UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF WISCONSIN GREEN BAY DIVISION

JENNIFER R. LARKIN, individually and on) behalf of all those similarly situated,) Plaintiff,) vs.) FINANCE SYSTEM OF GREEN BAY,) INC., and JOHN DOES 1-25,) Defendants.)

Civil Action No.: 1:18-cv-00496

<u>CLASS ACTION COMPLAINT FOR VIOLATIONS OF</u> <u>THE FAIR DEBT COLLECTION PRACTICES ACT</u> <u>AND DEMAND FOR JURY TRIAL</u>

Plaintiff, JENNIFER R. LARKIN (now known as Jennifer Mraz), individually and on behalf of all others similarly situated, by way of Complaint against Defendants, FINANCE

SYSTEM OF GREEN BAY, INC. ("FSGB"), and JOHN DOES 1-25 ("DOES"), says:

I. NATURE OF THE ACTION

- 1. This action is brought by Plaintiff, individually and on behalf of the class she seeks to represent, and demanding a trial by jury, for the illegal practices of the Defendants who used unfair, unconscionable, false, deceptive, and misleading practices, and other illegal practices, while attempting to collect alleged debts from Plaintiff in violation of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* ("FDCPA").
- 2. Such collection practices include sending consumers written communications to collect debts which falsely represent that Defendants' client, a healthcare provider and the original creditor, maintains credit ratings on state its patients.

3. The FDCPA regulates the behavior of collection agencies attempting to collect a debt on behalf of another. The United States Congress found abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors, and determined that such practices contribute to the number of personal bankruptcies, marital instability, loss of jobs, and invasions of individual privacy. Congress enacted the FDCPA to eliminate abusive debt collection practices by debt collectors, to ensure that those debt collectors who refrain from using abusive debt collection practices are not competitively disadvantaged, and to promote uniform State action to protect consumers against debt collection abuses. 15 U.S.C. § 1692(a) - (e).

4. The FDCPA is a strict liability statute which provides for actual or statutory damages upon the showing of one violation. The Seventh Circuit has held that whether a debt collector's conduct violates the FDCPA should be judged from the standpoint of the "unsophisticated debtor." *Gammon v. GC Servs. Ltd. P'ship*, 27 F.3d 1254, 1257 (7th Cir. 1994).

5. Plaintiff, individually and on behalf of all others similarly situated, seeks such appropriate relief as is provided for under the FDCPA.

II. PARTIES

6. Plaintiff is a natural person.

7. At all times relevant to the factual allegations of this Complaint, Plaintiff was a citizen of, and resided in, the Village of Luxemburg, Kewaunee County, Wisconsin.

8. At all times relevant to this complaint, FSGB is a corporation formed pursuant to the laws of the State of Wisconsin.

9. On information and belief, FSGB maintains its principal place of business at 301 North Jackson Street, City of Green Bay, Brown County, Wisconsin.

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10. DOES are sued under fictitious names as their true names and capacities are yet unknown to Plaintiff. Plaintiff will amend this complaint by inserting the true names and capacities of the DOE defendants once they are ascertained.

11. On information and belief, and based on advice of counsel, DOES are natural persons and/or business entities all of whom reside or are located within the United States who personally created, instituted and, with knowledge that such practices were contrary to law, acted consistent with, conspired with, engaged in, and oversaw the violative policies and procedures used by the employees of FSGB that are the subject of this Complaint. DOES personally control, and are engaged in, the illegal acts, policies, and practices utilized by FSGB and, therefore, are personally liable for all the wrongdoing alleged in this Complaint.

III. JURISDICTION AND VENUE

12. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C.§ 1331.

13. Venue is appropriate in this federal district pursuant to 28 U.S.C. § 1391 because the events giving rise to the claims occurred within this federal judicial district, and because the named Defendants regularly transacts business within this federal judicial district and, therefore, reside in the State of Wisconsin within the meaning of 28 U.S.C. § 1391(b) and (c).

IV. FACTUAL ALLEGATIONS

14. FSGB is regularly engaged in the collection of debts.

15. FSGB regularly collects or attempts to collect debts alleged to be owed others.

16. FSGB is a business the principal purpose of which is the collection of debts.

17. In attempting to collect debts, Defendants use the mails, telephone, the internet,

and other instruments of interstate commerce.

