UNITED STATES DISTRICT COURT MIDDLE DISTRICT OF FLORIDA TAMPA DIVISION

ARTURO GIAMMUGNANI, on behalf of himself and all similarly-situated individuals,

Plaintiffs,

v.		Case No.:
NATIONSTAR MORTGAGE, LLC,		
Defendant.		
	1	

CLASS ACTION COMPLAINT AND DEMAND FOR JURY TRIAL

Plaintiff, Arturo Giammugnani, on behalf of himself, and the Putative Classes set forth below, files the following Class Action Complaint against Nationstar Mortgage, LLC, for violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq. (hereinafter "FDCPA").

PRELIMINARY STATEMENT

1. Plaintiff brings this class action against the Defendant debt collector arising from the routine practice of filing lawsuits against consumers in violation of the FDCPA.

JURISDICTION AND VENUE

- 2. Subject matter jurisdiction of this Court as to Plaintiff's FDCPA claims arises under 15 U.S.C. § 1692k(d), 28 U.S.C. §§ 1331 and 1337.
- 3. In personam jurisdiction exists and venue is proper as the Defendant regularly conducts business in this district.
- 4. Plaintiff is a resident of this district and the alleged violations occurred here. *See* 28 U.S.C. § 1391.

THE PARTIES

- Plaintiff is an adult individual residing within this Court's jurisdiction.
- 6. At all times material hereto, Plaintiff was a member of each putative class he seeks to represent.
- 7. Plaintiff and the putative class members are "consumers" as that term is contemplated in § 1692a of the FDCPA.
- 8. Defendant is a Texas corporation and licensed collection agency engaged in the business of collecting debts due or alleged to be due to others across the State of Florida, with its principal place of business located in Dallas, Texas.
- 9. Defendant is a "debt collector" as that term is contemplated in §1692a(6) of the FDCPA.

FACTUAL ALLEGATIONS

- 10. Plaintiff in 2007 executed a promissory note and primary residence mortgage obligation to "FIRST FRANKLIN FINANCIAL CORP.," a subsidiary of Merrill Lynch Bank and Trust Co., FSB, and an entity that is not part of this action.
- 11. On February 4, 2016, Defendant, filed suit as trustee for Merrill Lynch First Franklin Mortgage Loan Trust against Plaintiff after Plaintiff allegedly fell into arrears as to money owed under the mortgage obligation.
- 12. More importantly, this is not the first foreclosure action brought against Plaintiff by Defendant on this same note and mortgage. The first foreclosure action was dismissed on November 28, 2012.

- 13. Before filing the second state foreclosure lawsuit, Defendant mailed Plaintiff a written demand for payment of monthly installments that reaches beyond the applicable statute of limitations in violation of the FDCPA, a copy of which is attached as Exhibit A.
- 14. The second state court foreclosure lawsuit was subsequently filed on February 4, 2016, and is currently pending in the Circuit Court in and for the Sixth Judicial Circuit in and for Pasco County.
- 15. As a threshold matter, on July 20, 2016 Defendant violated the FDCPA by mailing Plaintiff a letter seeking to collect on time-barred debts which are outside of the applicable statute of limitations period. See 15 U.S.C. § 1692e(2)(A), 15 U.S.C. § 1692e(5), 15 U.S.C. § 1692e(10), and 15 U.S.C. § 1692f(1).
- 16. Defendant mailed Plaintiff a letter on July 20, 2016 demanding monthly payments that reach back beyond the applicable 5-year statute of limitations. Specifically, Defendant's July 20, 2016 letter demands payment of alleged missed monthly payments dating back to April 1, 2011. See 15 U.S.C. § 1692e(2)(A).
- 17. The letter also violates the FDCPA because it threatens legal proceedings, even on amounts barred by the statute of limitations, if they are not paid. See 15 U.S.C. § 1692e(2)(A), 15 U.S.C. § 1692e(5), 15 U.S.C. § 1692e(10), and 15 U.S.C. § 1692f(1).

