BARSHAY SANDERS, PLLC

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Attorneys for Plaintiff Our File No.: 110977

UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK

Michael K. Lennon, individually and on behalf of all others similarly situated,

Plaintiff,

VS.

POM Recoveries, Inc.,

Defendant.

Docket No:

CLASS ACTION COMPLAINT

JURY TRIAL DEMANDED

Michael K. Lennon, 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 POM Recoveries, Inc. (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 Michael K. Lennon 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 POM Recoveries, Inc., is a New York Corporation with a principal place of business in Suffolk 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).

ALLEGATIONS

- 10. Defendant alleges Plaintiff owes a debt ("the debt").
- 11. The debt was primarily for personal, family or household purposes 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 April 14, 2016. ("Exhibit 1.")
 - 15. The letter is a "communication" as defined by 15 U.S.C. § 1692a(2).
- 16. 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.
- 17. While § 1692e specifically prohibits certain practices, the list is non-exhaustive, and does not preclude a claim of falsity or deception based on any non-enumerated practice.
- 18. The question of whether a collection letter is deceptive is determined from the perspective of the "least sophisticated consumer."
- 19. A collection letter is deceptive under 15 U.S.C. § 1692e if it can reasonably be read by the least sophisticated consumer to have two or more meanings, one of which is inaccurate.
- 20. A collection letter is also deceptive under 15 U.S.C. § 1692e if it is reasonably susceptible to an inaccurate reading by the least sophisticated consumer.

- 21. For purposes of 15 U.S.C. § 1692e, the failure to clearly and accurately identify the creditor to whom the debt is owed is unfair and deceptive to the least sophisticated consumer.
- 22. A debt collector has the obligation not just to convey the name of the creditor to whom the debt is owed, but also to convey such clearly.
- 23. A debt collector has the obligation not just to convey the name of the creditor to whom the debt is owed, but also to state such explicitly.
- 24. Even if a debt collector conveys the required information, the debt collector nonetheless violates the FDCPA if it conveys that information in a confusing or contradictory fashion so as to cloud the required message with uncertainty.
- 25. When determining whether the name of the creditor to whom the debt is owed has been conveyed clearly, an objective standard, measured by how the "least sophisticated consumer" would interpret the notice, is applied.
- 26. The letter fails to identify by name and label any entity as "creditor," "original creditor," "current creditor," "account owner," or "creditor to whom the debt is owed."
 - 27. The letter fails to indicate who referred the account to Defendant.
 - 28. The letter fails to indicate who Defendant represents.
 - 29. The letter fails to indicate who is Defendant's client.
 - 30. The letter indicates that payment should be made to Defendant only.
- 31. Defendant failed to explicitly state the name of the creditor to whom the debt is owed.
- 32. Defendant failed to clearly state the name of the creditor to whom the debt is owed.
- 33. The least sophisticated consumer would likely be confused as to the name of the creditor to whom the debt is owed.
- 34. The least sophisticated consumer would likely be uncertain as to the name of the creditor to whom the debt is owed.
- 35. Because the letter can reasonably be read by the least sophisticated consumer to have two or more meanings, one of which is inaccurate, as described, it is deceptive within the meaning of 15 U.S.C. § 1692e.
- 36. Because the letter is reasonably susceptible to an inaccurate reading by the least sophisticated consumer, as described, it is deceptive within the meaning of 15 U.S.C. § 1692e.

- 37. The least sophisticated consumer would likely be deceived by Defendant's conduct.
- 38. The least sophisticated consumer would likely be deceived in a material way by Defendant's conduct.
- 39. Defendant violated § 1692e by using a false, deceptive and misleading representation in its attempt to collect a debt. *Datiz v. Int'l Recovery Assocs., Inc.*, No. 15CV3549ADSAKT, 2016 WL 4148330 (E.D.N.Y. Aug. 4, 2016), *motion for relief from judgment denied*, No. 15CV3549ADSAKT, 2017 WL 59085 (E.D.N.Y. Jan. 4, 2017); *McGinty v. Prof'l Claims Bureau, Inc.*, No. 15CV4356SJFARL, 2016 WL 6069180 (E.D.N.Y. Oct. 17, 2016).

