

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
CASE NO.**

TANYA MCDANIEL, *on behalf of
herself and all others similarly situated,*

Plaintiff,

v.

ACTION COLLECTION AGENCIES, INC.,
a Massachusetts incorporated company, d/b/a
ACTION COLLECTION AGENCY OF BOSTON

Defendant.

CLASS ACTION COMPLAINT AND JURY DEMAND

1. Plaintiff, Tanya McDaniel, (“Plaintiff”) alleges violations of the *Fair Debt Collection Practices Act*, 15 U.S.C. §1692 *et seq.* (“FDCPA”).

JURISDICTION AND VENUE

2. This Court has jurisdiction under the *Fair Debt Collection Practices Act*, pursuant to 15 U.S.C. §1692k, and 28 U.S.C. § 1331.

3. Venue in this District is proper because Plaintiff resides here, and Defendant conducts business in this District.

PARTIES

4. Plaintiff is a natural person and a resident of the State of Florida residing in Saint Lucie County.

5. Defendant, Action Collection Agencies, Inc., (“Defendant”), is a Massachusetts company doing business as Action Collection Agency of Boston, and is engaged in the business

of collecting consumer debts. Defendant operates from offices located at 16 Commerce Boulevard, Middleboro, Massachusetts 02346.

6. Defendant regularly uses the United States Postal Service and telephone in the collection of consumer debts. Defendant is registered in the State of Florida as a consumer collection agency, license number CCA9903928.

7. Defendant regularly collects or attempts to collect consumer debts for other parties. Defendant is a “debt collector” as defined by the *FDCPA*.

8. At all times material to the allegations of this Complaint, Defendant was acting as a debt collector with respect to the collection of Plaintiff’s alleged debt.

FACTUAL ALLEGATIONS

9. Defendant sought to collect a consumer debt from Plaintiff arising from an alleged delinquency on a medical debt. Defendant sought to collect from Plaintiff an alleged debt incurred by Plaintiff for personal, family, or household purposes.

10. On or about August 28, 2018, Defendant mailed or caused to be mailed to Plaintiff a letter seeking payment of the alleged debt. (The “Demand Letter” is attached hereto as “Exhibit 1.”)

11. The Demand Letter stated in part:

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THIS AGENCY.

12. 15 U.S.C. §1692c(a)(3) states:

(a) Communication with the consumer generally

Without the prior consent of the consumer given directly to the debt collector or the express permission of a court of competent jurisdiction, a debt collector may not communicate with a consumer in connection with the collection of any debt—

XXXX

(3) at the consumer's place of employment if the debt collector knows or has reason to know that the consumer's employer prohibits the consumer from receiving such communication.

13. 15 U.S.C. § 1692e(10) states:

A debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section:

XXXX

(10) The use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer.

14. Pursuant to the *FDCPA*, Plaintiff is entitled to be free from the use of false, deceptive or misleading means in Defendant's attempts to collect a debt from Plaintiff.

15. Defendant's Demand Letter falsely and misleadingly pronounces Plaintiff's rights as it pertains to whether the Defendant may contact her at her place of employment regarding the debt.

16. Defendant's statement "YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE

TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THIS AGENCY.”

is an incorrect pronouncement of Plaintiff's rights provided 15 § U.S.C. 1692c(a)(3). Defendant's statement is the pronouncement required by Massachusetts statute 940 CMR 7.04(i) to be given to Massachusetts residents. Plaintiff is not a Massachusetts resident.

17. Pursuant to the *FDCPA*, should Plaintiff make a written or oral request that Defendant not contact her at her place of employment regarding the debt, Defendant must honor the request. There is no time frame or time limit expressed in the *FDCPA* that requires Plaintiff to make an oral request within ten (10) days of receiving the Demand Letter nor any requirement that the Plaintiff make a written request within seven (7) days of her oral request.

18. Defendant's Demand Letter is misleading and confusing as it seems to impose a time frame in which Plaintiff must make a request to Defendant that Defendant not contact Plaintiff at her place of employment regarding the alleged debt and imposes a writing requirement which is contrary to 15 U.S.C. § 1692c(a)(3).

19. Any potential *bona fide* error defense which relies upon Defendant's mistaken interpretation of the legal duties imposed upon it by the *FDCPA* would fail as a matter of law.

CLASS ACTION ALLEGATIONS

20. This action is brought on behalf of a Class consisting of (i) all natural persons with addresses in the all persons with addresses in the Florida Counties that comprise the geographical boundaries of the United States District Court for the Southern District of Florida, namely Miami-Dade, Monroe, Broward, Palm Beach, Martin, Saint Lucie, Indian River, Okeechobee, and

Highlands Counties¹ (ii) to whom letters that contained the language: “YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THIS AGENCY.” (iii) that were mailed, or caused to be mailed, by the Defendant (iv) and were not returned undeliverable by the U.S. Post Office (v) in an attempt to collect a debt incurred for personal, family, or household purposes (vi) on or after July 6, 2018 until the date of filing of this Complaint.

21. Plaintiff alleges on information and belief, based upon the Defendant’s use of the phrase: “YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THIS AGENCY.” in its letters served upon the Class, is so numerous that joinder of all members of the Class is impractical.

22. There are questions of law or fact common to the Class, which common issues predominate over any issues involving only individual Class members. The factual issue common to each Class member is that each was mailed, or caused to be mailed, a letter by Defendant that contained the phrase: “YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL

¹ The cities and zip codes of the named counties is attached as “Exhibit 2.”

REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THIS AGENCY.”

The common principal legal issue is whether Defendant’s statement is misleading and confusing and therefore a violation of the *FDCPA*.

23. Plaintiff’s claims are typical of those of the Class members. All are based on the same facts and legal theories.

24. Plaintiff will fairly and adequately protect the interests of the Class. She has retained counsel experienced in handling actions involving unlawful practices under the *FDCPA* and Class actions. Neither Plaintiff nor her counsel have any interests which might cause them not to vigorously pursue this action.

25. Certification of the Class under *Rule 23(b)(3)* of the *Federal Rules of Civil Procedure* is also appropriate in that:

(1) The questions of law or fact common to the members of the class predominate over any questions affecting an individual member.

(2) A class action is superior to other available methods for the fair and efficient adjudication of the controversy.

26. Plaintiff requests certification of a Class under *Rule 23(b)(3)*, of the *Federal Rules of Civil Procedure*, for monetary damages; her appointment as Class Representative; and that her attorney Leo W. Desmond be appointed Class Counsel.

COUNT I: VIOLATION OF 15 U.S.C. §1692e
CLASS CLAIM AGAINST DEFENDANT

27. Plaintiff re-alleges Paragraphs 1 through 19.

28. 15 U.S.C. §1692e states, in pertinent part:

A debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section:

xxxx

(10) The use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer.

29. Defendant sent the Demand Letter to Plaintiff in connection with the collection of a consumer debt.

30. Defendant's statement "YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THIS AGENCY." is misleading and confusing and an incorrect pronouncement of 15 U.S.C. § 1692c(a)(3). Defendant's statement is the pronouncement required by Massachusetts statute 940 CMR 7.04(i) to be given to Massachusetts residents. Plaintiff and the proposed Class are not Massachusetts residents.

31. Pursuant to the *FDCPA*, Plaintiff is entitled to be free from the use of false, deceptive or misleading means in Defendant's attempts to collect a debt from Plaintiff.

32. Defendant's Demand Letter falsely and misleadingly pronounces Plaintiff's rights as it pertains to whether the Defendant may contact her at her place of employment regarding the debt and has acted to take from Plaintiff and the Class the valuable rights afforded to them pursuant to *15 U.S.C. § 1692c(a)(3)*.

