

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

DUSTIN MCALLISTER, on behalf of himself and all others similarly situated,)	
)	
)	
Plaintiff,)	
)	
vs.)	Case No.: _____
)	
CKS FINANCIAL, LLC; a Virginia Limited Liability Company; and, JOHN AND JANE DOES NUMBERS 1 THROUGH 25,)	
)	
)	
Defendants.)	
)	

**CLASS ACTION COMPLAINT FOR VIOLATIONS OF THE
FAIR DEBT COLLECTION PRACTICES ACT**

Plaintiff, DUSTIN MCALLISTER, on behalf of himself and all others similarly situated, brings this action for the illegal practices of Defendant, CKS FINANCIAL, LLC (“CKS”). In support of his Class Action Complaint, Plaintiff says:

I. PRELIMINARY STATEMENT

1. Plaintiff, on his own behalf and on behalf of the class he seeks to represent, brings this action for the illegal practices of CKS who, *inter alia*, used false, deceptive, and misleading practices, and other illegal practices, in connection with its attempts to collect an alleged debt from Plaintiff and other similarly situated Wisconsin consumers.

2. Plaintiff alleges CKS’s collection practices violate the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (“FDCPA”).

3. Such collection practices include, *inter alia*, failing to identify Plaintiff’s current creditor.

4. The FDCPA regulates the behavior of collection agencies attempting to collect a debt on behalf of another. The United States Congress has found abundant evidence of the use of

abusive, deceptive, and unfair debt collection practices by many debt collectors, and has determined that abusive debt collection practices contribute to a 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).

5. 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).

6. To prohibit deceptive practices, the FDCPA, at 15 U.S.C. § 1692e, outlaws the use of false, deceptive, and misleading collection letters and names a non-exhaustive list of certain *per se* violations of false and deceptive collection conduct. 15 U.S.C. § 1692e(1)-(16). Among the *per se* violations prohibited by that section are: making a false representation of the character, amount, or legal status of any debt, 15 U.S.C. § 1692e(2)(A); and using any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer, 15 U.S.C. § 1692e(10).

7. To provide consumers with accurate information concerning their debts and to dispute the debts and obtain validation, the FDCPA, at 15 U.S.C. § 1692g, requires debt collectors to provide consumers certain information in writing regarding their alleged debts. 15 U.S.C. § 1692g(a)-(e). Among the *per se* violations prohibited by that section are: failing to provide the name of the creditor to whom the debt is owed, 15 U.S.C. § 1692g(a)(2).

8. Plaintiff, on behalf of himself and all others similarly situated, seeks statutory damages, attorney fees, costs, and all other relief, equitable or legal in nature, as deemed appropriate by this Court, pursuant to the FDCPA and all other common law or statutory regimes.

II. PARTIES

9. Plaintiff is a natural person.

10. At all times relevant to this lawsuit, Plaintiff was a citizen of, and resided in, the Community of Pine River, Waushara County, Wisconsin.

11. At all times relevant to this complaint, CKS is a limited liability company existing pursuant to the laws of the Commonwealth of Virginia.

12. Plaintiff is informed and believes, and on that basis alleges, that CKS maintains its principal business address at 505 Independence Parkway, Suite 300, City of Chesapeake, Virginia.

13. Defendants, JOHN AND JANE DOES NUMBERS 1 THROUGH 25, are sued under fictitious names as their true names and capacities are yet unknown to Plaintiff. The Plaintiff will amend this complaint by inserting the true names and capacities of these DOE defendants once they are ascertained.

14. Plaintiff is informed and believes, and on that basis alleges, that Defendants, JOHN AND JANE DOES NUMBERS 1 THROUGH 25, 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 CKS that are the subject of this Complaint. Those Defendants personally control,

and are engaged in, the illegal acts, policies, and practices utilized by CKS and, therefore, are personally liable for all the wrongdoing alleged herein.

III. JURISDICTION & VENUE

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

16. Venue is appropriate in this federal district pursuant to 28 U.S.C. §1391(b) because a substantial part of the events giving rise to Plaintiff's claims occurred within this federal judicial district, and because CKS is subject to personal jurisdiction in the State of Wisconsin at the time this action is commenced.

IV. FACTS

17. CKS regularly collects, and attempts to collect, defaulted debts incurred, or alleged to have been incurred, for personal, family, or household purposes on behalf of creditors using the U.S. Mail, telephone, and Internet.

18. By letter dated January 17, 2017 ("1/18/2017 Letter"), CKS attempted to collect from Plaintiff an allegedly defaulted financial obligation that arose out of a transaction in which the money, property, insurance, or services which were the subject of the transaction were incurred for personal, family, and household purposes.