CLASS ALLEGATIONS

- 40. 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 the same unlawful form letter herein, from one year before the date of this Complaint to the present.
- 41. This action seeks a finding that Defendant's conduct violates the FDCPA, and asks that the Court award damages as authorized by § 1692k(a)(2) of the FDCPA.
- 42. Defendant regularly engages in debt collection, using the same unlawful letter described herein, in its attempts to collect delinquent consumer debts from other persons.
- 43. The Class consists of more than 35 persons from whom Defendant attempted to collect delinquent consumer debts using the same unlawful letter described herein.
- 44. 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.
- 45. 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.

46. 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 the FDCPA.

JURY DEMAND

47. 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 Representatives of the Class, and his 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: April 4, 2017

BARSHAY SANDERS, PLLC

By: <u>/s/ Craig B. Sanders</u>
Craig B. Sanders, Esq.
100 Garden City Plaza, Suite 500

Garden City, New York 11530

Tel: (516) 203-7600 Fax: (516) 706-5055

csanders@barshaysanders.com

Attorneys for Plaintiff Our File No.: 110977

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PO BOX 602 LINDENHURST NY 11757-0602

April 14, 2016

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ADDRESS SERVICE REQUESTED

#BWNFTZF #PON4011834016046#

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PERSONAL AND CONFIDENTIAL MICHAEL LENNON PO BOX 704 WESTHAMPTON NY 11977-0704 POM RECOVERIES, INC.

PØ BOX 602 Lindenhurst, NY 11757-0602

New York City Department of Consumer Affairs Lic. No. 0975082

BALANCE DUE: \$2,343.00

Ask for representative: Sandy Veil at (631) 761-1700 Extension 570

FOR EASY AND SECURE PAYMENTS VIA THE WEB PLEASE VISIT http://pomr.com/payments, USING YOUR ACCOUNT AND PIN NUMBER(S) LISTED BELOW.

Dear Sir/ Madam:

You have not responded to our previous request for payment nor have you disputed the account(s) stated.

At this time, we are allowing you another opportunity to resolve this matter amicably.

FOR INQUIRIES PLEASE CALL THE REPRESENTATIVE AT THE NUMBER INDICATED ABOVE.

WE ARE A PROFESSIONAL COLLECTION AGENCY ATTEMPTING TO COLLECT THIS DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Unless we receive your payment in the envelope provided, or hear from you regarding this matter we will have no alternative but to proceed with additional collection efforts.

WE SUGGEST THAT YOU GIVE THIS SERIOUS MATTER YOUR IMMEDIATE ATTENTION.

ACCOUNT# PIN # AMOUNT DUE
WINTHROP UNIVERSITY HOSPITAL 4858 /DOA= 3366 2343.00
Total......> \$2,343.00

FOR INTERNET PAYMENT PLEASE VISIT: http://pomr.com/payments

MAKE CHECK OR MONEY ORDER PAYABLE TO: POM RECOVERIES, INC.

FOR METHOD OF PAYMENT SEE REVERSE SIDE OF THIS LETTER.

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To assist you in clearing up this a			CE INFORMATION	· ·	´ - -	 !	
Name of Insured: First Middle	Last	Insured's Date of Birth:			Relationship to Patient:		
Insured's Social Security Number:		Par	tient's Date of Birth (1f other)	han insured)		_	
·	_		<u> </u>				
Name of Insured's Employer:		Na	me of Insurance Company:				
Address:	Ph#:		Address:	Ph#:			
City: State:	Zip C	Code:	City:	State:	Zip (Code:	
Primary Insurance Coverage is:	☐ Blue Cross/Blue Shield ☐ Other:		Primary Group Number:				
☐ Medicare			Primary Policy Number:				
☐ Medicaid			Primary Policy Date:				
Secondary Insurance Coverage is:			Secondary Group Number:				
☐ Medicare	☐ Blue Cross/Blue Shield ☐ Other:		Secondary Policy Number:	_			
☐ Medicaid			Secondary Policy Date:	//			
Is this work related?	□Yes	□ No					
If yes, provide compensation clair	n number:						
Is this accident related?	□ Yes	□ No					
If yes, provide claim number:							
	ASSIGNMEN	T AND	RELEASE AUTHORIZ	ZATION			
I hereby assign any and all ber benefits to be paid directly to s financially responsible to said information requested by my in	aid client or to its ag- client for all charges	ency or rep not covere	resentative who will be acting ad by this assignment. I furth	on their behalf. I	understand f	urther that I am	
Patient's Name:	P	atient's Sig	nature:(Parent or Guardian, if]	Patient is a Minor)	Date:	_//	
Insured's Signature:		Da	te://	,			
(Parent o	r Guardian, il Patient is a	Minor)					
Fold Along			Γ SEND CASH IN THE MA Our Address Appears In The		Envelope		
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Check or Money Order Enclo	sed (U.S. Funds Only	<i>(</i>)	☐ Charge \$	To My:	□Visa	□Mastercard	
Check or Money Order Enclosed (U.S. Funds Only) Amount of Payment: \$			Card Number:		□Amex	□Discovercare	
Make Check Payable To POM RECOVERIES, INC Include The File Number On Your Check(See below)			Expiration Date: _	/	of your cre	edit card	
			Security Code: Full Name of Card I				
			Signature of Card H	·			
POM RECOVERIES, INC PO BOX 602			File #: 4552 - 1 MICHAEL LENI PO BOX 704 WESTHAMPTO	H5 NON			