33. Pursuant to the *FDCPA*, should Plaintiff make a written or oral request that Defendant not contact her at her place of employment regarding the debt, Defendant must honor the request. There is no time frame or time limit expressed in the *FDCPA* that requires Plaintiff to make an oral request within ten (10) days of receiving the Demand Letter nor any requirement that the Plaintiff make a written request within seven (7) days of her oral request. Defendant's statement has severely restricted the rights of Plaintiff and the Class to stop unwanted and unwelcomed calls to their place of employment.

34. As a result of Defendant's conduct, Plaintiff and the Class are entitled to an award of statutory damages pursuant to *15 U.S.C. §1692k*.

35. As a result of Defendant's conduct, Plaintiff and the Class are entitled to an award of costs and attorney's fees pursuant to *15 U.S.C. §1692k*.

JURY DEMAND

Plaintiff demands a trial by jury.

RELIEF REQUESTED

WHEREFORE, Plaintiff prays for the following relief:

- a. An Order certifying this matter as a Class action and appointment of Plaintiff as Class Representative as to all claims against Defendant;
- b. An Order appointing Leo W. Desmond as Class Counsel;
- c. An award of statutory damages for Plaintiff and the Class pursuant to *15 U.S.C. §1692k*;

- d. An award of attorney's fees, litigation expenses and costs of the instant suit; and
- e. Such other and further relief as the Court deems proper.

Dated: November 8, 2018

Respectfully submitted,

By: /s/ Leo Desmond

Leo W. Desmond, Esq.

Florida Bar No. 0041920

By: /s/ Sovathary Jacobson

Sovathary K. Jacobson, Esq.

Florida Bar No. 0102200

DESMOND LAW FIRM, P.C.

5070 Highway A1A, Suite D

Vero Beach, Florida 32963

Telephone: 772.231.9600

Facsimile: 772.231.0300

lwd@desmondlawfirm.com

jacobson@desmondlawfirm.com

Attorneys for Plaintiff

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.) **NOTICE: Attorneys MUST Indicate All Re-filed Cases Below.**

I. (a) PLAINTIFFS TANYA MCDANIEL, on behalf of
herself and all others similarly situated, **DEFENDANTS** ACTION COLLECTION AGENCIES, INC.,
d/b/a ACTION COLLECTION AGENCY OF

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

(c) Attorneys (Firm Name, Address, and Telephone Number) Attorneys (If Known)
Desmond Law Firm, P.C. IN LAND CONDEMNATION CASES, USE THE LOCATION OF
5070 A1A, Suite D, Vero Beach, FL 32963 772.231.9600 THE TRACT OF LAND INVOLVED.

(d) Check County Where Action Arose: ☐ MIAMI-DADE ☐ MONROE ☐ BROWARD ☐ PALM BEACH ☐ MARTIN ☒ ST. LUCIE ☐ INDIAN RIVER ☐ OKEECHOBEE ☐ HIGHLANDS

II. BASIS OF JURISDICTION (Place an "X" in One Box Only) **III. CITIZENSHIP OF PRINCIPAL PARTIES** (Place an "X" in One Box for Plaintiff and One Box for Defendant)

☐ 1 U.S. Government Plaintiff	☒ 3 Federal Question (U.S. Government Not a Party)	Citizen of This State	☐ 1 PTF	☐ 1 DEF	Incorporated or Principal Place of Business In This State	☐ 4 PTF	☐ 4 DEF
☐ 2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizenship of Parties in Item III)	Citizen of Another State	☐ 2 PTF	☐ 2 DEF	Incorporated and Principal Place of Business In Another State	☐ 5 PTF	☐ 5 DEF
		Citizen or Subject of a Foreign Country	☐ 3 PTF	☐ 3 DEF	Foreign Nation	☐ 6 PTF	☐ 6 DEF

IV. NATURE OF SUIT (Place an "X" in One Box Only) Click here for: [Nature of Suit Code Descriptions](#)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
☐ 110 Insurance ☐ 120 Marine ☐ 130 Miller Act ☐ 140 Negotiable Instrument ☐ 150 Recovery of Overpayment & Enforcement of Judgment ☐ 151 Medicare Act ☐ 152 Recovery of Defaulted Student Loans (Excl. Veterans) ☐ 153 Recovery of Overpayment of Veteran's Benefits ☐ 160 Stockholders' Suits ☐ 190 Other Contract ☐ 195 Contract Product Liability ☐ 196 Franchise	PERSONAL INJURY ☐ 310 Airplane ☐ 315 Airplane Product Liability ☐ 320 Assault, Libel & Slander ☐ 330 Federal Employers' Liability ☐ 340 Marine ☐ 345 Marine Product Liability ☐ 350 Motor Vehicle ☐ 355 Motor Vehicle Product Liability ☐ 360 Other Personal Injury ☐ 362 Personal Injury - Med. Malpractice	PERSONAL INJURY ☐ 365 Personal Injury - Product Liability ☐ 367 Health Care/Pharmaceutical Personal Injury Product Liability ☐ 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY ☐ 370 Other Fraud ☐ 371 Truth in Lending ☐ 380 Other Personal Property Damage ☐ 385 Property Damage Product Liability	☐ 625 Drug Related Seizure of Property 21 USC 881 ☐ 690 Other LABOR ☐ 710 Fair Labor Standards Act ☐ 720 Labor/Mgmt. Relations ☐ 740 Railway Labor Act ☐ 751 Family and Medical Leave Act ☐ 790 Other Labor Litigation ☐ 791 Empl. Ret. Inc. Security Act	☐ 422 Appeal 28 USC 158 ☐ 423 Withdrawal 28 USC 157 PROPERTY RIGHTS ☐ 820 Copyrights ☐ 830 Patent ☐ 835 Patent - Abbreviated New Drug Application ☐ 840 Trademark SOCIAL SECURITY ☐ 861 HIA (1395ff) ☐ 862 Black Lung (923) ☐ 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	☐ 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
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS	IMMIGRATION		
☐ 210 Land Condemnation ☐ 220 Foreclosure ☐ 230 Rent Lease & Ejectment ☐ 240 Torts to Land ☐ 245 Tort Product Liability ☐ 290 All Other Real Property	☐ 440 Other Civil Rights ☐ 441 Voting ☐ 442 Employment ☐ 443 Housing/Accommodations ☐ 445 Amer. w/Disabilities - Employment ☐ 446 Amer. w/Disabilities - Other ☐ 448 Education	Habeas Corpus: ☐ 463 Alien Detainee ☐ 510 Motions to Vacate Sentence Other: ☐ 530 General ☐ 535 Death Penalty ☐ 540 Mandamus & Other ☐ 550 Civil Rights ☐ 555 Prison Condition ☐ 560 Civil Detainee - Conditions of Confinement	☐ 462 Naturalization Application ☐ 465 Other Immigration Actions		

V. ORIGIN (Place an "X" in One Box Only)

☒ 1 Original Proceeding	☐ 2 Removed from State Court	☐ 3 Re-filed (See VI below)	☐ 4 Reinstated or Reopened	☐ 5 Transferred from another district (specify)	☐ 6 Multidistrict Litigation Transfer	☐ 7 Appeal to District Judge from Magistrate Judgment	☐ 8 Multidistrict Litigation - Direct File	☐ 9 Remanded from Appellate Court
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VI. RELATED/RE-FILED CASE(S) (See instructions): a) Re-filed Case ☐ YES ☒ NO b) Related Cases ☐ YES ☒ NO
JUDGE: **DOCKET NUMBER:**

VII. CAUSE OF ACTION Cite the U.S. Civil Statute under which you are filing and Write a Brief Statement of Cause (Do not cite jurisdictional statutes unless diversity):
Fair Debt Collection Practices Act 15 U.S.C. § 1692 et seq.
LENGTH OF TRIAL via 3 days estimated (for both sides to try entire case)

VIII. REQUESTED IN COMPLAINT: ☒ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23 **DEMAND \$** 500,000.00 **CHECK YES only if demanded in complaint:**
JURY DEMAND: ☒ Yes ☐ No

ABOVE INFORMATION IS TRUE & CORRECT TO THE BEST OF MY KNOWLEDGE
DATE November 8, 2018 SIGNATURE OF ATTORNEY OF RECORD /s/ Leo W. Desmond FL Bar 0041920

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44**Authority For Civil Cover Sheet**

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading 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. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

I. (a) Plaintiffs-Defendants. Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.

(b) County of Residence. For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)

(c) Attorneys. Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".

