UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK

SHOSHANA LANGSAM, on behalf of herself and all others similarly situated,

Plaintiffs,

-against-

DIVERSIFIED ADJUSTMENT SERVICE, INC.

Defendant.

CIVIL ACTION

CLASS ACTION COMPLAINT

AND

DEMAND FOR JURY TRIAL

Plaintiff SHOSHANA LANGSAM (hereinafter, "Plaintiff"), a New York resident, brings this action complaint by and through her attorney, Joseph H. Mizrahi Law, P.C., against Defendant DIVERSIFIED ADJUSTMENT SERVICE, INC. (hereinafter "Defendant"), individually and on behalf of a class of all others similarly situated, pursuant to Rule 23 of the Federal Rules of Civil Procedure, based upon information and belief of Plaintiff's counsel, except for allegations specifically pertaining to Plaintiff, which are based upon Plaintiff's personal knowledge.

INTRODUCTION/PRELIMINARY STATEMENT

- 1. Congress enacted the FDCPA in 1977 in response to the "abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors." 15 U.S.C. § 1692(a). At that time, Congress was concerned that "abusive debt collection practices contribute to the number of personal bankruptcies, to material instability, to the loss of jobs, and to invasions of individual privacy." *Id.* Congress concluded that "existing laws . . . [we]re inadequate to protect consumers," and that "the effective collection of debts" does not require "misrepresentation or other abusive debt collection practices." 15 U.S.C. §§ 1692(b) & (c).
- 2. Congress explained that the purpose of the Act was not only to eliminate abusive debt collection practices, but also to "insure that those debt collectors who refrain from using

abusive debt collection practices are not competitively disadvantaged." *Id.* § 1692(e). After determining that the existing consumer protection laws were inadequate, *id.* § 1692(b), Congress gave consumers a private cause of action against debt collectors who fail to comply with the Act. *Id.* § 1692k.

JURISDICTION AND VENUE

- 3. The Court has jurisdiction over this class action under 28 U.S.C. § 1331, 15 U.S.C. § 1692 *et seq.* and 28 U.S.C. § 2201. If applicable, the Court also has pendent jurisdiction over the state law claims in this action pursuant to 28 U.S.C. § 1367(a).
- 4. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2).

NATURE OF THE ACTION

- 5. Plaintiff brings this class action on behalf of a class of New York consumers seeking redress for Defendant's illegal practices, in connection with the collection of a debt allegedly owed by Plaintiff in violation of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. ("FDCPA").
- 6. Defendant's actions violated § 1692 *et seq*. of Title 15 of the United States Code, commonly referred to as the "FDCPA," which prohibits debt collectors from engaging in abusive, deceptive and unfair practices.
- 7. Plaintiff is seeking damages, and declaratory and injunctive relief.

PARTIES

- 8. Plaintiff is a natural person and a resident of the State of New York, and is a "Consumer" as defined by 15 U.S.C. §1692(a)(3).
- 9. Defendant's principal place of business is located in Minneapolis, Minnesota.
- 10. Upon information and belief, Defendant is a company that uses the mail, telephone, and facsimile and regularly engages in business the principal purpose of which is to attempt to

collect debts alleged to be due another.

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

CLASS ALLEGATIONS

- 12. Plaintiff brings claims, pursuant to the Federal Rules of Civil Procedure (hereinafter "FRCP")
 Rule 23, individually and on behalf of the following nationwide consumer class (the "Class"):
 - All New York consumers from whom Defendant improperly required a dispute to be in writing in violation of 15 U.S.C. §1692 et seq.
 - The Class period begins one year to the filing of this Action.
- 13. The Class satisfies all the requirements of Rule 23 of the FRCP for maintaining a class action:
 - Upon information and belief, the Class is so numerous that joinder of all members
 is impracticable because there are hundreds and/or thousands of persons whom
 Defendant has improperly denied the right to dispute a debt in violation of
 specific provisions of the FDCPA.
 - There are questions of law and fact which are common to the Class and which
 predominate over questions affecting any individual Class member. These
 common questions of law and fact include, without limitation:
 - a. Whether Defendant violated various provisions of the FDCPA;
 - b. Whether Plaintiff and the Class have been injured by Defendant's conduct;
 - c. Whether Plaintiff and the Class have sustained damages and are entitled to restitution as a result of Defendant's wrongdoing and if so, what is the proper measure and appropriate statutory formula to be applied in determining such damages and restitution; and
 - d. Whether Plaintiff and the Class are entitled to declaratory and/or injunctive relief.