CLASS ALLEGATIONS

- 18. Plaintiff brings this action on his own behalf and on behalf of a class of persons similarly-situated pursuant to Fed.R.Civ.P. 23(a), 23(b)(3). Specifically, Plaintiff seeks to have certified the following FDCPA claims against Defendant.
- 19. Plaintiff seeks under 15 U.S.C. § 1692e(2)(A), 15 U.S.C. § 1692e(10), 15 U.S.C. § 1692f(1), to have certified on behalf of a "Statute of Limitations Class" consisting of:

All persons in Florida who received a letter from Defendant in the form of Exhibit A, seeking payment of amounts due more than 5 years prior to date of letter.

RULE 23(a) PREREQUISITES

- 20. Numerosity: The Classes are so numerous that joinder of all members is impracticable. At this time, Plaintiffs do not know the exact size of the Classes. Based on information and belief, the Classes are comprised of at least hundreds of members and are geographically dispersed throughout the State as to render joinder of all Class Members impracticable. The names and addresses of the Class members are identifiable through documents maintained by the Defendant, and the Class members may be notified of the pendency of this action by published and/or mailed notices.
- 21. Typicality: Plaintiffs' claims are typical of the other Class Members' claims. As described above, Defendant uses common practices and automated systems in committing the conduct that Plaintiffs allege damaged them and the Classes. Plaintiff seeks only statutory and damages for her classwide claims and, in addition, Plaintiff is entitled to relief under the same causes of action as the other members of the Classes. Defendant uniformly breached the FDCPA by engaging in the conduct described above, and these violations had the same effect on each member of the Classes.
- 22. Adequacy: Plaintiffs will fairly and adequately protect the interests of the Putative Classes, and has retained counsel experienced in complex class action litigation.
- 23. Commonality: Common questions of law and fact exist as to all members of each Class. Without limitation, the total focus of the litigation will be Defendant's uniform conduct and procedures, whether Defendant's foreclosure actions violated the FDCPA. Even the appropriate amount of damages is a common question for members of each of the Classes.

RULE 23(b) PREREQUISITES

- 24. This case is maintainable as a class action under Fed. R. Civ. P. 23(b)(1) because prosecution of actions by or against individual members of the Putative Classes would result in inconsistent or varying adjudications and create the risk of incompatible standards of conduct for Defendant.
- 25. Further, adjudication of each individual Class member's claim as separate action would potentially be dispositive of the interest of other individuals not a party to such action, impeding their ability to protect their interests.
- 26. This case is maintainable as a class action under Fed. R. Civ. P. 23(b)(2) because Defendant has acted or refused to act on grounds that apply generally to the Putative Classes, so that final injunctive relief or corresponding declaratory relief is appropriate respecting the Classes as a whole.
- 27. Class certification is also appropriate under Fed. R. Civ. P. 23(b)(3) because questions of law and fact common to the Putative Classes predominate over any questions affecting only individual members of the Putative Classes, and because a class action is superior to other available methods for the fair and efficient adjudication of this litigation. Defendant's conduct described in this Complaint stems from common and uniform policies and practices, resulting in common violations of the FDCPA.
- 28. Members of the Putative Classes do not have an interest in pursuing separate actions against Defendant, as the amount of each Class member's individual claims is small compared to the expense and burden of individual prosecution.
- 29. Class certification also will obviate the need for unduly duplicative litigation that might result in inconsistent judgments concerning Defendant's practices.

- 30. Moreover, management of this action as a class action will not present any likely difficulties. In the interests of justice and judicial efficiency, it would be desirable to concentrate the litigation of all Putative Class members' claims in a single forum.
- 31. Plaintiffs intend to send notice to all members of the Putative Classes to the extent required by Rule 23. The names and addresses of the Putative Class members are available from Defendant's records.

