	•
SUMMON	NS IN A CIVIL ACTION
TO: MULLOOLY, JEFFREY, ROON 6851 JERICHO TURNPIKE, SU SYOSSET, NEW YORK 11791	
YOU ARE HEREBY SUMMO and serve upon PLAINTIFF'S ATTORN	<b>NED</b> and required to file with the Clerk of this Court IEY:
MAXIM MAXIMOV, ESQ. MAXIM MAXIMOV, LLP 1701 AVENUE P BROOKLYN, NEW YORK 1122	29
<u>*</u>	ewith served upon you, with <b>21</b> days after service of this of service. If you fail to do so, judgment by default will ded in the complaint.
CLERK	DATE
BY DEPUTY CLERK	-

# **ClassAction.org**

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