- Plaintiff's claims are typical of the Class, which all arise from the same operative facts and are based on the same legal theories.
- Plaintiff has no interest adverse or antagonistic to the interest of the other members of the Class.
- Plaintiff will fairly and adequately protect the interest of the Class and has retained experienced and competent attorneys to represent the Class.
- A Class Action is superior to other methods for the fair and efficient adjudication of the claims herein asserted. Plaintiff anticipates that no unusual difficulties are likely to be encountered in the management of this class action.
- A Class Action will permit large numbers of similarly situated persons to prosecute their common claims in a single forum simultaneously and without the duplication of effort and expense that numerous individual actions would engender. Class treatment will also permit the adjudication of relatively small claims by many Class members who could not otherwise afford to seek legal redress for the wrongs complained of herein. Absent a Class Action, class members will continue to suffer losses of statutory protected rights as well as monetary damages. If Defendant's conduct is allowed proceed to without remedy they will continue to reap and retain the proceeds of their ill-gotten gains.
- Defendant has acted on grounds generally applicable to the entire Class, thereby
 making appropriate final injunctive relief or corresponding declaratory relief
 with respect to the Class as a whole.

ALLEGATIONS OF FACT

- 14. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "13" herein with the same force and effect as if the same were set forth at length herein.
- 15. Upon information and belief, Defendant, on behalf of a third-party, began efforts to collect an alleged consumer debt from Plaintiff.
- 16. Defendant was attempting to collect on Plaintiff's purportedly overdue account with Sprint.
- 17. In an effort to begin collecting on this debt, Defendant reported this debt to the credit reporting agencies causing it to be listed on Plaintiff's credit report.
- 18. Thereafter, on or around June 7, 2017, Plaintiff called Defendant to inquire about the alleged debt.
- 19. During that phone call, Plaintiff authorized her representative (hereinafter "Plaintiff"), to discuss the status of the debt with Defendant.
- 20. A representative of Defendant answered the phone and identified herself as "Myra."
- 21. After taking steps to find the account, Defendant confirmed that the account listed was for \$506.00.
- 22. Plaintiff thereafter stated that she disagreed with the balance and wanted to dispute the debt.
- 23. In response, Defendant explicitly stated that Plaintiff "will need to send something in writing, through the mail."
- 24. Defendant then proceeded to provide Plaintiff with the dispute mailing address, all along failing to inform Plaintiff that she had a right to dispute the debt over the phone with Defendant.
- 25. As set forth in the following Counts Defendant violated the FDCPA.

First Count 15 U.S.C. §1692e et seq. False and Misleading Representations

- 26. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered "1" through "25" herein with the same force and effect as if the same were set forth at length herein.
- 27. Defendant's debt collection efforts attempted and/or directed towards Plaintiff violated various

- provisions of the FDCPA, including but not limited to § 1692(e) by using false, deceptive, and misleading representations in connection with the collection of a debt.
- 28. Defendant violated said section by not accepting Plaintiff's dispute over the phone.
- 29. Defendant further violated same by falsely stating that in order to dispute the debt, Plaintiff would have to send something in writing.
- 30. The FDCPA allows the consumer to orally dispute a debt.¹
- 31. The FDCPA allows the consumer to orally dispute a debt for no reason at all.²
- 32. As the Second Circuit opined, "a debt collector cannot require a consumer to have a valid reason or to submit particular types of documentation in order to dispute a debt." *DeSantis v. Computer Credit, Inc.*, 269 F.3d 159, 162 (2d Cir. 2001).
- 33. Plaintiff was misled into believing that there was no way to dispute this debt over the phone.
- 34. Plaintiff was misled into believing that a dispute must occur in writing.