18. Defendants mailed a letter ("LETTER") to Plaintiff dated March 28, 2017.

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19. A true and correct copy of the LETTER is attached as *Exhibit A*, except that the undersigned counsel has, in accordance with Fed. R. Civ. P. 5.2, partially redacted the financial account numbers and Plaintiff's home address to protect Plaintiff's privacy.

20. On information and belief, the LETTER was created by merging information specific to a debt with a template to create what is commonly called a "form letter."

21. Consequently, on information and belief, the same form was mailed to others at Wisconsin addresses in Defendants' attempts to collect debts.

22. Based on the information in the LETTER, Defendants have asserted that Plaintiff is obligated to pay money ("Debt") to "Green Bay Radiology SC." On information and belief, that obligation is alleged to arise from one or more transactions primarily for personal, family, or household purposes—specifically, it is alleged to arise from services related to Plaintiff's healthcare.

23. The Debt was placed with, obtained by or assigned to Defendants for the purpose of collecting or attempting to collect the Debt.

24. Defendants contend the Debt is in default and was in default at the time it was placed with, obtained by or assigned to Defendants.

25. In an attempt to collect the Debt, Defendants mailed Plaintiff the LETTER.

26. The LETTER is confusing, misleading, and deceptive to the unsophisticated consumer.

27. The LETTER falsely implied to the unsophisticated consumer that Defendants had a confidence in Plaintiff.

28. The LETTER falsely implied to the unsophisticated consumer that Green Bay Radiology SC placed faith in Plaintiff.

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29. The LETTER falsely implied to the unsophisticated consumer that Green Bay Radiology maintained a credit rating for Plaintiff and that, as of the date of the LETTER, Green Bay Radiology SC gave Plaintiff a "good credit rating."

V. CLASS ALLEGATIONS

30. Plaintiff brings this action individually and as a class action on behalf of all other

persons similarly situated pursuant to Fed. R. Civ. P. 23.

31. Subject to discovery and further investigation which may cause Plaintiff to modify the class definition to be more inclusive or less inclusive, Plaintiff defines the "Class" to

include:

Each natural person to whom Finance System of Green Bay, Inc. mailed (or arranged for the mailing of) a letter during the Class Period to a Wisconsin address in connection with an attempt to collect for Green Bay Radiology SC included one of the following:

"You do not want to lose our confidence."

"You want to be worthy of the faith put in you by your creditor;" *or*

"We are interested in you preserving a good credit rating with the above creditor."

32. The Class excludes each person who, prior to the date this action is certified to

proceed as a class action, either (a) died, (b) obtained a discharge in bankruptcy, (c) commenced

an action in any court against Defendants alleging a violation of the FDCPA based on a letter, or

(d) signed a general release of claims against FSGB. The Class also excludes counsel for

Plaintiff as well as all employees and members of the immediate family of counsel for Plaintiff.

33. Based on discovery and further investigation (including, but not limited to,

disclosure of class size and net worth), Plaintiff may, in addition to moving for class certification

using modified definitions of the Class and Class Claims, seek class certification only as to

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particular issues as permitted under Fed. R. Civ. P. 23(c)(4).

34. The identity of each member of the Class is readily ascertainable from the records of Defendants and those records of the entity on whose behalf Defendants sought to collect debts.

35. This action has been brought, and may properly be maintained, as a class action pursuant to the provisions of Fed. R. Civ. P. 23(a) because there is a well-defined community interest in the litigation in that:

- 35.01. *Numerosity*. The members of the Class are so numerous that joinder of all members would be impractical. On information and belief, there are at least 40 members of the Class.
- 35.02. *Commonality*. Common questions of law and fact exist as to all members of the Class, the principal issues are: whether the conduct of Defendants, as described above under *Factual Allegations*, was the same or substantially similar with respect to the attempts by Defendants to collect debts from Plaintiff and the members of the Class; and whether such conduct violated the FDCPA and the TDCPA.
- 35.03. *Typicality*. The claims of Plaintiff are typical of the claims of the class members. Plaintiff and all members of the Class have claims arising out of the common and uniform course of conduct as set forth in the *Factual Allegations*.
- 35.04. *Adequacy*. Plaintiff will fairly and adequately protect the interests of the class members because the interests of Plaintiff are not known or believed to be adverse to the absent class members. Plaintiff Choose an item. committed to vigorously litigating this matter. Plaintiff retained counsel experienced in

handling consumer lawsuits, complex legal issues, and class actions.