19. A true copy of the 1/18/2017 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 to protect Plaintiff's privacy.

20. On information and belief, CKS obtained the financial obligation ("Debt") described in ***Exhibit A*** for collection purposes after the Debt was in default.

21. ***Exhibit A*** is the initial letter Plaintiff received from CKS regarding the Debt.

22. On information and belief, **Exhibit A** is a computer-generated, template form that CKS uses as the initial letter it mails consumers to collect debts.

23. **Exhibit A** does not identify the current creditor.

24. **Exhibit A** first states:

“Creditor: World’s Foremost Bank – Cabelas Club Visa.”
“Balance as of Today: \$955.65 **Settlement Offer:** \$477.83”

25. **Exhibit A** then states, “Dear Dustin McAllister, This letter serves as an additional notification to inform you that a transaction took place on 04/15/2015 through which CKS Financial purchased your Worlds Foremost Bank - Cabelas Club Visa account with a past-due balance as referenced above.”

26. **Exhibit A** gives conflicting information regarding the name of the entity to whom the alleged Debt is owed.

27. By failing to identify the name of the creditor, CSK leaves the unsophisticated consumer in doubt about to whom their alleged debt is owed and if it is legitimate.

28. **Exhibit A** further states, “At this time we are willing to settle the above referenced account for \$477.83 provided this amount is received in good funds by our office on or before 02/24/2017.... If funds are not received by 02/24/2017, this settlement offer becomes null and void.”

29. The foregoing statements in **Exhibit A** falsely implies that CKS’s “settlement” is a one-time, take-it-or-leave-it, offer which will vanish forever if not accepted and payment made.

30. Plaintiff is informed and believes, and on that basis alleges, that the unknown creditor of the alleged debt will at any time accept the “settlement” offered in **Exhibit A** and will also make even more favorable settlement offers in the future regarding the Debt.

31. *Exhibit A* also makes false, deceptive, and misleading representations that the Debt is continuing to accrue interest, late fees, and other charges by stating the “Balance as of Today: \$955.65” and “At this time we are willing to settle....” and then providing a deadline by which “good funds” must be received before its “settlement offer becomes null and void.”

32. Plaintiff is informed and believes, and on that basis alleges, that the Debt is static and will never increase.

33. The 1/18/2017 Letter also failed to provide Plaintiff with information regarding how to dispute the validity of the Debt and request validation as required by 15 U.S.C. § 1692g.

34. The 1/18/2017 Letter deprived Plaintiff of truthful, non-misleading, information in connection with CKS’s attempt to collect a debt.

V. POLICIES AND PRACTICES COMPLAINED OF

35. It is CKS’s policy and practice to mail written collection communications to consumers, in the form attached as *Exhibit A*, which violate the FDCPA.

36. The violations alleged in this complaint did not only occur with respect to Plaintiff, but with respect to all other Wisconsin consumers who received a letter similar to *Exhibit A*. There are at least forty people in this situation, given the fact CKS collects debts through its use of bulk form letters like *Exhibit A*.

VI. CLASS ALLEGATIONS

37. This action is brought as a class action. Plaintiff brings this action on behalf of himself and on behalf of all other persons similarly situated pursuant to Rule 23 of the Federal Rules of Civil Procedure.

38. Plaintiff seeks to certify a class pursuant to Fed. R. Civ. P. 23(a) and (b)(3).

39. This claim is brought on behalf of a class of all persons with addresses in the State of Wisconsin, to whom CSK mailed a written communication in the form of *Exhibit A*, in an attempt to collect a debt, during the period of January 18, 2017 through February 8, 2018.

40. The identities of all class members are readily ascertainable from the business records of CSK and those entities on whose behalf it attempts to collect debts.

41. Excluded from the Class are CSK and all officers, members, partners, managers, directors, and employees of CSK and their respective immediate families, and legal counsel for all parties to this action and all members of their immediate families.

42. There are questions of law and fact common to the Class, which common issues predominate over any issues involving only individual class members. The principal issues are whether CSK's written communications to consumers in the form of *Exhibit A* violate 15 U.S.C. §§ 1692e, 1692e(2)(A), 1692e(5), 1692e(10), 1692g, 1692g(a), and 1692g(a)(2).

43. The Plaintiff's claims are typical of the class members, as all are based upon the same facts and legal theories.

44. The Plaintiff will fairly and adequately protect the interests of the Class defined in this complaint. Plaintiff has retained counsel with experience in handling consumer lawsuits, complex legal issues, and class actions, and neither Plaintiff nor his attorneys have any interests, which might cause them not to vigorously pursue this action.