AMOUNT: \$2,343.00

The JS 44 civil cover sheet and provided by local rules of court purpose of initiating the civil do	. This form, approved by th	e Judicial Conference of t	he Unite	ed States in Septembe	er 19	74, is required for the use of	of the Clerk of Co	aw, exce urt for th	ept as ie
I. (a) PLAINTIFFS				DEFENDANTS					
MICHAEL K. LENNON				POM RECOVERIES, INC.					
(b) County of Residence of First Listed Plaintiff SUFFOLK (EXCEPT IN U.S. PLAINTIFF CASES)				County of Residence of First Listed Defendant (IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.					
(c) Attorneys (Firm Name, A	DERS, PLLC			Attorneys (If Know	wn)				
100 Garden City P (516) 203-7600	laza, Ste 500, Garden Ci	ity, NY 11530							
II. BASIS OF JURISDI	CTION (Place an "X" in C	One Box Only)	III. CI	TIZENSHIP OF	PR	RINCIPAL PARTIES	\mathbf{S} (Place an "X" in	One Box fo	or Plaintiff
O 1 U.S. Government Plaintiff (U.S. Government Not a Party)			(For Diversity Cases Only) PTI Citizen of This State O 1			and One Box for Defendant) FF DEF PIF DI			ndant) DEF
O 2 U.S. Government Defendant	O 4 Diversity (Indicate Citizenshi	O 4 Diversity (Indicate Citizenship of Parties in Item III)		Citizen of Another State O		2 O 2 Incorporated <i>and</i> Principal Place O 5 of Business In Another State			O 5
NATION OF CHIE				n or Subject of a preign Country	0 3	O 3 Foreign Nation	1	0 6	0 6
IV. NATURE OF SUIT CONTRACT		ly) ORTS	F0	RFEITURE/PENALT	ΓY	BANKRUPTCY	OTHER	STATU	TES
O 110 Insurance O 120 Marine O 130 Miller Act O 140 Negotiable Instrument O 150 Recovery of Overpayment & Enforcement of Judgment O 151 Medicare Act O 152 Recovery of Defaulted Student Loans (Excludes Veterans) O 153 Recovery of Overpayment of Veteran's Benefits O 160 Stockholders' Suits O 190 Other Contract O 195 Contract Product Liability O 196 Franchise REAL PROPERTY O 210 Land Condemnation O 220 Foreclosure O 230 Rent Lease & Ejectment O 240 Torts to Land O 245 Tort Product Liability O 290 All Other Real Property	PERSONAL INJURY O 310 Airplane O 315 Airplane Product Liability	PERSONAL INJUR O 365 Personal Injury - Product Liability O 367 Health Care/ Pharmaceutical Personal Injury Product Liability O 368 Asbestos Personal Injury Product Liability PERSONAL PROPERT O 370 Other Fraud O 371 Truth in Lending O 380 Other Personal Property Damage O 385 Property Damage Product Liability PRISONER PETITIONS Habeas Corpus: O 463 Alien Detainee O 510 Motions to Vacate Sentence O 530 General O 535 Death Penalty Other: O 540 Mandamus & Other O 550 Civil Rights O 555 Prison Condition O 560 Civil Detainee Conditions of Confinement	O 625 O 690 O 710 O 720 O 740 O 751 O 790 O 791	Drug Related Seizure of Property 21 USC 881 Other LABOR Fair Labor Standards Act Labor/Management Relations Railway Labor Act Family and Medical Leave Act Other Labor Litigation Employee Retirement Income Security Act IMMIGRATION Naturalization Applica 465 Other Immigration tions	of n	O 422 Appeal 28 USC 158 O 423 Withdrawal 28 USC 157 PROPERTY RIGHTS O 820 Copyrights O 830 Patent O 840 Trademark SOCIAL SECURITY O 861 HIA (1395ff) O 862 Black Lung (923) O 863 DIWC/DIWW (405(g)) O 864 SSID Title XVI O 865 RSI (405(g)) FEDERAL TAX SUITS O 870 Taxes (U.S. Plaintiff or Defendant) O 871 IRS—Third Party 26 USC 7609	O 375 False C O 400 State R O 410 Antitru O 430 Banks : O 450 Comm O 460 Deport O 470 Rackete Corruy • 480 Consur O 490 Cable/3 O 850 Securit Excha) O 890 Other S O 891 Agricu O 895 Freedo Act O 896 Arbitra O 899 Admini Act/Re Agenc O 950 Constit	OTHER STATUTES O 375 False Claims Act O 400 State Reapportionme O 410 Antitrust O 430 Banks and Banking O 450 Commerce O 460 Deportation O 470 Racketeer Influenced Corrupt Organization O 490 Cable/Sat TV O 850 Securities/Commodit Exchange O 890 Other Statutory Actic O 891 Agricultural Acts O 893 Environmental Matte O 895 Freedom of Informat Act O 896 Arbitration O 899 Administrative Proce Act/Review or Appe Agency Decision O 950 Constitutionality of State Statutes	
V. ORIGIN (Place an "X" in 1 Original Proceeding O 2 Remo	oved from State O 3 Ren con	art	4 Reinsta Reop	ened Anotl (spec	her Di ify)	• o managana	– L D	Iultidistric itigation - virect File	
VI. CAUSE OF ACTIO		ise.		Collection Practices					
VII. REQUESTED IN COMPLAINT:	• CHECK IF THIS I UNDER RULE 2	S A CLASS ACTION 3, F.R.Cv.P.	DI	EMAND \$		CHECK YES	only if demanded i D: • Yes	_	
VIII. RELATED CASE IF ANY	C(S)	(See Instructions) JUDGE				DOCKET NUMBER	t		
DATE		SIGNATURE OF ATTO							
April 13, 2017 FOR OFFICE USE ONLY		/s Cra	ig B.	Sanders					
	10UNT	APPLYING IFP		JUDG	E	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, <u>Craig B. Sanders</u> , counsel for <u>Plaintiff</u> , 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 or 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)
 Is the civil action being filed in the Eastern District removed from a New York State Court located in Nassau or Suffolk County: NO
 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: <u>/s Craig B. Sanders</u>