36. This action may be maintained as a "B1a-class", a "B2-class", a "B3-class", or a hybrid class however, at the time of commencing this action, certification is expected to be sought under Fed. R. Civ. P. 23(b)(3) because the questions of law and fact common to members of the Class appear to predominate over any questions affecting an individual member, and a class action would be superior to other available methods for the fair and efficient adjudication of the controversy due to individual joinder of all members being impracticable, class action treatment will permit a large number of similarly situated persons to prosecute their common claims in a single forum efficiently and without unnecessary duplication of effort and expense that individual actions would engender, an important public interest will be served by addressing the matter as a class action, substantial expenses to the litigants and to the judicial system will be realized, and difficulties are unlikely in the management of a class action.

VI. COUNT ONE: VIOLATION OF THE FDCPA.

38. FSGB is a "debt collector" within the meaning of 15 U.S.C. § 1692a(6).

39. Each of the DOES is a "debt collector" within the meaning of 15 U.S.C.§ 1692a(6).

40. The Debt is a "debt" within the meaning of 15 U.S.C. § 1692a(5).

41. Plaintiff is a "consumer" within the meaning of 15 U.S.C. § 1692a(3).

42. The LETTER is a "communication" within the meaning of 15 U.S.C. § 1692a(2).

43. Defendants failed to comply with the FDCPA with respect to Plaintiff.

44. Such failure includes but is not limited to using false, deceptive, or misleading

representations and/or means in connection with the collection of any debt, which constitutes a

violation of 15 U.S.C. §1692e, and using unfair or unconscionable means to collect or attempt to

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collect a debt in violation of 15 U.S.C. § 1692f.

45. The conduct of Defendants invaded the rights of Plaintiff which are protected by the FDCPA, the invasion of which caused injury-in-fact.

46. Based on a single violation of the FDCPA, Defendants are liable to Plaintiff and, if this case is maintained as a class action under Fed. R. Civ. P. 23, to the Class for such relief as is allowed under 15 U.S.C. § 1692k.

VII. PRAYER FOR RELIEF.

47. WHEREFORE, Jennifer R. Larkin, Plaintiff, respectfully requests the Court enter judgment against Defendants, FINANCE SYSTEM OF GREEN BAY, INC., and JOHN DOES 1-25, jointly and severally, as follows:

- 47.01. Certifying this action may be maintained as a class action pursuant to Fed. R. Civ. P. 23 including defining the class, defining the class claims, and appointing the attorneys for Plaintiff as class counsel;
- 47.02. An award of actual damages for Plaintiff and the Class pursuant to 15U.S.C. § 1692k(a)(2)(B) including, but not limited to, damages to the extent the recovery of attorneys' fees and costs causes Plaintiff a negative tax consequence;
- 47.03. Awarding statutory damages for Plaintiff pursuant to 15 U.S.C.§ 1692k(a)(2)(A) and § 1692k(a)(2)(B)(i);
- 47.04. Awarding of statutory damages for the Class pursuant to 15 U.S.C.§ 1692k(a)(2)(B)(ii);
- 47.05. An incentive award for Plaintiff, in connection with Plaintiff's services to the Class in an amount to be determined by the Court after judgment is entered in favor of the Class;

47.06. Adjudging this action to be a successful action under 15 U.S.C.

§ 1692k(a)(2)(B)(3) and awarding reasonable attorneys' fees including litigation
expenses;

- 47.07. Awarding costs of suit as allowed by law; and
- 47.08. For such other and further relief as may be just and proper.

