

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

JENNIFER M. GIULIANO, on behalf of
herself and all others similarly situated,

Plaintiff,

v.

CAVALRY PORTFOLIO SERVICES,
LLC, and CAVALRY SPV I, LLC,

Defendants.

CLASS ACTION COMPLAINT

CASE NO.1:18-cv-02948

DEMAND FOR JURY TRIAL

CLASS ACTION COMPLAINT

NOW comes JENNIFER M. GIULIANO (“Plaintiff”), by and through her attorneys, Sulaiman Law Group, Ltd. (“Sulaiman”), on behalf of herself and all others similarly situated, complaining as to the conduct of CAVALRY PORTFOLIO SERVICES, LLC (“CPS”), and CAVALRY SPV I, LLC (“Cavalry”) (collectively, “Defendants”) as follows:

NATURE OF THE ACTION

1. Plaintiff brings this this class action on behalf of the Plaintiff and numerous other individuals pursuant to the Fair Debt Collection Practices Act (“FDCPA”) under 15 U.S.C. §1692 *et seq.* for Defendants’ unlawful conduct.

JURISDICTION AND VENUE

2. This action arises under and is brought pursuant to the FDCPA. Subject matter jurisdiction is conferred upon this Court by 15 U.S.C §1692k(d) and 28 U.S.C. §§1331.

3. Venue is proper in this Court pursuant to 28 U.S.C. §1391 as Defendants conduct business in the Northern District of Illinois and a substantial portion of the events or omissions giving rise to the claims occurred within the Northern District of Illinois.

PARTIES

4. Plaintiff is a 44 year old natural “person,” as defined by 47 U.S.C. §153(39), residing in Elgin, Illinois, which lies within the Northern District of Illinois.

5. Plaintiff is a “consumer” as that term is defined by 15 U.S.C. § 1692a, because she is a natural person obligated or allegedly obligated to pay any debt arising out of a transaction where the subject of the transaction was primarily for personal, family, or household purposes.

6. Plaintiff is “any person” as that term is used in 15 U.S.C. § 1692d.

7. Defendants are “leader[s] in the acquisition and management of non-performing consumer loan portfolios.” Upon information and belief, Cavalry is a debt purchaser and third party debt collector that purchases delinquent consumer accounts from various financial institutions and other entities. CPS is the entity responsible for servicing the delinquent consumer accounts purchased by Cavalry.

8. CPS is a limited liability company organized under the laws of the state of Delaware with its principal place of business located at 4050 East Cotton Center, Building 2, Phoenix, Arizona.

9. Cavalry is a limited liability company organized under the laws of the state of Delaware with its principal place of business located at 500 Summit Lake Drive, Number 400, Valhalla, New York.

10. Defendants are debt collectors, as defined by 15 U.S.C. § 1692a, because they are persons who use any instrumentality of interstate commerce or the mails in a business the principal purpose of which is the collection of debts, and because they regularly use the mails and/or telephones to

collect, or attempt to collect, directly or indirectly consumer delinquent debts owed or due or asserted to be owed or due another.

11. Defendant is a “person” as defined by 47 U.S.C. §153(39).

12. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives and insurers at all times relevant to the instant action.

FACTUAL ALLEGATIONS

13. On information and belief, CPS, acting as the servicing arm of Cavalry, began attempting to collect on a past due consumer account (“subject debt”) said to be owed by Plaintiff.

14. The subject debts arose out of Plaintiff’s past due payments on a personal line of credit obtained through Citibank, N.A., which constitutes a transaction in which money, property, insurance or services, serving as the subject of the transaction, were for personal, family, or household purposes; therefore, the subject debt is a “debt” as that term is defined by 15 U.S.C. § 1692a(5).

15. Within the one (1) year preceding the filing of this Complaint, CPS communicated and/or attempted to communicate with Plaintiff in an attempt to collect the subject debt.

16. On or about February 27, 2018, CPS mailed or caused to be mailed to Plaintiff a collection letter (“Collection Letter”) via U.S. Mail in an attempt to collect the subject debt from Plaintiff. *See CPS’s Collection Letter to Plaintiff, attached hereto as **Exhibit “A”**.*

17. Upon belief, CPS regularly engages in debt collection activity throughout the United States using the same form Collection Letter that was sent to Plaintiff.

18. The Collection Letter sent to Plaintiff in the year prior to the filing of the instant action constituted a “communication” as defined by FDCPA § 1692a(2).