II. Jurisdiction. The basis of jurisdiction is set forth under Rule 8(a), F.R.C.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.

United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here.

United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.

Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked. Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; federal question actions take precedence over diversity cases.)

III. Residence (citizenship) of Principal Parties. This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.

IV. Nature of Suit. Nature of Suit. Place an "X" in the appropriate box. If there are multiple nature of suit codes associated with the case, pick the nature of suit code that is most applicable. Click here for: [Nature of Suit Code Descriptions](#).

V. Origin. Place an "X" in one of the seven boxes.

Original Proceedings. (1) Cases which originate in the United States district courts.

Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. When the petition for removal is granted, check this box.

Refiled (3) Attach copy of Order for Dismissal of Previous case. Also complete VI.

Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.

Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.

Multidistrict Litigation. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407. When this box is checked, do not check (5) above.

Appeal to District Judge from Magistrate Judgment. (7) Check this box for an appeal from a magistrate judge's decision.

Remanded from Appellate Court. (8) Check this box if remanded from Appellate Court.

VI. Related/Refiled Cases. This section of the JS 44 is used to reference related pending cases or re-filed cases. Insert the docket numbers and the corresponding judges name for such cases.

VII. Cause of Action. Report the civil statute directly related to the cause of action and give a brief description of the cause. **Do not cite jurisdictional statutes unless diversity.** Example: U.S. Civil Statute: 47 USC 553

Brief Description: Unauthorized reception of cable service

VIII. Requested in Complaint. Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.

Demand. In this space enter the dollar amount (in thousands of dollars) being demanded or indicate other demand such as a preliminary injunction.

Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.

Date and Attorney Signature. Date and sign the civil cover sheet.

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 for *(name of individual and title, if any)* _____
 was received by me on *(date)* _____ .

☐ I personally served the summons on the individual at *(place)* _____
 _____ on *(date)* _____ ; or

☐ I left the summons 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 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:

**ACTION COLLECTION AGENCY**
of Boston

An Action Collection Agencies, Inc. Company

MA LIC# DC0012

NYC LIC# 106617

Office Hours:

Monday – Thursday, 8 AM – 8 PM, Friday, 8 AM – 5 PM

Saturday 8 AM – 12 PM

August 28, 2018

Account # [REDACTED] 159

CREDITOR
STEWART MEDICAL GROUP /FLORIDAREFERENCE #
173110AMOUNT
306.30

Total Due: \$306.30

Dear Tanya McDaniel,

Please be advised that your account is being handled by Action Collection Agency

Please contact this office to make arrangements for payment.

You are directed to address all future correspondence and payments concerning this account to this address. We are a debt collection agency.

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.

Sincerely,

Mr. Jones

*****NOTICE OF IMPORTANT RIGHTS*****

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THIS AGENCY.

OFFICE HOURS: Monday – Thursday, 8 AM – 8 PM, Friday, 8 AM – 5 PM Saturday 8 AM – 12 PM

2054-CTABSG10-28-02/02/18

*** Detach Lower Portion And Return With Payment ***

Y2143BE426

PO Box 902
Middleboro MA 02346-0902
ELECTRONIC SERVICE REQUESTED

August 28, 2018

IF YOU WISH TO PAY BY CREDIT CARD, CIRCLE ONE AND FILL IN THE INFORMATION BELOW.			
CARD NUMBER			EXP. DATE
CARD HOLDER NAME			CVV
SIGNATURE		AMOUNT PAID	

Account # [REDACTED] 159
Total: \$306.30

0008120024008556322234951313811—Y2143BE426 2054

28 - 2054

Tanva McDaniel

Fort Pierce FL 34951-3138



Action Collection Agency
PO Box 902
Middleboro MA 02346-0902


ZIPCODE	CITY	STATE	COUNTY
33004	DANIA	FL	BROWARD
33004	DANIA	FL	BROWARD
33008	HALLANDALE	FL	BROWARD
33008	HALLANDALE	FL	BROWARD
33008	HALLANDALE	FL	BROWARD
33009	HALLANDALE	FL	BROWARD
33009	HALLANDALE	FL	BROWARD
33009	HALLANDALE	FL	BROWARD
33009	HALLANDALE	FL	BROWARD
33009	HALLANDALE	FL	BROWARD
33019	HOLLYWOOD	FL	BROWARD
33020	HOLLYWOOD	FL	BROWARD
33021	HOLLYWOOD	FL	BROWARD
33021	HOLLYWOOD	FL	BROWARD
33022	HOLLYWOOD	FL	BROWARD
33023	HOLLYWOOD	FL	BROWARD
33023	HOLLYWOOD	FL	BROWARD
33023	HOLLYWOOD	FL	BROWARD
33023	HOLLYWOOD	FL	BROWARD
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33025	HOLLYWOOD	FL	BROWARD
33025	HOLLYWOOD	FL	BROWARD
33025	HOLLYWOOD	FL	BROWARD
33025	HOLLYWOOD	FL	BROWARD
33026	HOLLYWOOD	FL	BROWARD
33026	PEMBROKE PINES	FL	BROWARD
33026	HOLLYWOOD	FL	BROWARD
33026	HOLLYWOOD	FL	BROWARD
33026	HOLLYWOOD	FL	BROWARD
33027	HOLLYWOOD	FL	BROWARD
33027	HOLLYWOOD	FL	BROWARD
33027	HOLLYWOOD	FL	BROWARD
33027	HOLLYWOOD	FL	BROWARD
33028	PEMBROKE PINES	FL	BROWARD
33028	PEMBROKE PINES	FL	BROWARD
33028	PEMBROKE PINES	FL	BROWARD
33029	HOLLYWOOD	FL	BROWARD
33029	HOLLYWOOD	FL	BROWARD