VIII. JURY DEMAND.

48. Demand is hereby made for trial by jury.

Respectfully submitted this 28th Day of March 2018.

s/Andrew T. Thomasson Philip D. Stern (NJ Bar # 045921984) Andrew T. Thomasson (NJ Bar # 048362011) STERN•THOMASSON LLP 150 Morris Avenue, 2nd Floor Springfield, NJ 07081-1315 Telephone: (973) 379-7500 Facsimile: (973) 532-5868 E-Mail: philip@sternthomasson.com E-Mail: andrew@sternthomasson.com

Attorneys for Plaintiff, Jennifer R. Larkin

Exhibit A

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PO Box 1597 Green Bay WI 54305

ADDRESS SERVICE REQUESTED



301 N. Jackson Street Green Bay, WI 54301 Phone: (920) 431-2121

 Date
 Total Bal.

 3/28/2017
 \$57.08

PRGB1 387795324 Initianalia and a straight and straight and straight and a straig

Detsch Upper Portion And Return With Payment

RE: GREEN BAY RADIOLOGY SC PROFESSIONAL BILLING SERVICE 2941 S RIDGE RD GREEN BAY WI 54304 920-336-4096

BALANCE DUE: \$57.08

ACCOUNT NUMBER: REDACTED

THIS IS OUR SECOND REMINDER!

You do not want to lose our confidence. You want to be worthy of the faith put in you by your creditor; yet the above past due account remains unpaid, possibly through an oversight on your part.

Please contact your creditor or our office to make arrangements for payment on the above account. We are interested in you preserving a good credit rating with the above creditor.

IRDESG801PRG81

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.)*

Place an "X" in the appropriate	box (required): 🛛 Green Bay Division	Milwauk	ee Division					
I. (a) PLAINTIFFS JENNIFER R. LARKIN, ir situated	ndividually and on behalf of all tho	DEFENDANTS FINANCE SYSTEM	DEFENDANTS FINANCE SYSTEM OF GREEN BAY, INC., and JOHN DOES 1-25					
(b) County of Residence of First Listed Plaintiff Kewaunee (EXCEPT IN U.S. PLAINTIFF CASES)			County of Residence of NOTE:	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.				
Stern Thomasson LLP 150 Morris Avenue, 2nd Floo Springfield, NJ 07081-1315 (973) 379-7500			Attorneys (If Known)					
II. BASIS OF JURISDICTION (Place an "X" in One Box Only) III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff								
1 U.S. Government Plaintiff	☑ 3 Federal Question (U.S. Government Not a Party)		(For Diversity Cases Only) PT Citizen of This State		and One Box for Defendant) PTF DEF incipal Place 4 4 his State			
2 U.S. Government Defendant	4 Diversity (Indicate Citizenship of Parties in Iten		Citizen of Another State	2 2 Incorporated and P of Business In A				
IV. NATURE OF SUIT	(Plan - (VV) - O - P - O - L)		Citizen or Subject of a Foreign Country	3 3 Foreign Nation				
CONTRACT	(Place an "X" in One Box Only) TORTS		FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES			
CONTRACT 110 Insurance 120 Marine 130 Miller Act 140 Negotiable Instrument 151 Recovery of Overpayment & Enforcement of Judgment 151 Medicare Act 152 Recovery of Defaulted Student Loans (Excludes Veterans) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise REAL PROPERTY 210 Land Condemnation 220 Foreclosure 230 Rent Lease & Ejectment 240 Torts to Land 245 Tort Product Liability 290 All Other Real Property	PERSONAL INJURY PERSONAL 310 Airplane 365 Person 315 Airplane Product Produ Liability 367 Health 320 Assault, Libel & Pharms Slander Person 330 Federal Employers' Produc Liability 368 Asbest 340 Marine Injury 345 Marine Product Liability Liability PERSONAL 350 Motor Vehicle 371 Other Product Liability 380 Other 9300 Other Personal Proper Injury 385 Proper 9362 Personal Injury - Medical Malpractice Wedical Malpractice 9403 Alien I 440 Other Civil Rights Habeas Co 441 Voting 463 Alien I 442 Employment 510 Motion Accommodations 530 Genera 445 Amer. w/Disabilities 535 Death Other 555 Prison 446 Amer. w/Disabilities 555 Prison 448 Education 555 Prison	et Liability Care/ aceutical al Injury t Liability os Personal Product ity PROPERTY Fraud n Lending Personal ty Damage ty Damage t Liability PETITIONS Detainee s to Vacate ce al Penalty mus & Other tights Condition Detainee - ions of	FORFEITURE/PENALTY 625 Drug Related Seizure of Property 21 USC 881 690 Other 1690 Other 710 Fair Labor Standards Act 720 Labor/Management Relations 740 Railway Labor Act 751 Family and Medical Leave Act 790 Other Labor Litigation 791 Employee Retirement Income Security Act 162 Naturalization Application 465 Other Immigration Actions	□ 422 Appeal 28 USC 158 □ 423 Withdrawal 28 USC 157 □ 820 Copyrights □ 830 Patent □ 840 Trademark □ 861 HIA (1395ff) □ 863 DIWC/DIWW (405(g)) □ 864 SSID Title XVI □ 865 RSI (405(g)) □ FEDERAL TAX SUITS □ 870 Taxes (U.S. Plaintiff or Defendant) □ 871 IRS—Third Party 26 USC 7609	OTHER STATUTES 375 False Claims Act 376 Qui Tam (31 USC 3729 (a)) 400 State Reapportionment 410 Antitrust 430 Banks and Banking 450 Commerce 460 Deportation 470 Racketeer Influenced and Corrupt Organizations 480 Consumer Credit 490 Cable/Sat TV 850 Securities/Commodities/ Exchange 890 Other Statutory Actions 891 Agricultural Acts 893 Environmental Matters 895 Freedom of Information Act 896 Arbitration 899 Administrative Procedure Act/Review or Appeal of Agency Decision 950 Constitutionality of State Statutes			
Confinement Confinement V. ORIGIN (Place an "X" in One Box Only) I Original Proceeding 2 Removed from Appellate Court 3 Remanded from Appellate Court 4 Reinstated or Reopened 5 Transferred from Another District (specify) 6 Multidistrict Litigation - Direct File								
VI. CAUSE OF ACTION	CTION Brief description of cause:							
VII. REQUESTED IN COMPLAINT:	Claims under Fair Debt Collect CHECK IF THIS IS A CLASS A UNDER RULE 23, F.R.Cv.P.		DEMAND \$ 500,000.00	CHECK YES only JURY DEMAND:	if demanded in complaint: ⊠Yes □ No			
VIII. RELATED CASI IF ANY	E(S) (See instructions): JUDGE			DOCKET NUMBER				
DATE 03/28/2018	SIGNATURE OF ATTORNEY OF RECORD S/ Andrew T. Thomasson							
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UNITED STATES DISTRICT COURT