UNITED STATES DISTRICT COURT

for the

Michael K. Lennon, individually and on behalf of all others similarly situated Plaintiff(s) V. POM Recoveries, Inc.))))) Civil Action No.))					
Defendant(s))					
SUMMONS	IN A CIVIL ACTION					
To: (Defendant's name and address) POM Recoveries, Inc. 85 E Hoffman Ave # 1 LINDENHURST, New York 11757						
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: Craig B. Sanders 100 Garden City Suite 500 Garden Clty, New York 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					
	signature of Clerk or Deputy Clerk					

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

Additional information regarding attempted service, etc:

Civil Action No.

PROOF OF SERVICE

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

was rec	This summons for (name ceived by me on (date)	ne of individual and title, if an	ny)							
	☐ I personally served	the summons on the ind	<u> </u>							
			on (date)	; or						
	☐ I left the summons									
	, 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)									
	designated by law to	designated by law to accept service of process on behalf of (name of organization)								
		on (date)								
	☐ I returned the summ	he summons unexecuted because								
	☐ Other (specify):									
	My fees are \$	for travel and \$	for services, for a total of \$	0.0	<u>0</u> .					
	I declare under penalty of perjury that this information is true.									
Date:		_								
			Server's signature							
		·-	Printed name and title							
		_	Server's address							

Print Save As... Reset

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: Consumer Claims POM Recoveries Fails to Identify Creditor