¹ It is well settled that § 1692g(a)(3) does not impose a writing requirement on a consumer., See. Register v. Reiner, Reiner & Bendett, P.C., 488 F.Supp.2d 143 (D.Conn. 2007), Jerman v. Carlisle, McNellie, Rini, Kramer & Ulrich, 464 F.Supp.2d 720 (N.D. Ohio 2006), Baez v. Wagner & Hunt, P.A., 442 F.Supp.2d 1273 (S.D.Fla. 2006), Turner v. Shenandoah Legal Group, P.C., No. 3:06CV045, 2006 WL 1685698 (E.D. Va. 2006), Vega v. Credit Bureau Enters., No. CIVA02CV1550, 2005 WL 711657 (E.D.N.Y. Mar. 29, 2005), Nasca v. GC Servs. Ltd. P'ship, No 01CIV10127, 2002 WL 31040647 (S.D.N.Y. Sept. 12, 2002), In re Risk Mgmt. Alternatives, Inc., Fair Debt Collection Practices Act Litig., 208 F.R.D. 493 (S.D.N.Y. June 14, 2002), Sambor v. Omnia Credit Servs., Inc., 183 F.Supp.2d 1234 (D.Haw. 2002), Sanchez v. Robert E. Weiss, Inc., 173 F.Supp.2d 1029 (N.D. Cal. 2001), Castro v. ARS Nat'l Servs., Inc., No. 99 CIV. 4596, 2000 WL 264310 (S.D.N.Y. Mar. 8, 2000), Ong v. Am. Collections Enter., No. 98-CV-5117, 1999 WL 51816 (E.D.N.Y. Jan. 15, 1999), Reed v. Smith, Smith & Smith, No. Civ. A. 93-956, 1995 WL 907764 (M.D.La. Feb. 8, 1995), Harvey v. United Adjusters, 509 F.Supp.1218 (D.Or. 1981), Semper v. JBC Legal Group, 2005 WL 2172377 (W.D. Wash. Sept. 6, 2005). (Collector's must communicate that a debt is disputed. Matter of Sommersdorf., 139 B.R. 700, 701 (Bankr. S.D. Ohio 1991); Ditty v. CheckRite, Ltd., 973 F.Supp. 1320, 1331 D.Utah 1997). (A consumer is entitled to dispute a debt orally and need not seek validation to overcome the debt collector's assumption of validity.), See. Rosado v. Taylor., 324 F. Supp. 2d 917 (N.D. Ind. 2004). (The collection attorney violated § 1692g(a)(3) by requiring that disputes be in writing to prevent the collector from considering the debt valid. The court noted that oral disputes overcome the assumption of validity and impose a requirement under § 1692e(8) that the debt collector report the dispute if reporting the debt to third parties. ² Sambor v. Omnia Credit Servs., 183 F. Supp. 2d 1234 (D. Haw. 2002), Mendez v. M.R.S. Assoc., 2004 WL 1745779 *2 (N.D. Ill. Aug. 3, 2004). (A consumer is entitled to dispute the validity of a debt for a good reason, a bad reason, or no reason at all), Whitten v. ARS National Servs, Inc., 2002 WL 1050320 *4 (N.D. 111 May 23, 2002). (Imposing a requirement that a consumer have a 'valid' reason to dispute the debt is inconsistent with FDCPA), Castro v. ARS National Servs., Inc., 2000 WL 264310 (S.D.N.Y. Mar. 8, 2000), Frey v. Satter, Beyer & Spires., 1999 WL 301650 (N.D. Ill. May 3, 1999), DeSantis v. Computer Credit, Inc., 269 f.3d 159 (2nd Cir. 2001), Mejia v. Marauder Corporation., 2007 WL 806486 (N.D. Cal. 2007). (Unlawful to suggest that proof of payment required for dispute).