33029	HOLLYWOOD	FL	BROWARD
33029	HOLLYWOOD	FL	BROWARD
33060	POMPANO BEACH	FL	BROWARD
33061	POMPANO BEACH	FL	BROWARD
33062	POMPANO BEACH	FL	BROWARD
33062	POMPANO BEACH	FL	BROWARD
33062	POMPANO BEACH	FL	BROWARD
33062	POMPANO BEACH	FL	BROWARD
33062	POMPANO BEACH	FL	BROWARD
33063	POMPANO BEACH	FL	BROWARD
33063	POMPANO BEACH	FL	BROWARD
33063	POMPANO BEACH	FL	BROWARD
33064	POMPANO BEACH	FL	BROWARD
33064	POMPANO BEACH	FL	BROWARD
33064	POMPANO BEACH	FL	BROWARD
33064	POMPANO BEACH	FL	BROWARD
33065	CORAL SPRINGS	FL	BROWARD
33065	CORAL SPRINGS	FL	BROWARD
33065	CORAL SPRINGS	FL	BROWARD
33066	POMPANO BEACH	FL	BROWARD
33066	POMPANO BEACH	FL	BROWARD
33067	POMPANO BEACH	FL	BROWARD
33067	POMPANO BEACH	FL	BROWARD
33067	POMPANO BEACH	FL	BROWARD
33068	POMPANO BEACH	FL	BROWARD
33068	POMPANO BEACH	FL	BROWARD
33068	POMPANO BEACH	FL	BROWARD
33068	POMPANO BEACH	FL	BROWARD
33069	POMPANO BEACH	FL	BROWARD
33071	CORAL SPRINGS	FL	BROWARD
33071	CORAL SPRINGS	FL	BROWARD
33072	POMPANO BEACH	FL	BROWARD
33073	POMPANO BEACH	FL	BROWARD
33073	POMPANO BEACH	FL	BROWARD
33073	POMPANO BEACH	FL	BROWARD
33073	POMPANO BEACH	FL	BROWARD
33073	POMPANO BEACH	FL	BROWARD
33074	POMPANO BEACH	FL	BROWARD
33074	POMPANO BEACH	FL	BROWARD
33074	POMPANO BEACH	FL	BROWARD
33074	POMPANO BEACH	FL	BROWARD
33075	CORAL SPRINGS	FL	BROWARD
33075	CORAL SPRINGS	FL	BROWARD
33076	POMPANO BEACH	FL	BROWARD
33076	POMPANO BEACH	FL	BROWARD
33076	POMPANO BEACH	FL	BROWARD
33077	POMPANO BEACH	FL	BROWARD

33077	POMPANO BEACH	FL	BROWARD
33081	HOLLYWOOD	FL	BROWARD
33082	PEMBROKE PINES	FL	BROWARD
33082	PEMBROKE PINES	FL	BROWARD
33082	PEMBROKE PINES	FL	BROWARD
33083	HOLLYWOOD	FL	BROWARD
33084	HOLLYWOOD	FL	BROWARD
33084	HOLLYWOOD	FL	BROWARD
33084	HOLLYWOOD	FL	BROWARD
33093	MARGATE	FL	BROWARD
33093	MARGATE	FL	BROWARD
33093	MARGATE	FL	BROWARD
33093	MARGATE	FL	BROWARD
33097	COCONUT CREEK	FL	BROWARD
33097	COCONUT CREEK	FL	BROWARD
33301	FORT LAUDERDALE	FL	BROWARD
33301	FORT LAUDERDALE	FL	BROWARD
33302	FORT LAUDERDALE	FL	BROWARD
33302	FORT LAUDERDALE	FL	BROWARD
33303	FORT LAUDERDALE	FL	BROWARD
33303	FORT LAUDERDALE	FL	BROWARD
33304	FORT LAUDERDALE	FL	BROWARD
33304	FORT LAUDERDALE	FL	BROWARD
33304	FORT LAUDERDALE	FL	BROWARD
33305	FORT LAUDERDALE	FL	BROWARD
33305	FORT LAUDERDALE	FL	BROWARD
33305	FORT LAUDERDALE	FL	BROWARD
33305	FORT LAUDERDALE	FL	BROWARD
33305	FORT LAUDERDALE	FL	BROWARD
33306	FORT LAUDERDALE	FL	BROWARD
33306	FORT LAUDERDALE	FL	BROWARD
33306	FORT LAUDERDALE	FL	BROWARD
33306	FORT LAUDERDALE	FL	BROWARD
33307	FORT LAUDERDALE	FL	BROWARD
33307	FORT LAUDERDALE	FL	BROWARD
33307	FORT LAUDERDALE	FL	BROWARD
33308	FORT LAUDERDALE	FL	BROWARD
33308	FORT LAUDERDALE	FL	BROWARD
33308	FORT LAUDERDALE	FL	BROWARD
33308	FORT LAUDERDALE	FL	BROWARD
33308	FORT LAUDERDALE	FL	BROWARD
33308	FORT LAUDERDALE	FL	BROWARD
33308	FORT LAUDERDALE	FL	BROWARD
33309	FORT LAUDERDALE	FL	BROWARD
33309	FORT LAUDERDALE	FL	BROWARD
33309	FORT LAUDERDALE	FL	BROWARD
33309	FORT LAUDERDALE	FL	BROWARD

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33309	FORT LAUDERDALE	FL	BROWARD
33309	FORT LAUDERDALE	FL	BROWARD
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33310	FORT LAUDERDALE	FL	BROWARD
33310	FORT LAUDERDALE	FL	BROWARD
33311	FORT LAUDERDALE	FL	BROWARD
33311	FORT LAUDERDALE	FL	BROWARD
33311	FORT LAUDERDALE	FL	BROWARD
33311	FORT LAUDERDALE	FL	BROWARD
33311	FORT LAUDERDALE	FL	BROWARD
33311	FORT LAUDERDALE	FL	BROWARD
33311	FORT LAUDERDALE	FL	BROWARD
33311	FORT LAUDERDALE	FL	BROWARD
33312	FORT LAUDERDALE	FL	BROWARD
33312	FORT LAUDERDALE	FL	BROWARD
33312	FORT LAUDERDALE	FL	BROWARD
33312	FORT LAUDERDALE	FL	BROWARD
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33313	FORT LAUDERDALE	FL	BROWARD
33313	FORT LAUDERDALE	FL	BROWARD
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33314	FORT LAUDERDALE	FL	BROWARD
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33315	FORT LAUDERDALE	FL	BROWARD
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33316	FORT LAUDERDALE	FL	BROWARD
33316	FORT LAUDERDALE	FL	BROWARD
33316	FORT LAUDERDALE	FL	BROWARD
33317	FORT LAUDERDALE	FL	BROWARD
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33317	FORT LAUDERDALE	FL	BROWARD
33318	FORT LAUDERDALE	FL	BROWARD
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33319	FORT LAUDERDALE	FL	BROWARD

33319	FORT LAUDERDALE	FL	BROWARD
33319	FORT LAUDERDALE	FL	BROWARD
33319	FORT LAUDERDALE	FL	BROWARD
33319	FORT LAUDERDALE	FL	BROWARD
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33319	FORT LAUDERDALE	FL	BROWARD
33319	FORT LAUDERDALE	FL	BROWARD
33320	FORT LAUDERDALE	FL	BROWARD
33320	FORT LAUDERDALE	FL	BROWARD
33320	FORT LAUDERDALE	FL	BROWARD
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33321	FORT LAUDERDALE	FL	BROWARD
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33324	FORT LAUDERDALE	FL	BROWARD
33325	FORT LAUDERDALE	FL	BROWARD
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33325	FORT LAUDERDALE	FL	BROWARD
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33326	FORT LAUDERDALE	FL	BROWARD
33326	FORT LAUDERDALE	FL	BROWARD
33326	FORT LAUDERDALE	FL	BROWARD
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33330	FORT LAUDERDALE	FL	BROWARD
33330	FORT LAUDERDALE	FL	BROWARD
33330	FORT LAUDERDALE	FL	BROWARD
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33331	FORT LAUDERDALE	FL	BROWARD
33331	FORT LAUDERDALE	FL	BROWARD
33331	FORT LAUDERDALE	FL	BROWARD
33331	FORT LAUDERDALE	FL	BROWARD
33331	FORT LAUDERDALE	FL	BROWARD
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33335	FORT LAUDERDALE	FL	BROWARD
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33338	FORT LAUDERDALE	FL	BROWARD
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33339	FORT LAUDERDALE	FL	BROWARD
33340	FORT LAUDERDALE	FL	BROWARD
33340	FORT LAUDERDALE	FL	BROWARD
33345	FORT LAUDERDALE	FL	BROWARD
33345	FORT LAUDERDALE	FL	BROWARD
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33349	FORT LAUDERDALE	FL	BROWARD

