

**BARSHAY SANDERS, PLLC**

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*Attorneys for Plaintiff*

Our File No.: 113116

**UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NEW YORK**

Sarah Heerbrandt, individually and on behalf of all  
others similarly situated,

Plaintiff,

vs.

Retrieval-Masters Creditors Bureau, Inc. d/b/a American  
Medical Collection Agency,

Defendant.

Docket No:

**CLASS ACTION COMPLAINT**

**JURY TRIAL DEMANDED**

Sarah Heerbrandt, individually and on behalf of all others similarly situated (hereinafter referred to as “*Plaintiff*”), by and through the undersigned counsel, complains, states and alleges against Retrieval-Masters Creditors Bureau, Inc. d/b/a American Medical Collection Agency (hereinafter referred to as “*Defendant*”), as follows:

**INTRODUCTION**

1. This action seeks to recover for violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (“FDCPA”).

**JURISDICTION AND VENUE**

2. This Court has federal subject matter jurisdiction pursuant to 28 U.S.C. § 1331 and 15 U.S.C. § 1692k(d).

3. Venue is proper under 28 U.S.C. § 1391(b) because a substantial part of the events or omissions giving rise to the claim occurred in this Judicial District.

4. At all relevant times, Defendant conducted business within the State of New York.

### **PARTIES**

5. Plaintiff Sarah Heerbrandt is an individual who is a citizen of the State of New York residing in Suffolk County, New York.

6. Plaintiff is a “consumer” as defined by 15 U.S.C. § 1692a(3).

7. On information and belief, Defendant Retrieval-Masters Creditors Bureau, Inc. d/b/a American Medical Collection Agency, is a New York Corporation with a principal place of business in Westchester County, New York.

8. Defendant is regularly engaged, for profit, in the collection of debts allegedly owed by consumers.

9. Defendant is a “debt collector” as defined by 15 U.S.C. § 1692a(6).

### **INDIVIDUAL ALLEGATIONS**

10. Defendant alleges Plaintiff owes a debt (“the Debt”).

11. The Debt was primarily for personal medical services and is therefore a “debt” as defined by 15 U.S.C. § 1692a(5).

12. Sometime after the incurrence of the Debt, Plaintiff fell behind on payments owed.

13. Thereafter, at an exact time known only to Defendant, the Debt was assigned or otherwise transferred to Defendant for collection.

14. In its efforts to collect the debt, Defendant contacted Plaintiff by letter (“the Letter”) dated January 2, 2017. (“**Exhibit 1.**”)

15. The Letter was the initial communication Plaintiff received from Defendant.

16. The Letter is a “communication” as defined by 15 U.S.C. § 1692a(2).

17. 15 U.S.C. § 1692g provides that within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing certain enumerated information.

18. The written notice must contain the amount of the debt.

19. The written notice must contain the name of the creditor to whom the debt is

owed.

20. The written notice must contain a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt collector.

21. The written notice must contain a statement that if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector.

22. The written notice must contain a statement that, upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.

23. A debt collector has the obligation, not just to convey the required information, but also to convey such clearly.

24. Even if a debt collector conveys the required information accurately, the debt collector nonetheless violates the FDCPA if that information is overshadowed or contradicted by other language in the communication.

25. Even if a debt collector conveys the required information accurately, the debt collector nonetheless violates the FDCPA if that information is overshadowed by other collection activities during the 30-day validation period following the communication.

26. 15 U.S.C. § 1692g(b) provides that any collection activities and communication during the 30-day period may not overshadow or be inconsistent with the disclosure of the consumer's right to dispute the debt or request the name and address of the original creditor.

27. A collection activity or communication overshadows or contradicts the validation notice if it would make the "least sophisticated consumer" uncertain or confused as to her rights.

28. Demanding immediate payment without explaining that such demand does not override the consumer's right to dispute the debt or demand validation of the debt is a violation of the FDCPA.

29. Demanding immediate payment without providing transitional language explaining that such demand does not override the consumer's right to dispute the debt or demand validation of the debt is a violation of the FDCPA.

30. Defendant has demanded Plaintiff make immediate payment during the validation period.

31. The Letter states, in highlighted text bigger than any other text on the page, “IMMEDIATE PAYMENT REQUIRED.” (emphasis in original).

32. Defendant demanded Plaintiff make immediate payment during the validation period while placing the required Section 1692g language on the back of the letter.

33. Defendant demanded Plaintiff make immediate payment during the validation period without explaining that such demand does not override the Plaintiff’s right to dispute the debt as set forth on the back of the letter.

34. Defendant demanded Plaintiff make immediate payment during the validation period without explaining that such demand does not override the Plaintiff’s right to demand validation of the debt as set forth on the back of the letter.

35. Defendant’s demand for immediate payment would likely make the least sophisticated consumer uncertain as to her rights.

36. Defendant’s demand for immediate payment would likely make the least sophisticated consumer confused as to her rights.