- 35. Plaintiff was misled into believing that documentation would be required in order to effectuate his dispute.
- 36. Upon information and belief, Defendant and its employees wrongfully stated to Plaintiff that he could not orally dispute the debt with Defendant.
- 37. Upon information and belief, Defendant and its employees, wrongfully stated to Plaintiff that he could only dispute a debt in writing.
- 38. Upon information and belief, Defendant and its employee, by intentionally denying Plaintiff and any other debtor to dispute the debt orally unfairly intimidate and force debtors in to paying disputed debts.
- 39. Defendant's employee who spoke with Plaintiff intended to speak said words to Plaintiff.
- 40. The acts and omissions of Defendant and its employees done in connection with efforts to collect a debt from Plaintiff were done intentionally and willfully.
- 41. Upon information and belief, Defendant and its employees intentionally and willfully violated the FDCPA and do so as a matter of pattern and practice by not letting any of the class members orally dispute the debt contrary to the FDCPA.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff demands judgment against Defendant as follows:

- (a) Declaring that this action is properly maintainable as a Class Action and certifying Plaintiff as Class representative, and Joseph H. Mizrahi, Esq., as Class Counsel;
- (b) Awarding Plaintiff and the Class statutory damages;
- (c) Awarding Plaintiff and the Class actual damages;
- (d) Awarding Plaintiff costs of this Action, including reasonable attorneys' fees and expenses;

- (e) Awarding pre-judgment interest and post-judgment interest; and
- (f) Awarding Plaintiff and the Class such other and further relief as this Court may deem just and proper.

Respectfully submitted,

By: /s/ Joseph H. Mizrahi
Joseph H. Mizrahi, Esq.
Joseph H. Mizrahi Law, P.C.
337 Avenue W, Suite 2F
Brooklyn, New York 11223
Phone: (347) 927-4529

Fax: (347) 665-1545

Email: Jmizrahilaw@gmail.com

Attorney for Plaintiff

DEMAND FOR TRIAL BY JURY

Pursuant to Rule 38 of the Federal Rules of Civil Procedure, Plaintiff hereby requests a trial by jury on all issues so triable.

/s/ Joseph H. Mizrahi
Joseph H. Mizrahi, Esq.

Dated: Brooklyn, New York

July 10, 2017

JS 44 (Rev. 06/17)

Case 1:17-cv-04089 Document 1-1-v-Filed 07/10/17 Page 1 of 2 PageID #: 9

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.)