33349	FORT LAUDERDALE	FL	BROWARD
33351	FORT LAUDERDALE	FL	BROWARD
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33355	FORT LAUDERDALE	FL	BROWARD
33355	FORT LAUDERDALE	FL	BROWARD
33355	FORT LAUDERDALE	FL	BROWARD
33359	FORT LAUDERDALE	FL	BROWARD
33359	FORT LAUDERDALE	FL	BROWARD
33359	FORT LAUDERDALE	FL	BROWARD
33388	PLANTATION	FL	BROWARD
33388	PLANTATION	FL	BROWARD
33388	PLANTATION	FL	BROWARD
33388	PLANTATION	FL	BROWARD
33394	FORT LAUDERDALE	FL	BROWARD
33394	FORT LAUDERDALE	FL	BROWARD
33394	FORT LAUDERDALE	FL	BROWARD
33394	FORT LAUDERDALE	FL	BROWARD
33441	DEERFIELD BEACH	FL	BROWARD
33441	DEERFIELD BEACH	FL	BROWARD
33442	DEERFIELD BEACH	FL	BROWARD
33442	DEERFIELD BEACH	FL	BROWARD
33443	DEERFIELD BEACH	FL	BROWARD
33443	DEERFIELD BEACH	FL	BROWARD
33825	AVON PARK	FL	HIGHLANDS
33826	AVON PARK	FL	HIGHLANDS
33852	LAKE PLACID	FL	HIGHLANDS
33857	LORIDA	FL	HIGHLANDS
33862	LAKE PLACID	FL	HIGHLANDS
33870	SEBRING	FL	HIGHLANDS
33871	SEBRING	FL	HIGHLANDS
33872	SEBRING	FL	HIGHLANDS
33875	SEBRING	FL	HIGHLANDS
33876	SEBRING	FL	HIGHLANDS
33960	VENUS	FL	HIGHLANDS
32948	FELLSMERE	FL	INDIAN RIVER
32957	ROSELAND	FL	INDIAN RIVER
32958	SEBASTIAN	FL	INDIAN RIVER
32960	VERO BEACH	FL	INDIAN RIVER
32961	VERO BEACH	FL	INDIAN RIVER
32962	VERO BEACH	FL	INDIAN RIVER
32963	VERO BEACH	FL	INDIAN RIVER
32963	VERO BEACH	FL	INDIAN RIVER
32963	VERO BEACH	FL	INDIAN RIVER
32963	VERO BEACH	FL	INDIAN RIVER

32964	VERO BEACH	FL	INDIAN RIVER
32965	VERO BEACH	FL	INDIAN RIVER
32966	VERO BEACH	FL	INDIAN RIVER
32966	VERO BEACH	FL	INDIAN RIVER
32967	VERO BEACH	FL	INDIAN RIVER
32968	VERO BEACH	FL	INDIAN RIVER
32968	VERO BEACH	FL	INDIAN RIVER
32969	VERO BEACH	FL	INDIAN RIVER
32969	VERO BEACH	FL	INDIAN RIVER
32970	WABASSO	FL	INDIAN RIVER
32971	WINTER BEACH	FL	INDIAN RIVER
32978	SEBASTIAN	FL	INDIAN RIVER
33455	HOBE SOUND	FL	MARTIN
33475	HOBE SOUND	FL	MARTIN
34956	INDIANTOWN	FL	MARTIN
34957	JENSEN BEACH	FL	MARTIN
34957	JENSEN BEACH	FL	MARTIN
34957	JENSEN BEACH	FL	MARTIN
34957	JENSEN BEACH	FL	MARTIN
34958	JENSEN BEACH	FL	MARTIN
34990	PALM CITY	FL	MARTIN
34991	PALM CITY	FL	MARTIN
34992	PORT SALERNO	FL	MARTIN
34994	STUART	FL	MARTIN
34995	STUART	FL	MARTIN
34996	STUART	FL	MARTIN
34996	STUART	FL	MARTIN
34997	STUART	FL	MARTIN
33002	HIALEAH	FL	MIAMI-DADE
33010	HIALEAH	FL	MIAMI-DADE
33010	HIALEAH	FL	MIAMI-DADE
33011	HIALEAH	FL	MIAMI-DADE
33012	HIALEAH	FL	MIAMI-DADE
33013	HIALEAH	FL	MIAMI-DADE
33014	HIALEAH	FL	MIAMI-DADE
33014	HIALEAH	FL	MIAMI-DADE
33014	HIALEAH	FL	MIAMI-DADE
33014	HIALEAH	FL	MIAMI-DADE
33015	HIALEAH	FL	MIAMI-DADE
33015	HIALEAH	FL	MIAMI-DADE
33015	HIALEAH	FL	MIAMI-DADE
33015	HIALEAH	FL	MIAMI-DADE
33015	HIALEAH	FL	MIAMI-DADE
33015	HIALEAH	FL	MIAMI-DADE
33016	HIALEAH	FL	MIAMI-DADE
33016	HIALEAH	FL	MIAMI-DADE
33016	HIALEAH	FL	MIAMI-DADE
33016	HIALEAH	FL	MIAMI-DADE

33017	HIALEAH	FL	MIAMI-DADE
33017	HIALEAH	FL	MIAMI-DADE
33018	HIALEAH	FL	MIAMI-DADE
33018	HIALEAH	FL	MIAMI-DADE
33018	HIALEAH	FL	MIAMI-DADE
33018	HIALEAH	FL	MIAMI-DADE
33030	HOMESTEAD	FL	MIAMI-DADE
33030	HOMESTEAD	FL	MIAMI-DADE
33030	HOMESTEAD	FL	MIAMI-DADE
33030	HOMESTEAD	FL	MIAMI-DADE
33031	HOMESTEAD	FL	MIAMI-DADE
33031	HOMESTEAD	FL	MIAMI-DADE
33032	HOMESTEAD	FL	MIAMI-DADE
33032	HOMESTEAD	FL	MIAMI-DADE
33032	HOMESTEAD	FL	MIAMI-DADE
33032	HOMESTEAD	FL	MIAMI-DADE
33033	HOMESTEAD	FL	MIAMI-DADE
33033	HOMESTEAD	FL	MIAMI-DADE
33033	HOMESTEAD	FL	MIAMI-DADE
33034	HOMESTEAD	FL	MIAMI-DADE
33034	HOMESTEAD	FL	MIAMI-DADE
33034	HOMESTEAD	FL	MIAMI-DADE
33034	HOMESTEAD	FL	MIAMI-DADE
33035	HOMESTEAD	FL	MIAMI-DADE
33039	HOMESTEAD	FL	MIAMI-DADE
33039	HOMESTEAD	FL	MIAMI-DADE
33039	HOMESTEAD	FL	MIAMI-DADE
33054	OPA LOCKA	FL	MIAMI-DADE
33054	OPA LOCKA	FL	MIAMI-DADE
33055	OPA LOCKA	FL	MIAMI-DADE
33055	OPA LOCKA	FL	MIAMI-DADE
33055	OPA LOCKA	FL	MIAMI-DADE
33056	MIAMI GARDENS	FL	MIAMI-DADE
33056	MIAMI GARDENS	FL	MIAMI-DADE
33056	MIAMI GARDENS	FL	MIAMI-DADE
33090	HOMESTEAD	FL	MIAMI-DADE
33092	HOMESTEAD	FL	MIAMI-DADE
33092	HOMESTEAD	FL	MIAMI-DADE
33092	HOMESTEAD	FL	MIAMI-DADE
33101	MIAMI	FL	MIAMI-DADE
33102	MIAMI	FL	MIAMI-DADE
33106	MIAMI	FL	MIAMI-DADE
33106	MIAMI	FL	MIAMI-DADE
33109	MIAMI BEACH	FL	MIAMI-DADE
33109	MIAMI BEACH	FL	MIAMI-DADE
33109	MIAMI BEACH	FL	MIAMI-DADE
33111	MIAMI	FL	MIAMI-DADE

