

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF KENTUCKY  
LOUISVILLE DIVISION

Ella J. Fausz, individually,  
and on behalf of a class of similarly situated  
persons,

Plaintiffs,

v.

Equifax Information Services, LLC

Defendant.

**SERVE:**

Corporation Service Company  
421 West Main Street  
Frankfort, KY 40601

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Cause No. 3:17-cv-576-TBR

**CLASS ACTION COMPLAINT**

JURY TRIAL DEMANDED

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Plaintiff, Ella J. Fausz (“*Plaintiff*” or “*Ms. Fausz*”), individually and on behalf of others similarly situated, by counsel, files this complaint against the Defendant, Equifax Information Services, LLC (“*Defendant*” or “*Equifax*”), and states as follows:

**INTRODUCTION**

1. This is an action for actual damages, statutory damages, and punitive damages brought by plaintiffs and the Class Members against Equifax for willful, knowing, and/or negligent violations of Chapter 41, the Consumer Credit Protection Credit Act, of Title 15 (Commerce and Trade) of the United States Code, specifically, 15 U.S.C. § 1681 et seq. (known as the “Fair Credit

Reporting Act”, hereafter the “*FCRA*”), which relates to the compilation and dissemination of consumer credit and other financial information. Plaintiffs also assert claims against Equifax under state law for invasion of privacy, negligence, and for violation of Kentucky’s Consumer Protection Act. Plaintiffs claim that Equifax violated their rights by disclosing private information about them to third parties and by failing to properly safeguard the named plaintiffs’ personal information.

### PARTIES

2. The Plaintiff, Ella J. Fausz, is an individual and a citizen of the Commonwealth of Kentucky, presently residing in Jefferson County, Kentucky.

3. Plaintiff is a “*consumer*” as that term is defined in the FCRA and with respect to the matters herein.

4. Defendant, Equifax Information Services, LLC, is a limited liability company organized and existing under the laws of the state of Georgia.

5. At all pertinent times herein, Equifax was engaged in the business of acquiring, using, furnishing, and disseminating consumer information in the Commonwealth of Kentucky. Equifax has principal offices located in Atlanta, Georgia. Equifax is a “consumer reporting agency,” as said term is defined and/or contemplated in the FCRA, with respect to the matters referenced herein.

### JURISDICTION AND VENUE

6. This Court has jurisdiction over this matter pursuant to 28 U.S.C. § 1331 and 15 U.S.C. § 1681p.

7. Venue in this District is proper because the Equifax transacts business in this District, Plaintiff was a resident of this District at all pertinent times herein, and the conduct complained of occurred here.

### FACTS

8. From around May 2017 through July 2017, an unknown third party breached Equifax's data servers and accessed sensitive personal information of the named plaintiff and the Class Members, including names, social security numbers, birth dates, addresses, and driver's license numbers, and potentially credit card numbers. The accessed information constitutes a "credit report" as said term is defined and used in the FCRA.

9. On or about July 29, 2017, Equifax discovered the breach. Equifax did not immediately notify law enforcement personnel or affected consumers of the breach.

10. In early August, 2017, before the breach was made public, Equifax executives sold shares of Equifax worth at least \$1,800,000.

11. On or about September 7, 2017, Equifax admitted the breach in a press release.

12. As a proximate cause of Equifax's failure to properly safeguard the named plaintiff's and Class Members' private information, an unknown third party accessed and stole the information.

13. As a proximate result of Equifax's acts or omissions, including its delay of six weeks in notifying law enforcement personnel and affected consumers, the named plaintiffs and the Class Members suffered actual harm, including invasion of privacy and emotional distress. Additionally, the named plaintiffs and Class Members have been subjected to an imminent, immediate, and continuing risk of identity theft and identity fraud.

14. As a proximate consequence of Equifax's conduct as herein alleged, the named plaintiffs and the Class Members are entitled to an award against Equifax in the form of actual damages, statutory damages, attorney's fees, and costs.

**COUNT I  
WILLFUL NONCOMPLIANCE WITH THE FCRA**

15. Between approximately May 2017 and the present, Equifax willfully failed to comply with the requirements of the FCRA, by, *inter alia*:

a. failing to maintain reasonable procedures designed to limit the furnishing of consumer reports to permissible purposes, in violation of 15 U.S.C. § 1681e(a); and,

b. furnishing consumer reports under circumstances not authorized under Section 1681b(a) of the FCRA, in violation of 15 U.S.C. § 1681b(a).