19. The Collection Letter sent to Plaintiff contains language (“subject language”) which reads:

As of the date of this letter, your account meets Cavalry’s guidelines for placement with one of Cavalry’s collection law firms practicing in your state.

If you act within 30 days to resolve your account, your account will not be placed with a collection law firm.

20. The Collection Letter then outlines the ramifications in the event Plaintiff’s account was referred to CPS’s “collection law firm.”

21. Plaintiff did not act within 30 days to resolve her account.

22. Notwithstanding the threat to turn Plaintiff’s account over to a collection law firm if Plaintiff did not act to resolve her account within 30 days of receiving the Collection Letter, Defendants have not turned Plaintiff’s account over to a collection law firm.

23. The above referenced language, in combination with Defendants’ conduct, constitutes deceptive, misleading, and unfair collection practices in violation of the FDCPA.

CLASS ACTION ALLEGATIONS

24. Plaintiff brings this action on her own behalf and as a class action on behalf of the following class:

All persons who received a Collection Letter during the one year preceding the filing of this action through the date of class certification from CPS which listed Cavalry as the current creditor and which contained the subject language and who did not take action to address any purported debt within 30 days of receiving the Collection Letter and whose account was not turned over to a collection law firm.

25. This action is properly maintainable as a class action under Federal Rule of Civil Procedure 23(a).

26. The Class consists of hundreds or more persons throughout the United States, such that joinder of all Class members is impracticable.

27. There are questions of law and fact that are common to the Class members that relate to Defendants' violations of the FDCPA, particularly because these are form Collection Letters based on a common course of conduct by Defendant.

28. The claims of Plaintiff are typical of the claims of the proposed Class because they are based on the same legal theories, and Plaintiff has no interest that is antagonistic to the interests of the Class members.

29. Plaintiff is an adequate representative of the Class and has retained competent legal counsel experienced in class actions and complex litigation.

30. This questions of law and fact common to the Class predominate over any questions affecting only individual Class members, particularly because the focus of the litigation will be on the conduct of Defendants. The predominant questions of law and fact in this litigation include, but are not limited to: (i) whether Defendants violated the FDCPA by sending Collection Letters to Class Members using the subject language; (ii) whether Defendants violated the FDCPA by sending Collection Letters to Class Members using the subject language and failing to send consumer accounts to a collection law firm after 30 days of inactivity following Class members' receipt of the Collection Letter; (iii) whether Cavalry is directly liable for its role in the sending of the Collection Letter; (iv) whether Cavalry is vicariously liable for CPS's sending of the Collection Letter; and (v) the type and amount of relief to which the Plaintiff and Class members are entitled.

31. A class action is superior to other available methods for the fair and efficient adjudication of this controversy, as the pursuit of hundreds of individual lawsuits would cause a strain on judicial resources and could result in inconsistent or varying adjudications, yet each Class member would be required to prove an identical set of facts in order to recover damages.

COUNT I – VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT

32. Plaintiff repeats and realleges paragraphs 1 through 31 as though fully set forth herein.

a. Violations of 15 U.S.C § 1692e

33. The FDCPA, pursuant to 15 U.S.C. §1692e, prohibits a debt collector from using “any false, deceptive, or misleading representation or means in connection with the collection of any debt.”

34. In addition, this section enumerates specific violations, such as:

“The threat to take any action that cannot legally be taken or that is not intended to be taken.” 15 U.S.C. § 1692e(5).

“The use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer.” 15 U.S.C. §1692e(10).

35. Defendants violated 15 U.S.C. §§1692e, e(5), and e(10), by sending a form Collection Letter to Plaintiff containing the subject language. As outlined above, the subject language states:

As of the date of this letter, your account meets Cavalry’s guidelines for placement with one of Cavalry’s collection law firms practicing in your state.

If you act within 30 days to resolve your account, your account will not be placed with a collection law firm.