[illegible]

[illegible]

33157	MIAMI	FL	MIAMI-DADE
33157	MIAMI	FL	MIAMI-DADE
33157	MIAMI	FL	MIAMI-DADE
33157	MIAMI	FL	MIAMI-DADE
33157	MIAMI	FL	MIAMI-DADE
33157	MIAMI	FL	MIAMI-DADE
33157	MIAMI	FL	MIAMI-DADE
33157	MIAMI	FL	MIAMI-DADE
33158	MIAMI	FL	MIAMI-DADE
33158	MIAMI	FL	MIAMI-DADE
33158	MIAMI	FL	MIAMI-DADE
33158	MIAMI	FL	MIAMI-DADE
33158	MIAMI	FL	MIAMI-DADE
33158	MIAMI	FL	MIAMI-DADE
33158	MIAMI	FL	MIAMI-DADE
33160	NORTH MIAMI BEACH	FL	MIAMI-DADE
33160	NORTH MIAMI BEACH	FL	MIAMI-DADE
33160	NORTH MIAMI BEACH	FL	MIAMI-DADE
33160	NORTH MIAMI BEACH	FL	MIAMI-DADE
33160	NORTH MIAMI BEACH	FL	MIAMI-DADE
33160	NORTH MIAMI BEACH	FL	MIAMI-DADE
33161	MIAMI	FL	MIAMI-DADE
33161	MIAMI	FL	MIAMI-DADE
33161	MIAMI	FL	MIAMI-DADE
33161	MIAMI	FL	MIAMI-DADE
33161	MIAMI	FL	MIAMI-DADE
33162	MIAMI	FL	MIAMI-DADE
33162	MIAMI	FL	MIAMI-DADE
33162	MIAMI	FL	MIAMI-DADE
33162	MIAMI	FL	MIAMI-DADE
33163	MIAMI	FL	MIAMI-DADE
33163	MIAMI	FL	MIAMI-DADE
33164	MIAMI	FL	MIAMI-DADE
33164	MIAMI	FL	MIAMI-DADE
33164	MIAMI	FL	MIAMI-DADE
33164	MIAMI	FL	MIAMI-DADE
33164	MIAMI	FL	MIAMI-DADE
33165	MIAMI	FL	MIAMI-DADE
33165	MIAMI	FL	MIAMI-DADE
33165	MIAMI	FL	MIAMI-DADE
33165	MIAMI	FL	MIAMI-DADE
33166	MIAMI	FL	MIAMI-DADE
33166	MIAMI	FL	MIAMI-DADE
33166	MIAMI	FL	MIAMI-DADE
33166	MIAMI	FL	MIAMI-DADE

[illegible]

33182	MIAMI	FL	MIAMI-DADE
33182	MIAMI	FL	MIAMI-DADE
33182	MIAMI	FL	MIAMI-DADE
33182	MIAMI	FL	MIAMI-DADE
33183	MIAMI	FL	MIAMI-DADE
33183	MIAMI	FL	MIAMI-DADE
33184	MIAMI	FL	MIAMI-DADE
33184	MIAMI	FL	MIAMI-DADE
33185	MIAMI	FL	MIAMI-DADE
33185	MIAMI	FL	MIAMI-DADE
33185	MIAMI	FL	MIAMI-DADE
33186	MIAMI	FL	MIAMI-DADE
33186	MIAMI	FL	MIAMI-DADE
33187	MIAMI	FL	MIAMI-DADE
33187	MIAMI	FL	MIAMI-DADE
33188	MIAMI	FL	MIAMI-DADE
33188	MIAMI	FL	MIAMI-DADE
33189	MIAMI	FL	MIAMI-DADE
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33189	MIAMI	FL	MIAMI-DADE
33189	MIAMI	FL	MIAMI-DADE
33190	MIAMI	FL	MIAMI-DADE
33190	MIAMI	FL	MIAMI-DADE
33190	MIAMI	FL	MIAMI-DADE
33190	MIAMI	FL	MIAMI-DADE
33191	MIAMI	FL	MIAMI-DADE
33191	MIAMI	FL	MIAMI-DADE
33192	MIAMI	FL	MIAMI-DADE
33192	MIAMI	FL	MIAMI-DADE
33193	MIAMI	FL	MIAMI-DADE
33194	MIAMI	FL	MIAMI-DADE
33194	MIAMI	FL	MIAMI-DADE
33194	MIAMI	FL	MIAMI-DADE
33195	MIAMI	FL	MIAMI-DADE
33195	MIAMI	FL	MIAMI-DADE
33195	MIAMI	FL	MIAMI-DADE
33196	MIAMI	FL	MIAMI-DADE
33197	MIAMI	FL	MIAMI-DADE
33197	MIAMI	FL	MIAMI-DADE
33198	MIAMI	FL	MIAMI-DADE
33198	MIAMI	FL	MIAMI-DADE
33199	MIAMI	FL	MIAMI-DADE
33199	MIAMI	FL	MIAMI-DADE
33199	MIAMI	FL	MIAMI-DADE
33206	MIAMI	FL	MIAMI-DADE
33206	MIAMI	FL	MIAMI-DADE
33206	MIAMI	FL	MIAMI-DADE

33222	MIAMI	FL	MIAMI-DADE
33222	MIAMI	FL	MIAMI-DADE
33231	MIAMI	FL	MIAMI-DADE
33233	MIAMI	FL	MIAMI-DADE
33233	MIAMI	FL	MIAMI-DADE
33234	MIAMI	FL	MIAMI-DADE
33234	MIAMI	FL	MIAMI-DADE
33234	MIAMI	FL	MIAMI-DADE
33234	MIAMI	FL	MIAMI-DADE
33234	MIAMI	FL	MIAMI-DADE
33238	MIAMI	FL	MIAMI-DADE
33239	MIAMI BEACH	FL	MIAMI-DADE
33239	MIAMI BEACH	FL	MIAMI-DADE
33239	MIAMI BEACH	FL	MIAMI-DADE
33242	MIAMI	FL	MIAMI-DADE
33243	MIAMI	FL	MIAMI-DADE
33243	MIAMI	FL	MIAMI-DADE
33245	MIAMI	FL	MIAMI-DADE
33247	MIAMI	FL	MIAMI-DADE
33255	MIAMI	FL	MIAMI-DADE
33255	MIAMI	FL	MIAMI-DADE
33256	MIAMI	FL	MIAMI-DADE
33256	MIAMI	FL	MIAMI-DADE
33256	MIAMI	FL	MIAMI-DADE
33256	MIAMI	FL	MIAMI-DADE
33257	MIAMI	FL	MIAMI-DADE
33257	MIAMI	FL	MIAMI-DADE
33261	MIAMI	FL	MIAMI-DADE
33261	MIAMI	FL	MIAMI-DADE
33261	MIAMI	FL	MIAMI-DADE
33261	MIAMI	FL	MIAMI-DADE
33265	MIAMI	FL	MIAMI-DADE
33265	MIAMI	FL	MIAMI-DADE
33265	MIAMI	FL	MIAMI-DADE
33266	MIAMI	FL	MIAMI-DADE
33266	MIAMI	FL	MIAMI-DADE
33269	MIAMI	FL	MIAMI-DADE
33280	MIAMI	FL	MIAMI-DADE
33283	MIAMI	FL	MIAMI-DADE
33296	MIAMI	FL	MIAMI-DADE
33299	MIAMI	FL	MIAMI-DADE
33001	LONG KEY	FL	MONROE
33001	LONG KEY	FL	MONROE
33001	LONG KEY	FL	MONROE
33001	LONG KEY	FL	MONROE
33036	ISLAMORADA	FL	MONROE
33036	ISLAMORADA	FL	MONROE