16. As a proximate result of Equifax's willful violations of the FCRA, the named plaintiff and the Class Members have suffered harm, and Equifax is liable to the named plaintiff and the Class Members for actual damages, statutory damages, punitive damages, plus attorney's fees and costs.

**COUNT II  
NEGLIGENT NONCOMPLIANCE WITH THE FCRA**

17. In the alternative, Defendant was negligent in failing to comply with the requirements of the FCRA and are liable to the named plaintiff and the Class Members for actual damages, plus attorney's fees and costs.

**COUNT III  
NEGLIGENCE**

18. Equifax owed the named plaintiff and the Class Members a duty to protect and safeguard their private information.

19. Equifax failed to discharge its duties, resulting in dissemination of the information to others.

20. As a proximate result of Equifax's negligence, the named plaintiff and the Class Members suffered actual harm, and Equifax is liable to the named plaintiff and the Class Members for damages.

**COUNT IV  
VIOLATION OF KRS 367.170**

24. Equifax violated the provisions of Kentucky's Consumer Protection Act by its use of unfair, false, misleading and/or deceptive acts or practices in the conduct of its trade or commerce.

25. As herein alleged, Equifax acted toward the named plaintiff and the Class Members with oppression, fraud, and/or malice, warranting the imposition of punitive damages against Equifax.

26. Pursuant to KRS 367.220, the named plaintiff and the Class Members are entitled to an award of actual damages against Equifax, plus attorney's fees and costs.

27. Pursuant to KRS 411.184(2), the named plaintiff and the Class Members are entitled to an award of punitive damages against Equifax.

**COUNT V  
INVASION OF PRIVACY**

28. Between May 2017 and the present, Equifax unreasonably intruded upon the privacy and seclusion of named plaintiff and the Class Members, by, *inter alia*, allowing a third person to access the named plaintiff and Class Members' private information.

29. As a proximate result of said intrusion, the named plaintiffs and the Class Members

suffered damages and the loss of privacy.

30. At law, the named plaintiff and the Class Members are entitled to an award of compensatory damages against Equifax.

31. Pursuant to KRS 411.184(2), the named plaintiff and the Class Members are entitled to an award of punitive damages against Equifax.

### **CLASS ALLEGATIONS**

15. Plaintiff files this action as a class action on behalf of all Kentucky residents whose private information was stolen as a result of breaches of Equifax's data servers between May 1, 2017 and July 29, 2017.

16. This action has been brought and may properly be maintained as a class action pursuant to Federal Rule of Civil Procedure 23 on behalf of Plaintiff and all others similarly situated with the Class defined as follows: all Kentucky residents whose private information was accessed or stolen from Equifax's data servers as a result of the data breaches between May 1, 2017 and July 29, 2017.

17. Members of the Class are so numerous that their individual joinder is impracticable. The precise number of Class Members is unknown to Plaintiff, but upon information and belief, the number of individuals within the Class may exceed 200. The true number of Class Members is likely to be known to Equifax.

18. There is a well-defined community of interest among members of the Class. The claims of the representative Plaintiff are typical of the claims of the Class. The named plaintiff and all Class Members suffered loss of privacy and emotional distress as a result of Equifax's failure to

comply with the requirements of the FCRA and state law. The factual basis of Equifax's conduct is common to all Class Members and resulted in injury to all Class Members.

19. The questions of law and fact in this case are common to Plaintiff and Class Members and include the following:

a. Did Equifax have a duty to maintain reasonable procedures to safeguard the Class Members' personal information?

b. Did Equifax fail to comply with the requirements of the FCRA?

c. Was Equifax negligent in failing to safeguard the Class Members' personal information or in failing to immediately notify law enforcement and affected consumers of the breach?

d. Is Equifax liable to the Class Members for invasion of privacy under Kentucky law?

e. Did Equifax violate the provisions of Kentucky's Consumer Protection Act?

f. Did Equifax's acts or omissions cause harm to the Class Members?

20. Plaintiff will fairly and adequately protect the interests of the Class. Plaintiff has retained counsel with experience in FCRA claims and complex litigation. Plaintiff and counsel are committed to vigorously prosecuting this action on behalf of the Class they represent and have the financial resources to do so. None of the named plaintiffs or counsel has any interest adverse to those of the Class.