CLASS CLAIM I – FAIR DEBT COLLECTION PRACTICES ACT Violation of 15 U.S.C. § 1692e(2)(A)

32. Defendant violated 15 U.S.C. § 1692e(2)(A) as to the proposed putative class members because Defendant sent written communications to Plaintiff and the putative class members, or cause to be sent, letters in the form of Exhibit A, which violate 15 U.S.C. § 1692e(2)(A), because they falsely represent the amount of debt allegedly owed by a consumer.

CLASS CLAIM II – FAIR DEBT COLLECTION PRACTICES ACT Violation of 15 U.S.C. § 1692e(10)

33. Defendant's above actions violate 15 U.S.C. § 1692e(10) as to the second proposed putative class because Defendant sent written communications to Plaintiff and the putative class members, or cause to be sent, letters in the form of Exhibit A, which violate 15 U.S.C. § 1692e(10), because they utilize false representations and deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer.

CLASS CLAIM IV – FAIR DEBT COLLECTION PRACTICES ACT Violation of 15 U.S.C. § 1692f(1)

34. Defendant's above actions violate 15 U.S.C. § 1692f(1) as to the proposed putative class because Defendant sent written communications to Plaintiff and the putative class members, or cause to be sent, letters in the form of Exhibit A, which violate 15 U.S.C.

§ 1692e(5), because they utilize false representations and deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer.

FDCPA PRAYER FOR RELIEF

WHEREFORE, Plaintiff requests that judgment be entered for himself and the putative classes against Defendant, and that this Honorable Court order the following:

- Certification of this action to proceed as a class action;
- B. Award of statutory damages to the Plaintiff and the class as provided in 15 U.S.C. § 1692k(a)(2)(B);
- C. Entry of a Declaratory Judgment that the challenged practices herein violate the FDCPA;
- D. Costs and reasonable attorneys' fees pursuant to 15 U.S.C. § 1692k(a);
- E. Such other and further relief as the court deems just and equitable.

JURY DEMAND

Plaintiff and the putative class members demand trial by jury of all claims so triable.

Dated this day of February, 2017.

Respectfully submitted,

LUIS A. CABASSA

Florida Bar Number: 053643 Direct No.: 813-379-2565

BRANDON J. HILL

Florida Bar Number: 37061 Direct No.: 813-337-7992

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Attorneys for Plaintiff

EXHIBIT A

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Copy

MyNationstar.com | 8950 Cypress Waters Blvd | Coppell, TX 75019

07/20/2016

Please contact us at (888) 850-9398 EXT. 4670770



1-612-62796-0016482-002-000-001-000-000 ARTURO L GIAMMUGNANI RICARDO & WASYLIK, PL PO BOX 2245 DADE CITY FL 33526-2245

RE: Loan Number: 0610628877 Property Address: 21019 MARSH HAWK DR LAND O LAKE, FL 34638

. Dear Arturo L Giamnaugnani:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership. Even in times of difficulties

Why am I receiving this letter?

Your mortgage payment is currently past due for 04/01/2011. Here is a recent payment history, and the reason for our concern.

Recent Account History:

 Payment due 02/01/2016: Unpaid balance of \$7,724.20 Payment due 03/01/2016: Unpaid balance of \$7,724.20 Payment due 04/01/2016; Unpaid balance of \$7,724.20 Payment due 05/01/2016: Unpaid balance of \$7,724.20

 Payment due 06/01/2016: Unpaid balance of \$7,724.20

Payment due 07/01/2016: Unpaid balance of \$7,724.20

Current payment due 08/01/2016: \$7,333.78

Total: \$508,469.72 due. You must pay this amount to bring your loan current. Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options. Here are some of the solutions that might be available, depending on your situation:

Modifying the terms of your current loan.

Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment if you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate white exploring solutions that could help you keep your home.

The Consumer Financial Protection Bureau: http://www.consumerfinance.gov/mortgagehelp
The Department of Housing and Urban Development (HUD): http://www.hud.gov/offices/hsg/sft/hoc/ncs.cfm
HUD Housing Counseling Agency Locator: (800) 589-4287
The Homeowners HOPE™ Hotline Number. (888) 995-HOPE

What do I need to do?