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33050	MARATHON	FL	MONROE
33050	MARATHON	FL	MONROE
33050	MARATHON	FL	MONROE
33051	KEY COLONY BEACH	FL	MONROE
33051	KEY COLONY BEACH	FL	MONROE
33051	KEY COLONY BEACH	FL	MONROE
33052	MARATHON SHORES	FL	MONROE
33052	MARATHON SHORES	FL	MONROE
33052	MARATHON SHORES	FL	MONROE
33070	TAVERNIER	FL	MONROE
33070	TAVERNIER	FL	MONROE
34972	OKEECHOBEE	FL	OKEECHOBEE
34972	OKEECHOBEE	FL	OKEECHOBEE
34972	OKEECHOBEE	FL	OKEECHOBEE
34972	OKEECHOBEE	FL	OKEECHOBEE
34973	OKEECHOBEE	FL	OKEECHOBEE
34974	OKEECHOBEE	FL	OKEECHOBEE
33401	WEST PALM BEACH	FL	PALM BEACH
33401	WEST PALM BEACH	FL	PALM BEACH
33402	WEST PALM BEACH	FL	PALM BEACH
33402	WEST PALM BEACH	FL	PALM BEACH
33403	WEST PALM BEACH	FL	PALM BEACH
33403	WEST PALM BEACH	FL	PALM BEACH
33403	WEST PALM BEACH	FL	PALM BEACH
33403	WEST PALM BEACH	FL	PALM BEACH
33403	WEST PALM BEACH	FL	PALM BEACH
33403	WEST PALM BEACH	FL	PALM BEACH
33403	WEST PALM BEACH	FL	PALM BEACH
33403	WEST PALM BEACH	FL	PALM BEACH
33403	WEST PALM BEACH	FL	PALM BEACH
33403	WEST PALM BEACH	FL	PALM BEACH
33404	WEST PALM BEACH	FL	PALM BEACH
33404	WEST PALM BEACH	FL	PALM BEACH
33404	WEST PALM BEACH	FL	PALM BEACH
33404	WEST PALM BEACH	FL	PALM BEACH
33404	WEST PALM BEACH	FL	PALM BEACH
33404	WEST PALM BEACH	FL	PALM BEACH
33404	WEST PALM BEACH	FL	PALM BEACH
33404	WEST PALM BEACH	FL	PALM BEACH
33404	WEST PALM BEACH	FL	PALM BEACH
33405	WEST PALM BEACH	FL	PALM BEACH
33405	WEST PALM BEACH	FL	PALM BEACH
33406	WEST PALM BEACH	FL	PALM BEACH
33406	WEST PALM BEACH	FL	PALM BEACH
33406	WEST PALM BEACH	FL	PALM BEACH
33406	WEST PALM BEACH	FL	PALM BEACH
33406	WEST PALM BEACH	FL	PALM BEACH
33406	WEST PALM BEACH	FL	PALM BEACH
33406	WEST PALM BEACH	FL	PALM BEACH
33406	WEST PALM BEACH	FL	PALM BEACH
33407	WEST PALM BEACH	FL	PALM BEACH
33407	WEST PALM BEACH	FL	PALM BEACH

33407	WEST PALM BEACH	FL	PALM BEACH
33407	WEST PALM BEACH	FL	PALM BEACH
33408	NORTH PALM BEACH	FL	PALM BEACH
33408	NORTH PALM BEACH	FL	PALM BEACH
33408	NORTH PALM BEACH	FL	PALM BEACH
33408	NORTH PALM BEACH	FL	PALM BEACH
33408	NORTH PALM BEACH	FL	PALM BEACH
33408	NORTH PALM BEACH	FL	PALM BEACH
33408	NORTH PALM BEACH	FL	PALM BEACH
33408	NORTH PALM BEACH	FL	PALM BEACH
33409	WEST PALM BEACH	FL	PALM BEACH
33409	WEST PALM BEACH	FL	PALM BEACH
33409	WEST PALM BEACH	FL	PALM BEACH
33410	PALM BEACH GARDENS	FL	PALM BEACH
33410	PALM BEACH GARDENS	FL	PALM BEACH
33410	PALM BEACH GARDENS	FL	PALM BEACH
33410	PALM BEACH GARDENS	FL	PALM BEACH
33410	PALM BEACH GARDENS	FL	PALM BEACH
33410	PALM BEACH GARDENS	FL	PALM BEACH
33411	WEST PALM BEACH	FL	PALM BEACH
33411	WEST PALM BEACH	FL	PALM BEACH
33411	WEST PALM BEACH	FL	PALM BEACH
33411	WEST PALM BEACH	FL	PALM BEACH
33411	ROYAL PALM BEACH	FL	PALM BEACH
33411	WEST PALM BEACH	FL	PALM BEACH
33411	ROYAL PALM BEACH	FL	PALM BEACH
33412	WEST PALM BEACH	FL	PALM BEACH
33412	WEST PALM BEACH	FL	PALM BEACH
33412	WEST PALM BEACH	FL	PALM BEACH
33412	WEST PALM BEACH	FL	PALM BEACH
33412	WEST PALM BEACH	FL	PALM BEACH
33412	ROYAL PALM BEACH	FL	PALM BEACH
33412	WEST PALM BEACH	FL	PALM BEACH
33413	WEST PALM BEACH	FL	PALM BEACH
33413	WEST PALM BEACH	FL	PALM BEACH
33413	WEST PALM BEACH	FL	PALM BEACH
33413	WEST PALM BEACH	FL	PALM BEACH
33414	WELLINGTON	FL	PALM BEACH
33414	WELLINGTON	FL	PALM BEACH
33414	WELLINGTON	FL	PALM BEACH
33414	ROYAL PALM BEACH	FL	PALM BEACH
33414	WELLINGTON	FL	PALM BEACH
33414	WELLINGTON	FL	PALM BEACH
33414	WELLINGTON	FL	PALM BEACH
33414	WELLINGTON	FL	PALM BEACH
33415	WEST PALM BEACH	FL	PALM BEACH
33415	WEST PALM BEACH	FL	PALM BEACH