36. Through the use of this language, Defendants made false, deceptive, and misleading representations in connection with the collection of a debt, including the threat to take action that it did not intend to take. A least sophisticated consumer would read the subject language and be left with the impression that their account would be turned over to a collection law firm if they failed to address the subject debt within 30 days. Such a reading is reinforced by the fact the form Collection Letter contains four paragraphs, each of which references legal action or otherwise refers to what would happen in the event Plaintiff’s account was referred to a collection law firm. However, such threats were idly made with the hope that the increased pressure of potential

litigation would compel Plaintiff to make payment within the 30 day window outlined by the Collection Letter. Despite the temporal limitation with which Plaintiff was directed to act before her account would be turned over to a collection law firm, Defendants' failure to turn Plaintiff's account over to such a collection law firm demonstrates the falsity of the representations in the Collection Letter. It further demonstrates that, through the Collection Letter, Defendants threatened taking action which it did not intend to take.

b. Violations of 15 U.S.C. § 1692f

37. The FDCPA, pursuant to 15 U.S.C. § 1692f, prohibits a debt collector from using "unfair or unconscionable means to collect or attempt to collect any debt."

38. Defendants violated § 1692f by unfairly and unconscionably utilizing language in its Collection Letter designed to instill an unwarranted sense of fear and false sense of urgency in Plaintiff regarding the subject debt. By implying that Plaintiff had 30 days to address the subject debt before it was turned over to a collection law firm, Defendants established an arbitrary deadline by which Plaintiff was to make payment. Defendants' failure to send Plaintiff's account to a collection law firm as of the filing of this complaint illustrates the arbitrariness of the timeline outlined in its Collection Letter. Such conduct constitutes unfair means to collect or attempt to collect any debt, as Defendants intentionally included this language in order to take advantage of unsophisticated consumers who lack sufficient knowledge to completely understand the extent of their rights as it relates to any debts purportedly owed to or serviced by Defendants.

39. Although CPS appears to be the entity that sent the Collection Letter to Plaintiff and Class members, Cavalry's relationship with CPS renders it either directly liable for the above referenced violations of the FDCPA, or vicariously liable for the FDCPA violations engaged in by CPS.

WHEREFORE, Plaintiff, JENNIFER M. GIULIANO, respectfully requests that this Honorable Court grant the following:

- a. Declaring that the practices complained of herein are unlawful and violate the aforementioned bodies of law;
- b. Certification of the Class requested above and appointment of the Plaintiff as Class Representative and of her counsel as Class Counsel;
- c. Statutory damages under 15 U.S.C. § 1692k(a);
- d. Awarding Plaintiff costs and reasonable attorney fees as provided under 15 U.S.C. §1692k(a)(3); and
- e. Awarding any other relief as this Honorable Court deems just and appropriate.

Dated: April 25, 2018

Respectfully submitted,

s/ Nathan C. Volheim

Nathan C. Volheim, Esq. #6302103
Counsel for Plaintiff
Admitted in the Northern District of Illinois
Sulaiman Law Group, Ltd.
2500 South Highland Ave., Suite 200
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s/Taxiarchis Hatzidimitriadis

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s/ Eric D. Coleman

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ecoleman@sulaimanlaw.com

Exhibit A



PO Box 520
Valhalla, NY 10595

Phone: (866) 434-2995 • FAX: (914) 747-3673

www.cavps.com



February 27, 2018

RE: Original Institution:
Original Account No.:
Cavalry Account No.:
Current Creditor:
Balance Due:

Citibank, N.A.

Cavalry SPV I, LLC
\$3980.86



Jennifer M Giuliano
311 Monument Rd
Elgin, IL 60124-3818

Dear Jennifer M Giuliano:

As of the date of this letter, your account meets Cavalry's guidelines for placement with one of Cavalry's collection law firms practicing in your state.

If you act within 30 days to resolve your account, your account will not be placed with a collection law firm. Please contact a Cavalry representative at (800) 861-4760 to discuss your payment options. Cavalry is committed to working with you to come up with a payment arrangement to resolve your account.

As of the date of this letter, no attorney has reviewed the particular circumstances of your account to determine whether a lawsuit should be filed against you. If your account is placed with a collection law firm, an attorney will review your account and make the final decision as to whether a lawsuit should be filed.

If a lawsuit is filed, the law firm will ask the court to enter a judgment against you for the full amount that you owe. You will have the opportunity to defend yourself after the lawsuit is filed. If a judgment is entered, the law firm will be authorized to take further action to satisfy the balance owed on the judgment.

You may contact us at (800) 861-4760.

Sincerely,

Cavalry Portfolio Services, LLC

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SEE REVERSE SIDE FOR IMPORTANT INFORMATION CONCERNING YOUR RIGHTS.