37. Defendant violated § 1692g as Defendant overshadowed the information required to be provided by that Section.

38. Defendant violated § 1692g as Defendant contradicts the information required to be provided by that Section.

### **CLASS ALLEGATIONS**

39. Plaintiff brings this action individually and as a class action on behalf of all persons similarly situated in the State of New York from whom Defendant attempted to collect a consumer debt using a letter substantially the same as the letter used herein, from one year before the date of this Complaint to the present.

40. This action seeks a finding that Defendant’s conduct violates the FDCPA, and asks that the Court award damages as authorized by 15 U.S.C. § 1692k.

41. Defendant regularly engages in debt collection.

42. The Class consists of more than 35 persons from whom Defendant attempted to collect delinquent consumer debts using a letter substantially the same as the letter used herein.

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

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

45. Plaintiff will fairly and adequately protect and represent the interests of the Class. The management of the class action proposed is not extraordinarily difficult, and the factual and legal issues raised by this class action complaint will not require extended contact with the members of the Class, because Defendant's conduct was perpetrated on all members of the Class and will be established by common proof. Moreover, Plaintiff has retained counsel experienced in actions brought under consumer protection laws.

#### **JURY DEMAND**

46. Plaintiff hereby demands a trial of this action by jury.

#### **PRAYER FOR RELIEF**

**WHEREFORE**, Plaintiff respectfully requests judgment as follows:

- a. Certify this action as a class action; and
- b. Appoint Plaintiff as Class Representative of the Class, and Plaintiff's attorneys as Class Counsel; and
- c. Find that Defendant's actions violate the FDCPA; and
- d. Grant damages against Defendant pursuant to 15 U.S.C. § 1692k; and

- e. Grant Plaintiff's attorneys' fees pursuant to 15 U.S.C. § 1692k; and
- f. Grant Plaintiff's costs; together with
- g. Such other relief that the Court determines is just and proper.

DATED: August 16, 2017

**BARSHAY SANDERS, PLLC**

By: /s/ Craig B. Sanders  
Craig B. Sanders, Esq.  
100 Garden City Plaza, Suite 500  
Garden City, New York 11530  
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csanders@barshaysanders.com  
*Attorneys for Plaintiff*  
Our File No.: 113116

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GARDEN CITY, NEW YORK 11530



AMERICAN MEDICAL COLLECTION AGENCY

4 Westchester Plaza Suite 110, Elmsford, NY 10523



January 2, 2017

03 L3Q SYT 669 216NB584424

Pin Number: 1671

(844) 515-2622

53

Sarah Heerbrandt  
46 Meyer Ln  
Medford, NY 11763-4117



Dear Sarah Heerbrandt:

Your account is **SERIOUSLY DELINQUENT** and we must advise you as follows:

This agency seeks collection of this long overdue bill for services provided by our client, **Quest Diagnostics Incorporated**.

Your debt in the amount of **\$52.80** is for laboratory tests ordered by your physician.

Your lack of response suggests you assume responsibility for this debt.

Your account information has been placed with our agency for the purpose of obtaining payment.

You can resolve this matter quickly and easily by sending payment in full without delay. Otherwise, we must inform you that further collection efforts will be pursued.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Detach and return this portion with payment using enclosed envelope.

L3Q-L - RMCB.WFD - 722435 - 00015380 - 1 of 1

**Amount Due: \$52.80**

Service Provider: Quest Diagnostics Incorporated

Date of Service: January 4, 2016

Invoice Number: 4424

Pin Number: 1671

Name: Sarah Heerbrandt  
Street Address: 46 Meyer Ln  
City, State Zip: Medford, NY 11763-4117

To pay online: [pay.amcaonline.com](http://pay.amcaonline.com)

☐ VISA

☐ MASTERCARD

☐ DISCOVER

Card #:

Exp. Date:

Amount:

Signature:

Client Code: SYT

Invoice: 4424

Pin Number: 1671

03 L3Q SYT 669



AMCA  
PO BOX 1235  
ELMSFORD, NY 10523-0935

4424++++9

The disclosures below are required by state or federal law. This is not intended to be a complete statement of all rights consumers may have under state and federal law.

"This is an attempt to collect a debt. Any information obtained will be used for that purpose." This communication is from a debt collector.

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

^ Detach along this edge. ^

Return the Bottom portion with your check, credit card information or money order.  
Include your account number, name and address on all correspondence.

Thank you for your attention to this matter.