The sconer we hear from you, the sconer we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required

If you have any questions, your Dedicated Loan Specialist is Daniel Gallegos and can be reached at (888) 850-9398 EXT. 4670770 or via mall at the address listed above. Our hours of operation are 8am to 8pm (CT), Monday through Thursday, 8am to 6pm (CT), Friday, and 8am to 2pm (CT) on Saturday.

Sincerely

Nalionstar Mortgage LLC Loss Mitigation Department

Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change,

Nationalar is a debt collector. This is an altempt to collect a debt and any information obtained will be used for that purpos However, if you are currently in bankrupkey or have received a discharge in bankrupkey, this communication is not an allempt to collect a debt from you personally to the extent that it is included in your bankrupkey or has been discharged, but is provided for informational purposes only. 45DLQPCSV1214



1-692-62796-0015482-002-000-001-000-000

Copy



Logal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicementoer may be emitted to contain logal protections and debt relief pursuant to the Servicementoers Civil Robel Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular manifers of the U.S. Armod Forces (Anny, Navy Air Force, Marian Corps and Coast Guard)
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under sector 502(f)
 of title 32, Dirition States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Heath Service and the National Oceanic and Amospheric Administration
- Contain United States chizens serving with the armost torces of a metion with which the United States is whech the prosecution of a war or military action

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- 1 The SCRA states that a debt incurred by a genicementher, or seniormember and apouse jointly, prior to enlarge military service shall not be a infrast at a rate above 6.75 during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, bust deed, or other security in the nature of a mortgage or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real astate that is filed during, or within one year after the convicementher's nikitary service, a court may stop the processings for a period of time, or adjust the debt in addition, the sale, forectissure, or seizure of rest estate shall not be valid if it occurs during or within 90 days offse the somicomombar's military service unless the creditor has obtained in valid court order approximates the creditor has obtained in valid court order approximates and toracingury, or solzure of the real estate.
- The SCRA contains many other protections bosides those applicable to home lorns.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request reliaf under the SCRA from loans with interest rates above 6% a convicementary or spouse must provide a valtion request to the lander, together value a copy of the servicementar's nultury orders Nationstar Mortgage, Aftiv Military Fairlines, PO Box 019098, Deffee, TX 75261-0741
- Then its no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's rolllery orders to the lender to commission with a foreclosure or other debt enforcement action against nell estate. Under these circumstances, leaders should inquire uteration on one deal and command activities and estate spatial enterestances of policies of policies by servicing five Department of Defence of Defence Mangower Data Center's website, contacting the environmenther, and examining their fives for environmenther and examining their fives for environmenther and activities and examining their fives for environmenth of the service environmenth of the service environmenth of the environmenth of the environmenth of the service environmenth of the service environmenth of the environmenth of the

How Does a Servicementher or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit; a Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is averable at http://insprinsalistance.inval.trai/content/locator.ptm
- "Middary OneSource" is the U. S. Department of Delense is information resource.
 I you are listed as emitted to legal protections under the SCRA (see above), please go to wave metallymentation in the gold contact from the United States) to find our increasinformation. Disting instructions for each subject to United States are provided on the website.

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JS 44 (Rev. 11/15)

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				DEFENDAN	ITS	Α.				- 22 - 22 - 2	-
ARTURO GIAMMUGNANI			NATIONSTAR MORTGAGE, LLC								
(b) County of Residence of First Listed Plaintiff Osceola (EXCEPT IN U.S. PLAINTIFF CASES)			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.						OF		
(c) Attorneys (Firm Name,	Address, and Telephone Numbe	er)		Attorneys (If Kno							
Brandon J. Hill, Wenzel I Ste. 300, Tampa, FL 336	Fenton Cabassa, P.A. 602, 813-224-0431	, 1110 N. Florida A	ve.,								
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VII. REQUESTED IN COMPLAINT:		IS A CLASS ACTION	DF	EMAND \$				HECK YES only	if demanded in	compla	
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ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Lawsuit Says Nationstar Mortgage Tried to Collect Time-Barred Debts</u>