for the Eastern District of Wisconsin

JENNIFER R. LARKIN, individually and on behalf of all those similarly situated
<i>Plaintiff(s)</i>
V.
FINANCE SYSTEM OF GREEN BAY, INC.,
and JOHN DOES 1-25
Defendant(s)

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address)

FINANCE SYSTEM OF GREEN BAY, INC. 301 North Jackson Street Green Bay, Wisconsin 54301

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you receive 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 the plaintiff's attorney, whose name and address are: Stern Thomasson LLP 150 Morris Avenue, 2nd Floor Springfield, NJ 07081-1315

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.

STEPHEN C. DRIES, CLERK OF COURT

Civil Action No. 1:18-cv-00496

Date:

Signature of Clerk or Deputy Clerk

Civil Action No. 1:18-cv-00496

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4(l))

This summons and the attached complaint for (name of individual and title, if any):

\Box I personally served	the summons and the attached com	plaint on the individual at (place):				
		on (date)	; or			
\Box I left the summons	and the attached complaint at the ir	dividual's residence or usual place of	abode with (na			
	, a p	erson of suitable age and discretion wh	no resides there			
on (<i>date</i>), and mailed a copy to the individual's last known address; or						
\Box I served the summ	ons and the attached complaint on (r	name of individual)				
who is designated by 1	aw to accept service of process on b	ehalf of (name of organization)				
Ç ,	x x	on (<i>date</i>)				
□ I returned the sum	nons unexecuted because					
Other (specify):						
My fees are \$	for travel and \$	for services, for a total of \$	0.00			
I declare under penalty	v of perjury that this information is t	rue.				
		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>Debt Collection Suit Filed Against Finance System of Green Bay</u>