PAYMENT COUPON

Jennifer M Giuliano
311 Monument Rd
Elgin, IL 60124-3818



Please detach and return this portion with the payment to the address below.
Make Checks and Money Orders Payable to
Cavalry Portfolio Services, LLC.

If you would like to make a payment via our secure website, please visit us at www.cavps.com

Cavalry Portfolio Services, LLC
PO Box 27288
Tempe, AZ 85285-7288

Original Institution: Citibank, N.A.
Original Account No.: [Redacted]
Cavalry Account No.: [Redacted]
Balance Due: \$3980.86

We are required by law to notify consumers of the following rights. This list does not include a complete list of rights consumers have under state and federal laws.

In California: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

IN COLORADO: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. Our in-state office address and telephone number is 80 Garden Center, Building B, Suite 3 Broomfield, CO 80020, (303) 920-4763.

IN MASSACHUSETTS: Notice of important rights. You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector. You may contact us by telephone at (866) 483-5139 between 9:00 am and 5:00 pm Eastern Time Monday-Friday or in writing at 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340.

IN MINNESOTA: THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

In New York City: This collection agency is licensed by the New York City Department of Consumer Affairs. The license numbers are 1143718, 1126502, 1126497, and 1126494.

In Tennessee: This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance.

In Utah: As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

In North Carolina: This collection agency is licensed by the North Carolina Department of Insurance. The license numbers are 3824, 3910, 3911, and 3912. Its true name is Cavalry Portfolio Services, LLC. Its true addresses are: (a) 4050 Cotton Center Boulevard, Building 2, Suite 20, Phoenix, Arizona 85040; (b) 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340; (c) 4500 South 129th East Ave, Suite 165, Tulsa, Oklahoma 74134; and (d) 1611 County Rd B W, Suite 306, Roseville, MN 55113.

For account questions, comments, or general customer service, you may contact us at (866) 434-2995 Monday through Thursday 9am to 9pm Eastern Time, Friday 9am to 5pm Eastern Time, Saturday 9am to 1pm Eastern Time, or you may write us at 500 Summit Lake Drive Suite 400 Valhalla, NY 10595-1340.

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

JENNIFER M. GIULIANO, on behalf of herself and all others similarly situated,

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

(c) Attorneys (Firm Name, Address, and Telephone Number) Nathan C. Volheim Sulaiman Law Group, Ltd. 2500 South Highland Avenue, Suite 200, Lombard, IL 60148 (630) 575-8181

DEFENDANTS

CAVALRY PORTFOLIO SERVICES, LLC, and CAVALRY SPV I, 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)

Table with columns for Plaintiff (PTF) and Defendant (DEF) citizenship: Citizen of This State, Citizen of Another State, Citizen or Subject of a Foreign Country, Incorporated or Principal Place of Business In This State, Incorporated and Principal Place of Business In Another State, Foreign Nation.

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

Large table with categories: CONTRACT, REAL PROPERTY, TORTS, CIVIL RIGHTS, PRISONER PETITIONS, FORFEITURE/PENALTY, LABOR, IMMIGRATION, BANKRUPTCY, SOCIAL SECURITY, FEDERAL TAX SUITS, OTHER STATUTES.

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 (Enter U.S. Civil Statute under which you are filing and write a brief statement of cause.)

Fair Debt Collection Practices Act §1692 et seq.

VII. Previous Bankruptcy Matters (For nature of suit 422 and 423, enter the case number and judge for any associated bankruptcy matter previously adjudicated by a judge of this Court. Use a separate attachment if necessary.)

VIII. 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

IX. RELATED CASE(S) IF ANY

(See instructions): JUDGE DOCKET NUMBER

X. This case (check one box) Is not a refiling of a previously dismissed action is a refiling of case number previously dismissed by Judge

DATE April 25, 2018

SIGNATURE OF ATTORNEY OF RECORD s:/Nathan C. Volheim

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. Previous Bankruptcy Matters For nature of suit 422 and 423 enter the case number and judge for any associated bankruptcy matter previously adjudicated by a judge of this court. Use a separate attachment if necessary.

VIII. 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.

IX. 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.

X. Refiling Information. Place an "X" in one of the two boxes indicating if the case is or is not a refiling of a previously dismissed action. If it is a refiling of a previously dismissed action, insert the case number and judge.

Date and Attorney Signature. Date and sign the civil cover sheet.

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Cavalry Hit with Lawsuit Over Alleged False Threats in Debt Collection Letter](#)