45. This action has been brought, and may properly be maintained, as a class action pursuant to the provisions of Rule 23 of the Federal Rules of Civil Procedure because there is a well-defined community interest in the litigation:

- (a) **Numerosity:** Plaintiff is informed and believes, and on that basis alleges, the Class defined above is so numerous that joinder of all members would be impractical and include at least 40 members.

- (b) **Common Questions Predominate:** Common questions of law and fact exist as to all members of the Class and those questions predominate over any questions or issues involving only individual class members. With respect to the Class, the principal issues are whether CSK's written communications in the form of *Exhibit A* violate 15 U.S.C. §§ 1692e, 1692e(2)(A), 1692e(5), 1692e(10), 1692g, 1692g(a), and 1692g(a)(2).
- (c) **Typicality:** The Plaintiff's claims are typical of class members' claims. Plaintiff and all members of the Class have claims arising from CSK's common course of conduct complained of herein.
- (d) **Adequacy:** The Plaintiff will fairly and adequately protect the interests of the class members insofar as Plaintiff has no interests that are adverse to absent class members. Plaintiff is committed to vigorously litigating this matter. Plaintiff has also retained counsel experienced in handling consumer lawsuits, complex legal issues, and class actions. Neither Plaintiff nor his counsel has any interests which might cause them not to vigorously pursue the instant class action lawsuit.
- (e) **Superiority:** A class action is superior to the other available means for the fair and efficient adjudication of this controversy because individual joinder of all members would be 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.

46. Certification of a class under Rule 23(b)(3) of the Federal Rules of Civil

Procedure is also appropriate in that the questions of law and fact common to members of the

Class predominate over any questions affecting an individual member, and a class action is superior to other available methods for the fair and efficient adjudication of the controversy.

47. Based on discovery and further investigation (including, but not limited to, Defendant's disclosure of class size and net worth), Plaintiff may, in addition to moving for class certification using modified definitions of the class, class claims, and the class period, and/or seek class certification only as to particular issues as permitted under Fed. R. Civ. P. 23(c)(4).

VII. FIRST CAUSE OF ACTION

48. Plaintiff realleges and incorporates by reference the allegations in the preceding paragraphs of this Complaint.

49. CSK is a "debt collector" as defined by 15 U.S.C. § 1692a(6).

50. Plaintiff is a "consumer" as defined by 15 U.S.C. § 1692a(3).

51. The Debt is a "debt" as defined by 15 U.S.C. § 1692a(5).

52. ***Exhibit A*** is a "communication" as defined by 15 U.S.C. § 1692a(2).

53. ***Exhibit A*** was mailed by CSK in its attempt to collect a debt.

54. CSK's use of ***Exhibit A*** violated the FDCPA in one or more following ways:

- (a) Using false, deceptive, and misleading representations or means in connection with the collection of any debt in violation of 15 U.S.C. § 1692e including, but not limited to, violation of §§ 1692e(2)(A), 1692e(5), 1692e(10); and
- (b) Failing to provide the information required by U.S.C. § 1692g including, but not limited to, violation of § 1692g(a).

VIII. PRAYER FOR RELIEF

55. WHEREFORE, Plaintiff respectfully requests the Court enter judgment in his favor and in favor of the Class as follows:

A. For the FIRST CAUSE OF ACTION:

- (i) An order certifying that the First Cause of Action may be maintained as a class pursuant to Rule 23 of the Federal Rules of Civil Procedure and appointing Plaintiff and the undersigned counsel to represent the Class set forth and defined above;
- (ii) An award of statutory damages for Plaintiff and the Class pursuant to 15 U.S.C. § 1692k(a)(2)(B);
- (iii) An incentive award in favor of Plaintiff in recognition for his services on behalf of the Class set forth and defined above;
- (iv) Attorney's fees, litigation expenses, and costs pursuant to 15 U.S.C. § 1692k(a)(3); and
- (v) For such other and further relief as may be just and proper.

IX. JURY DEMAND

Plaintiff hereby demands that this case be tried before a Jury.