purpose of initiating the civil do	ocket sneet. (SEE INSTRUC	TIONS ON NEXT PAGE O	F THIS FC	JRM.)			
I. (a) PLAINTIFFS				DEFENDANTS			
SHOSHANA LANGSAM, on behalf of herself and all others simila situated,				DIVERSIFIED ADJUSTMENT SERVICE, INC.			
(b) County of Residence of	f First Listed Plaintiff			County of Residence of First Listed Defendant			
(EZ	KCEPT IN U.S. PLAINTIFF CA	SES)			(IN U.S. PLAINTIFF CASES O	ONLY)	
				NOTE: IN LAND CC THE TRACT	ONDEMNATION CASES, USE T OF LAND INVOLVED.	HE LOCATION OF	
(c) Attorneys (Firm Name, A	Address, and Telephone Numbe	r)		Attorneys (If Known)			
JOSEPH H. MIZRAHI LA 11223, (347) 927-4529	W, P.C., 337 Avenue	W, Ste 2f, Brooklyr	n, NY				
II. BASIS OF JURISDI	CTION (Place an "X" in O	ne Box Only)	III. CI	TIZENSHIP OF P	RINCIPAL PARTIES	(Place an "X" in One Box for Plainti	
□ 1 U.S. Government	★ 3 Federal Question	■ 3 Federal Question		(For Diversity Cases Only)	rf def	and One Box for Defendant) PTF DEF	
Plaintiff	(U.S. Government Not a Party)		Citiz	en of This State		rincipal Place	
☐ 2 U.S. Government ☐ 4 Diversity Defendant (Indicate Citizenship of Parties in Item III)			Citiz	en of Another State	2		
				en or Subject of a oreign Country	3 🗖 3 Foreign Nation	□ 6 □ 6	
IV. NATURE OF SUIT						of Suit Code Descriptions.	
CONTRACT 110 Insurance	PERSONAL INJURY	PERSONAL INJUR		ORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES 375 False Claims Act	
☐ 120 Marine	☐ 310 Airplane	☐ 365 Personal Injury -	1 02	25 Drug Related Seizure of Property 21 USC 881	☐ 422 Appeal 28 USC 158 ☐ 423 Withdrawal	☐ 376 Qui Tam (31 USC	
☐ 130 Miller Act ☐ 140 Negotiable Instrument	☐ 315 Airplane Product Liability	Product Liability 367 Health Care/	□ 69	90 Other	28 USC 157	3729(a)) ☐ 400 State Reapportionment	
☐ 150 Recovery of Overpayment	☐ 320 Assault, Libel &	Pharmaceutical			PROPERTY RIGHTS	☐ 410 Antitrust	
& Enforcement of Judgment 151 Medicare Act	Slander ☐ 330 Federal Employers'	Personal Injury Product Liability			☐ 820 Copyrights ☐ 830 Patent	☐ 430 Banks and Banking ☐ 450 Commerce	
☐ 152 Recovery of Defaulted	Liability	☐ 368 Asbestos Personal	1		☐ 835 Patent - Abbreviated	☐ 460 Deportation	
Student Loans (Excludes Veterans)	☐ 340 Marine ☐ 345 Marine Product	Injury Product Liability			New Drug Application ☐ 840 Trademark	470 Racketeer Influenced and Corrupt Organizations	
☐ 153 Recovery of Overpayment	Liability	PERSONAL PROPER		LABOR	SOCIAL SECURITY	★ 480 Consumer Credit	
of Veteran's Benefits ☐ 160 Stockholders' Suits	☐ 350 Motor Vehicle ☐ 355 Motor Vehicle	☐ 370 Other Fraud☐ 371 Truth in Lending	□ 71	10 Fair Labor Standards Act	□ 861 HIA (1395ff) □ 862 Black Lung (923)	490 Cable/Sat TV850 Securities/Commodities/	
☐ 190 Other Contract	Product Liability	☐ 380 Other Personal	- 72	20 Labor/Management	□ 863 DIWC/DIWW (405(g))	Exchange	
☐ 195 Contract Product Liability ☐ 196 Franchise	☐ 360 Other Personal Injury	Property Damage 385 Property Damage	- 74	Relations 40 Railway Labor Act	☐ 864 SSID Title XVI ☐ 865 RSI (405(g))	☐ 890 Other Statutory Actions ☐ 891 Agricultural Acts	
	☐ 362 Personal Injury -	Product Liability		51 Family and Medical	(1 (6))	☐ 893 Environmental Matters	
REAL PROPERTY	Medical Malpractice CIVIL RIGHTS	PRISONER PETITION	NS 🗆 79	Leave Act Other Labor Litigation	FEDERAL TAX SUITS	□ 895 Freedom of Information Act	
☐ 210 Land Condemnation	☐ 440 Other Civil Rights	Habeas Corpus:		91 Employee Retirement	☐ 870 Taxes (U.S. Plaintiff	☐ 896 Arbitration	
□ 220 Foreclosure□ 230 Rent Lease & Ejectment	☐ 441 Voting ☐ 442 Employment	☐ 463 Alien Detainee☐ 510 Motions to Vacate		Income Security Act	or Defendant) ☐ 871 IRS—Third Party	☐ 899 Administrative Procedure Act/Review or Appeal of	
☐ 240 Torts to Land	□ 443 Housing/	Sentence			26 USC 7609	Agency Decision	
245 Tort Product Liability290 All Other Real Property	Accommodations ☐ 445 Amer. w/Disabilities -	☐ 530 General ☐ 535 Death Penalty		IMMIGRATION		☐ 950 Constitutionality of State Statutes	
	Employment	Other:		52 Naturalization Application	1		
	☐ 446 Amer. w/Disabilities - Other	☐ 540 Mandamus & Othe ☐ 550 Civil Rights	er □ 46	55 Other Immigration Actions			
	☐ 448 Education	☐ 555 Prison Condition					
		☐ 560 Civil Detainee - Conditions of					
		Confinement					
V. ORIGIN (Place an "X" in		D	7 4 D.:.		T C Makidia	oine GO Madeidineoine	
	te Court	Appellate Court	Reo	(specify)	r District Litigation Transfer		
VI. CAUSE OF ACTIO	15 USC 1692	<u> </u>	re filing (I	Do not cite jurisdictional stat	utes unless diversity):		
VI. CAUSE OF ACTION	Brief description of ca						
VII. REQUESTED IN COMPLAINT: CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.		N D	CHECK YES only if demanded in complaint: JURY DEMAND: X Yes \(\sqrt{N}\) No				
VIII. RELATED CASI	E(S) (See instructions):						
IF ANY	(See man actions).	JUDGE			DOCKET NUMBER		
DATE 07/10/2017		SIGNATURE OF AT /S/ JOSEPH H.					
FOR OFFICE USE ONLY RECEIPT # AM	ИOUNT	APPLYING IFP		JUDGE	MAG. JUI	OGE	
	-					-	