33415	WEST PALM BEACH	FL	PALM BEACH
33415	WEST PALM BEACH	FL	PALM BEACH
33415	WEST PALM BEACH	FL	PALM BEACH
33416	WEST PALM BEACH	FL	PALM BEACH
33416	WEST PALM BEACH	FL	PALM BEACH
33417	WEST PALM BEACH	FL	PALM BEACH
33417	WEST PALM BEACH	FL	PALM BEACH
33417	WEST PALM BEACH	FL	PALM BEACH
33418	PALM BEACH GARDENS	FL	PALM BEACH
33418	PALM BEACH GARDENS	FL	PALM BEACH
33418	PALM BEACH GARDENS	FL	PALM BEACH
33418	PALM BEACH GARDENS	FL	PALM BEACH
33418	PALM BEACH GARDENS	FL	PALM BEACH
33419	WEST PALM BEACH	FL	PALM BEACH
33419	WEST PALM BEACH	FL	PALM BEACH
33419	WEST PALM BEACH	FL	PALM BEACH
33420	WEST PALM BEACH	FL	PALM BEACH
33420	WEST PALM BEACH	FL	PALM BEACH
33420	WEST PALM BEACH	FL	PALM BEACH
33420	WEST PALM BEACH	FL	PALM BEACH
33421	ROYAL PALM BEACH	FL	PALM BEACH
33421	ROYAL PALM BEACH	FL	PALM BEACH
33421	ROYAL PALM BEACH	FL	PALM BEACH
33421	ROYAL PALM BEACH	FL	PALM BEACH
33421	ROYAL PALM BEACH	FL	PALM BEACH
33421	ROYAL PALM BEACH	FL	PALM BEACH
33422	WEST PALM BEACH	FL	PALM BEACH
33422	WEST PALM BEACH	FL	PALM BEACH
33422	WEST PALM BEACH	FL	PALM BEACH
33424	BOYNTON BEACH	FL	PALM BEACH
33425	BOYNTON BEACH	FL	PALM BEACH
33426	BOYNTON BEACH	FL	PALM BEACH
33427	BOCA RATON	FL	PALM BEACH
33428	BOCA RATON	FL	PALM BEACH
33429	BOCA RATON	FL	PALM BEACH
33430	BELLE GLADE	FL	PALM BEACH
33431	BOCA RATON	FL	PALM BEACH
33432	BOCA RATON	FL	PALM BEACH
33433	BOCA RATON	FL	PALM BEACH
33434	BOCA RATON	FL	PALM BEACH
33435	BOYNTON BEACH	FL	PALM BEACH
33435	BOYNTON BEACH	FL	PALM BEACH
33435	BOYNTON BEACH	FL	PALM BEACH
33436	BOYNTON BEACH	FL	PALM BEACH
33436	BOYNTON BEACH	FL	PALM BEACH
33436	BOYNTON BEACH	FL	PALM BEACH
33436	BOYNTON BEACH	FL	PALM BEACH

33437	BOYNTON BEACH	FL	PALM BEACH
33438	CANAL POINT	FL	PALM BEACH
33438	CANAL POINT	FL	PALM BEACH
33444	DELRAY BEACH	FL	PALM BEACH
33445	DELRAY BEACH	FL	PALM BEACH
33446	DELRAY BEACH	FL	PALM BEACH
33446	DELRAY BEACH	FL	PALM BEACH
33446	DELRAY BEACH	FL	PALM BEACH
33448	DELRAY BEACH	FL	PALM BEACH
33448	DELRAY BEACH	FL	PALM BEACH
33448	DELRAY BEACH	FL	PALM BEACH
33449	LAKE WORTH	FL	PALM BEACH
33449	LAKE WORTH	FL	PALM BEACH
33449	LAKE WORTH	FL	PALM BEACH
33454	GREENACRES	FL	PALM BEACH
33454	GREENACRES	FL	PALM BEACH
33454	GREENACRES	FL	PALM BEACH
33458	JUPITER	FL	PALM BEACH
33459	LAKE HARBOR	FL	PALM BEACH
33460	LAKE WORTH	FL	PALM BEACH
33461	LAKE WORTH	FL	PALM BEACH
33461	LAKE WORTH	FL	PALM BEACH
33461	LAKE WORTH	FL	PALM BEACH
33462	LAKE WORTH	FL	PALM BEACH
33462	LAKE WORTH	FL	PALM BEACH
33462	LAKE WORTH	FL	PALM BEACH
33462	LAKE WORTH	FL	PALM BEACH
33462	LAKE WORTH	FL	PALM BEACH
33462	LAKE WORTH	FL	PALM BEACH
33463	LAKE WORTH	FL	PALM BEACH
33463	LAKE WORTH	FL	PALM BEACH
33463	LAKE WORTH	FL	PALM BEACH
33464	BOCA RATON	FL	PALM BEACH
33464	BOCA RATON	FL	PALM BEACH
33465	LAKE WORTH	FL	PALM BEACH
33465	LAKE WORTH	FL	PALM BEACH
33466	LAKE WORTH	FL	PALM BEACH
33467	LAKE WORTH	FL	PALM BEACH
33467	LAKE WORTH	FL	PALM BEACH
33467	LAKE WORTH	FL	PALM BEACH
33467	LAKE WORTH	FL	PALM BEACH
33468	JUPITER	FL	PALM BEACH
33469	JUPITER	FL	PALM BEACH
33469	JUPITER	FL	PALM BEACH
33469	JUPITER	FL	PALM BEACH
33469	JUPITER	FL	PALM BEACH
33470	LOXAHATCHEE	FL	PALM BEACH
33470	LOXAHATCHEE	FL	PALM BEACH

33470	LOXAHATCHEE	FL	PALM BEACH
33470	LOXAHATCHEE	FL	PALM BEACH
33470	LOXAHATCHEE	FL	PALM BEACH
33470	LOXAHATCHEE	FL	PALM BEACH
33470	LOXAHATCHEE	FL	PALM BEACH
33470	LOXAHATCHEE	FL	PALM BEACH
33472	BOYNTON BEACH	FL	PALM BEACH
33473	BOYNTON BEACH	FL	PALM BEACH
33474	BOYNTON BEACH	FL	PALM BEACH
33476	PAHOKEE	FL	PALM BEACH
33477	JUPITER	FL	PALM BEACH
33478	JUPITER	FL	PALM BEACH
33480	PALM BEACH	FL	PALM BEACH
33480	PALM BEACH	FL	PALM BEACH
33480	PALM BEACH	FL	PALM BEACH
33481	BOCA RATON	FL	PALM BEACH
33482	DELRAY BEACH	FL	PALM BEACH
33483	DELRAY BEACH	FL	PALM BEACH
33483	DELRAY BEACH	FL	PALM BEACH
33484	DELRAY BEACH	FL	PALM BEACH
33484	DELRAY BEACH	FL	PALM BEACH
33484	DELRAY BEACH	FL	PALM BEACH
33486	BOCA RATON	FL	PALM BEACH
33487	BOCA RATON	FL	PALM BEACH
33487	BOCA RATON	FL	PALM BEACH
33487	BOCA RATON	FL	PALM BEACH
33488	BOCA RATON	FL	PALM BEACH
33493	SOUTH BAY	FL	PALM BEACH
33496	BOCA RATON	FL	PALM BEACH
33497	BOCA RATON	FL	PALM BEACH
33498	BOCA RATON	FL	PALM BEACH
33499	BOCA RATON	FL	PALM BEACH
33499	BOCA RATON	FL	PALM BEACH
34945	FORT PIERCE	FL	SAINT LUCIE
34946	FORT PIERCE	FL	SAINT LUCIE
34947	FORT PIERCE	FL	SAINT LUCIE
34948	FORT PIERCE	FL	SAINT LUCIE
34949	FORT PIERCE	FL	SAINT LUCIE
34949	FORT PIERCE	FL	SAINT LUCIE
34949	FORT PIERCE	FL	SAINT LUCIE
34950	FORT PIERCE	FL	SAINT LUCIE
34951	FORT PIERCE	FL	SAINT LUCIE
34952	PORT SAINT LUCIE	FL	SAINT LUCIE
34952	PORT SAINT LUCIE	FL	SAINT LUCIE
34952	PORT SAINT LUCIE	FL	SAINT LUCIE
34953	PORT SAINT LUCIE	FL	SAINT LUCIE
34953	PORT SAINT LUCIE	FL	SAINT LUCIE

[illegible]

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