## 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**

SARAH HEERBRANDT

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

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

BARSHAY SANDERS, PLLC  
100 Garden City Plaza, Ste 500, Garden City, NY 11530  
(516) 203-7600

**DEFENDANTS**RETRIEVAL-MASTERS CREDITORS BUREAU, INC.  
D/B/A AMERICAN MEDICAL COLLECTION AGENCY

County of Residence of First Listed Defendant WESTCHESTER  
(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                     |                                                               | PIF                     | DEF                     |
|-----------------------------------------|-------------------------|-------------------------|---------------------------------------------------------------|-------------------------|-------------------------|
| Citizen of This State                   | <input type="radio"/> 1 | <input type="radio"/> 1 | Incorporated or Principal Place of Business In This State     | <input type="radio"/> 4 | <input type="radio"/> 4 |
| Citizen of Another State                | <input type="radio"/> 2 | <input type="radio"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="radio"/> 5 | <input type="radio"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="radio"/> 3 | <input type="radio"/> 3 | Foreign Nation                                                | <input type="radio"/> 6 | <input type="radio"/> 6 |

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

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

**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 - Transfer ☐ 8 Multidistrict Litigation - Direct File

**VI. CAUSE OF ACTION**

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity): 15 USC §1692

Brief description of cause:

15 USC §1692 Fair Debt Collection Practices Act Violation

**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

August 16, 2017

SIGNATURE OF ATTORNEY OF RECORD

/s Craig B. Sanders

**FOR OFFICE USE ONLY**

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

## CERTIFICATION OF ARBITRATION ELIGIBILITY

Local Arbitration Rule 83.10 provides that with certain exceptions, actions seeking money damages only in an amount not in excess of \$150,000, exclusive of interest and costs, are eligible for compulsory arbitration. The amount of damages is presumed to be below the threshold amount unless a certification to the contrary is filed.

I, Craig B. Sanders, counsel for Plaintiff, do hereby certify that the above captioned civil action is ineligible for compulsory arbitration for the following reason(s):

- ☐ 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 reason

**DISCLOSURE STATEMENT - FEDERAL RULES CIVIL PROCEDURE 7.1**

Identify any parent corporation and any publicly held corporation that owns 10% or more of its stocks:

**RELATED CASE STATEMENT (Section VIII on the Front of this Form)**

Please list all cases that are arguably related pursuant to Division of Business Rule 50.3.1 in Section VIII on the front of this form. Rule 50.3.1 (a) provides that "A civil case is "related" to another civil case for purposes of this guideline when, because of the similarity of facts and legal issues or because the cases arise from the same transactions or events, a substantial saving of judicial resources is likely to result from assigning both cases to the same judge and magistrate judge." Rule 50.3.1 (b) provides that " A civil case shall not be deemed "related" to another civil case merely because the civil case: (A) involves identical legal issues, or (B) involves the same parties." Rule 50.3.1 (c) further provides that "Presumptively, and subject to the power of a judge to determine otherwise pursuant to paragraph (d), civil cases shall not be deemed to be "related" unless both cases are still pending before the court."

**NY-E DIVISION OF BUSINESS RULE 50.1(d)(2)**

1. Is the civil action being filed in the Eastern District removed from a New York State Court located in Nassau or Suffolk County: NO
2. If you answered "no" above:
  - a) Did the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in Nassau or Suffolk County? YES
  - b) Did the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in the Eastern District? YES

If your answer to question 2 (b) is "No," does the defendant (or a majority of the defendants, if there is more than one) reside in Nassau or Suffolk County, or, in an interpleader action, does the claimant (or a majority of the claimants, if there is more than one) reside in Nassau or Suffolk County? \_\_\_\_\_

(Note: A corporation shall be considered a resident of the County in which it has the most significant contacts).

**BAR ADMISSION**

I am currently admitted in the Eastern District of New York and currently a member in good standing of the bar of this court.

☒ Yes ☐ No

Are you currently the subject of any disciplinary action (s) in this or any other state or federal court?

☐ Yes (If yes, please explain) ☒ No

I certify the accuracy of all information provided above.

Signature: /s Craig B. Sanders

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

**UNITED STATES DISTRICT COURT**

for the

**EASTERN DISTRICT OF NEW YORK**

|                                                                                  |   |                  |
|----------------------------------------------------------------------------------|---|------------------|
| Sarah Heerbrandt, individually and on behalf of all<br>others similarly situated | ) |                  |
| _____                                                                            | ) |                  |
| <i>Plaintiff(s)</i>                                                              | ) |                  |
|                                                                                  | ) |                  |
| v.                                                                               | ) | Civil Action No. |
|                                                                                  | ) |                  |
| Retrieval-Masters Creditors Bureau, Inc. d/b/a                                   | ) |                  |
| American Medical Collection Agency                                               | ) |                  |
| _____                                                                            | ) |                  |
| <i>Defendant(s)</i>                                                              | ) |                  |

**SUMMONS IN A CIVIL ACTION**

To: *(Defendant's name and address)*

Retrieval-Masters Creditors Bureau, Inc. d/b/a American Medical Collection Agency  
American Collection Agency , 4 Westchester Plaza, Suite 10  
Elmsford, New York 10523

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:

BARSHAY SANDERS PLLC  
100 GARDEN CITY PLAZA, SUITE 500  
GARDEN CITY, NY 11530

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*

# ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Debt Collector Overshadows Consumer's Right to Dispute, Suit Says](#)

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