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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, JOSEPH ineligit	ole for co	, counsel for PLAINTIFF , do hereby certify that the above captioned civil action is ompulsory arbitration for the following reason(s):					
	X	monetary damages sought are in excess of \$150,000, exclusive of interest and costs,					
		the complaint seeks injunctive relief,					
	X	the matter is otherwise ineligible for the following reason Questions of law rather than questions of fact predominate <u>DISCLOSURE STATEMENT - FEDERAL RULES CIVIL PROCEDURE 7.1</u>					
NONE		Identify any parent corporation and any publicly held corporation that owns 10% or more or its stocks:					
	RELATED CASE STATEMENT (Section VIII on the Front of this Form)						
provides because same jud case: (A)	that "A ci the cases a lge and ma) involves	s 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) vil case is "related" to another civil case for purposes of this guideline when, because of the similarity of facts and legal issues or arise from the same transactions or events, a substantial saving of judicial resources is likely to result from assigning both cases to the agistrate judge." Rule 50.3.1 (b) provides that "A civil case shall not be deemed "related" to another civil case merely because the civil identical legal issues, or (B) involves the same parties." Rule 50.3.1 (c) further provides that "Presumptively, and subject to the power mine otherwise pursuant to paragraph (d), civil cases shall not be deemed to be "related" unless both cases are still pending before the					
		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.)		nswered "no" above: he events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in Nassau or Suffolk					
	b) Did the District	he events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in the Eastern					
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?							
BAR ADMISSION							
I am cui	rrently ad	mitted 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/ Joseph H. Mizrahi

UNITED STATES DISTRICT COURT

for the

Eastern District of New York

Eastern District of New York							
SHOSHANA LANGSAM, on behalf of herself and all othes similarly situated)							
Plaintiff(s)							
V.	Civil Action No.						
DIVERSIFIED ADJUSTMENT SERVICE, INC.))						
)))						
Defendant(s))						
SUMMONS IN A CIVIL ACTION							
To: (Defendant's name and address) DIVERSIFIED ADJUSTMENT SERVICE, INC. C/O CT CORPORATION SYSTEM 111 EIGHTH AVENUE NEW YORK, NEW YORK 10011							
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 answ the Federal Rules of Civil Procedure. The answer or motion	wer to the attached complaint or a motion under Rule 12 of						
whose name and address are: JOSEPH H. MIZRAHI LAW, P.C. 337 AVENUE W, SUITE 2F BROOKLYN, NEW YORK 11223							
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.							
	DOUGLAS C. PALMER CLERK OF COURT						
_							
Date:	Signature of Clerk or Deputy Clerk						
	Signature of Clerk or Deputy Clerk						

AO 440 (Rev. 06/12) Summons in a Civil Action (Page 2)

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 (n	ame of individual and title, if an	yy)						
was rec	ceived by me on (date)		·						
	☐ I personally serve	ed the summons on the ind	ividual at (place)						
			on (date)	; or					
	☐ I left the summon	s at the individual's reside	ence 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), where, and mailed a copy to the individual's last known address; or, where								
	designated by law to accept service of process on behalf of (name of organization)								
		On (date)	; or						
	☐ I returned the sum	nmons unexecuted because	e		; or				
	☐ Other (specify):								
	My fees are \$	for travel and \$	for services, for a total of \$	0.00					
	I declare under pena	lty of perjury that this info	rmation is true.						
Date:									
2		-	Server's signature						
		_	Printed name and title						
		_	Server's address						

Additional information regarding attempted service, etc:

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Suit Says Diversified Adjustment Service Illegally Requires Written Disputes</u>