Respectfully submitted this 18th Day of January 2018,

s/ Andrew T. Thomasson

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: andrew@sternthomasson.com

*Attorneys for Plaintiff, Dustin McAllister, and
all others similarly situated*

EXHIBIT “A”

01/18/2017



FINANCIAL

RESPONSIBLE DEBT COLLECTION

PO Box 2856
Chesapeake, VA 23327-2856

Creditor: Worlds Foremost Bank - Cabelas Club Visa
Account ID: [REDACTED] 4863
Balance as of Today: \$955.65 **Settlement Offer: \$477.83**

Dear Dustin McAllister,

This letter serves as an additional notification to inform you that a transaction took place on 04/15/2015 through which CKS Financial purchased your Worlds Foremost Bank - Cabelas Club Visa account with a past-due balance as referenced above. At this time we are willing to settle the above referenced account for \$477.83 provided this amount is received in good funds by our office on or before 02/24/2017.

Once your payment(s) totaling \$477.83 have been processed successfully, we will update your account to have a \$0.00 balance with a settled in full status and update any credit bureaus we are reporting to as such. If funds are not received by 02/24/2017, this settlement offer becomes null and void.

If you would like to discuss other possible payment arrangements available on your account, please call our office at (800) 984-3711 during the following business hours: Monday through Friday 9am to 10pm Eastern Standard Time.

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

CFIN/11 663006632777

*** Please detach portion below and return with your payment. ***

20455/000020262/000000078

P.O. Box 2856
Chesapeake, VA 23327-2856

TO PAY BY CREDIT CARD,
PLEASE COMPLETE
THIS SECTION

VISA ☐ VISA

☐ MasterCard

CARD NUMBER	CC ID#	EXP. DATE
CARD HOLDER NAME (please print)		SIGNATURE

RE: Worlds Foremost Bank - Cabelas Club Visa
Account ID: [REDACTED] 4863

Amount Due: \$477.83 **AMOUNT ENCLOSED \$** _____

01/18/2017

Dustin McAllister
[REDACTED]
Pine River, WI 54965-9453

✉ **Mail All Correspondence & Payments To:**

CKS Financial
P.O. Box 2856
Chesapeake, VA 23327-2856

UNITED STATES DISTRICT COURT
for the
Eastern District of Wisconsin

DUSTIN MCALLISTER, et al.

Plaintiff(s)

v.

CKS FINANCIAL LLC, et al.

Defendant(s)

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: *(Defendant's name and address)* CKS FINANCIAL LLC
505 Independence Parkway, Suite 300
Chesapeake, Virginia 23320-5178

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

Date: _____

Signature of Clerk or Deputy Clerk

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 and the attached complaint for *(name of individual and title, if any)*:
_____were received by me on *(date)* _____.☐ I personally served the summons and the attached complaint on the individual at *(place)*:

_____ on *(date)* _____; or☐ I left the summons and the attached complaint at the individual's residence 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 and the attached complaint on *(name of individual)* _____ who is designated by law to accept service of process on behalf of *(name of organization)* _____ on *(date)* _____; or☐ I returned the summons unexecuted because _____; or☐ Other *(specify)*: _____
_____.

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ _____ 0.00

I declare under penalty of perjury that this information is true.

Date: _____

*Server's signature*_____
*Printed name and title*_____
*Server's address*Additional information regarding attempted service, etc.:

Print

Save As...

Case 1:18-cv-00001 Filed 01/18/18 Page 2 of 2 Document 1-2

Reset

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 ☐ Milwaukee Division

I. (a) PLAINTIFFS

DUSTIN MCALLISTER, on behalf of himself and all others similarly situated

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

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

Stern Thomasson LLP
150 Morris Avenue, 2nd Floor
Springfield, NJ 07081-1315
(973) 379-7500

DEFENDANTS

CKS FINANCIAL, LLC; a Virginia Limited Liability Company; and,
JOHN AND JANE DOES NUMBERS 1 THROUGH 25

County of Residence of First Listed Defendant

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | | | | | |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| | PTF | DEF | | PTF | DEF |
| Citizen of This State | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

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

CONTRACT	TORTS		FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	PERSONAL INJURY <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Employee Retirement Income Security Act	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729 (a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/Exchange <input checked="" type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	CIVIL RIGHTS <input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities Employment <input type="checkbox"/> 446 Amer. w/Disabilities Other <input type="checkbox"/> 448 Education	PRISONER PETITIONS Habeas Corpus: <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty Other: <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement	IMMIGRATION <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	

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 et seq.

Brief description of cause:
Claims under Fair Debt Collection Practices Act

VII. REQUESTED IN COMPLAINT:

☒ CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.

DEMAND \$
500,000.00

CHECK YES only if demanded in complaint:
JURY DEMAND: ☒ Yes ☐ No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

01/18/2018

SIGNATURE OF ATTORNEY OF RECORD

s/ Andrew T. Thomasson

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [CKS Financial Facing Slew of Allegations in FDCPA Suit](#)