21. Plaintiff and members of the Class have suffered and will continue to suffer harm and damage as a result of Equifax's conduct. A class action is superior to other available methods for the fair and efficient adjudication of the controversy. Absent a class action, the vast majority of

the Class Members would likely find the cost of litigating their claims prohibitive and would have no effective remedy at law. Class treatment of common questions of law and fact is superior to multiple individual actions or piecemeal litigation in that class treatment will conserve the resources of the courts and litigants and promote consistency and efficiency of adjudication.

### **PRAYER FOR RELIEF**

WHEREFORE, Plaintiffs, Ella J. Fausz and the putative Class Members, by counsel, request this Court to:

- a. Certify the Plaintiff's Class, appoint Plaintiff as Class Representative, and appoint undersigned counsel as counsel of record as Class counsel;
- b. Enter judgment against Equifax to compensate Plaintiff and the Class Members for their actual damages sustained as set forth in above Counts.
- c. Enter judgment against Equifax under the above Counts for statutory damages for the Plaintiff and for each member of the Class.
- d. Enter judgment against Equifax for punitive damages on the above Counts wherein an award of such damages is proper and appropriate.
- e. Conduct a trial by jury on all issues so triable.
- f. Enter an order temporarily and permanently enjoining Equifax from future similar violations of the FCRA.
- g. Enter an order awarding attorneys' fees and costs herein incurred against Equifax.
- h. Grant any and all other relief to which the Court deems appropriate.



Respectfully submitted,

TAYLOR COUCH PLLC

/s/ Zachary L. Taylor

Zachary L. Taylor

Nina B. Couch

2815 Taylorsville Road, Suite 101

Louisville, Kentucky 40205

Phone: (502) 625-5000

Facsimile: (502) 822-2500

[ztaylor@taylorcouchlaw.com](mailto:ztaylor@taylorcouchlaw.com)

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JS 44 (Rev. 12/12)

**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**

Ella J. Fausz

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

(c) Attorneys (Firm Name, Address, and Telephone Number)

Zachary L. Taylor - Taylor Couch PLLC  
2815 Taylorsville Road, Suite 101  
Louisville, KY 40205 (502-625-5000)

**DEFENDANTS**

Equifax Information Services, LLC

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

	PTF	DEF		PTF	DEF
Citizen of This State	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6	<input type="checkbox"/> 6

**IV. NATURE OF SUIT** (Place an "X" in One Box Only)

CONTRACT	TORTS		FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	<b>PERSONAL INJURY</b> <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	<b>PERSONAL INJURY</b> <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability <b>PERSONAL PROPERTY</b> <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other  <b>LABOR</b> <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act  <b>IMMIGRATION</b> <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157  <b>PROPERTY RIGHTS</b> <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark  <b>SOCIAL SECURITY</b> <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input checked="" type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS		FEDERAL TAX SUITS	
<input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education	<b>Habeas Corpus:</b> <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <b>Other:</b> <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement		<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	

**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 (specify)
- 6 Multidistrict Litigation

**VI. CAUSE OF ACTION**

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):  
15 U.S.C. Sec. 1681 et seq.  
 Brief description of cause:  
Fair Credit Reporting Act violations

**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: 09/18/2017 SIGNATURE OF ATTORNEY OF RECORD: /s/ Zachary L. Taylor (ztaylor@taylorcouchlaw.com)

**FOR OFFICE USE ONLY**

RECEIPT # \_\_\_\_\_ AMOUNT \_\_\_\_\_ APPLYING IFP \_\_\_\_\_ JUDGE \_\_\_\_\_ MAG. JUDGE \_\_\_\_\_

**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 the nature of suit cannot be determined, be sure the cause of action, in Section VI below, is sufficient to enable the deputy clerk or the statistical clerk(s) in the Administrative Office to determine the nature of suit. If the cause fits more than one nature of suit, select the most definitive.
- V. Origin.** Place an "X" in one of the six 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. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407. When this box is checked, do not check (5) above.
- 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.

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

UNITED STATES DISTRICT COURT

for the

Western District of Kentucky

Ella J. Fausz, individually, and on behalf of a class of
similarly situated persons

Plaintiff(s)

v.

Equifax Information Services, LLC

Defendant(s)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address) Equifax Information Services, LLC.
c/o Corporation Service Company
421 W. Main Street
Frankfort, KY 40601

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you
are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ.
P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of
the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney,

whose name and address are: Zachary L. Taylor
Taylor Couch PLLC
2815 Taylorsville Road, Suite 101
Louisville, KY 40205

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

CLERK OF COURT

Date:

Signature of Clerk or Deputy Clerk

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: