KAZEROUNI LAW GROUP, APC Yana A. Hart, Esq. (SBN: 306499) yana@kazlg.com Abbas Kazerounian, Esq. (SBN: 249203) ak@kazlg.com 2221 Camino Del Rio South, Suite 101 San Diego, CA 92108 Telephone: (619) 233-7770 Facsimile: (619) 297-1022 LAW OFFICE OF DANIEL G. SHAY Daniel G. Shay (SBN: 250548) danielshay@tcpafdcpa.com 2221 Camino Del Rio South, Suite 308 San Diego, CA 92108 Telephone: (619) 344-8667 Facsimile: (619) 344-8657 Attorneys for Plaintiff Lisa Nagy UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF CALIFORNIA Case No.: '19CV1664 BAS KSC LISA NAGY, individually and on behalf of all others similarly **CLASS ACTION** situated, **COMPLAINT FOR DAMAGES** Plaintiff, AND INJUNCTIVE RELIEF **PURSUANT TO THE** v. TELEPHONE CONSUMER PROTECTION ACT, 47 U.S.C. § **BANK OF AMERICA** 227 ET SEQ. CORPORATION, **Jury Trial Demanded**

CLASS ACTION COMPLAINT

Defendant.

PAGE 1

INTRODUCTION

- 1. Lisa Nagy ("Plaintiff"), brings this action for damages, injunctive relief, and any other available legal or equitable remedies, resulting from the illegal actions Bank of America Corporation ("Defendant"), in negligently, knowingly, and/or willfully contacting Plaintiff on Plaintiff's cellular telephone, in violation of the Telephone Consumer Protection Act, 47 U.S.C. § 227, et seq., ("TCPA"), thereby invading Plaintiff's privacy. Plaintiff alleges as follows upon personal knowledge as to her own acts and experiences and, as to all other matters, upon information and belief, including investigation conducted by Plaintiff's attorneys.
- 2. The TCPA was designed to prevent calls and messages like the ones described within this complaint and to protect the privacy of citizens like Plaintiff. "Voluminous consumer complaints about abuses of telephone technology—for example, computerized calls dispatched to private homes—prompted Congress to pass the TCPA." *Mims v. Arrow Fin. Servs., LLC*, 132 S. Ct. 740, 744 (2012).
- 3. In enacting the TCPA, Congress intended to give consumers a choice as to how creditors and telemarketers may call them, and made specific findings that "[t]echnologies that might allow consumers to avoid receiving such calls that are not universally available, are costly, are unlikely to be enforced, or place an inordinate burden on the consumer." TCPA, Pub.L. No. 102-243, § 11. Toward this end, Congress found that:

Banning such automated or prerecorded telephone calls to the home, except when the receiving party consents to receiving the call or when such calls are necessary in an emergency situation affecting the health and safety of the consumer, is the only effective means of protecting telephone consumers from this nuisance and privacy invasion.

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- Id. at § 12; see also, Martin v. Leading Edge Recovery Solutions, LLC, 2012 WL 3292838, at *4 (N.D. Ill. Aug. 10, 2012) (citing Congressional finding on TCPA's purpose).
- Congress also specifically found that "the evidence presented to the Congress 4. indicates that automated or prerecorded calls are a nuisance and an invasion of privacy, regardless of the type of call [...]." Id. at §§ 12-13. See also, Mims, 132 S. Ct. at 744.
- 5. As Judge Easterbrook of the Seventh Circuit explained in a TCPA case regarding calls similar to this one:

The Telephone Consumer Protection Act [...] is well known for its provisions limiting junk-fax transmissions. A less litigated part of the Act curtails the use of automated dialers and prerecorded messages to cell phones, whose subscribers often are billed by the minute as soon as the call is answered - and routing a call to voicemail counts as answering the call. An automated call to a landline phone can be an annoyance; an automated call to a cell phone adds expense to annoyance.

Soppet v. Enhanced Recovery Co., LLC, 679 F.3d 637, 638 (7th Cir. 2012).

Plaintiff brings this case as a class action seeking damages for herself and all 6. others similarly situated.

JURISDICTION & VENUE

- This Court has federal question jurisdiction because this case arises out of 7. violation of federal law.
- 8. Because Defendant conducts business within the State of California, personal jurisdiction is established. In addition, Defendant intentionally and voluntarily directed its phone calls at Plaintiff, a California resident, and this action arises from this contact with the forum.
- 9. Venue is proper pursuant to 28 U.S.C. § 1391 for the following reasons (i) Plaintiff resides in the County of San Diego, State of California, which is

within this judicial district; (ii) the conduct complained herein occurred within this judicial district; and (iii) Defendant conducted business within this judicial district at all times relevant.

PARTIES & DEFINITIONS

- 10. Plaintiff is, and at all times mentioned herein was, a natural person residing in the County of San Diego, in the State of California.
- 11. Defendant is, and at all times mentioned herein, was a Delaware corporation headquartered in North Carolina. Defendant is authorized to and regularly conducts business within the State of California.
- 12. Defendant is, and at all times mentioned herein was, a "person" as defined by 47 U.S.C. §153 (39).

FACTS

- 13. Sometime prior to April 2018, Plaintiff allegedly incurred financial obligations to Defendant (the "Debt").
- 14. Plaintiff then obtained representation from Attorney, Daniel G. Shay ("Mr. Shay").
- 15. On or about April 30, 2018, Mr. Shay, on behalf of Plaintiff, sent a cease and desist letter to Defendant by facsimile advising Defendant of Plaintiff's representation and demanding Defendant to cease all communications with Plaintiff.
- 16. Mr. Shay's letter expressly "revoke[d] any prior express consent that may have been given to receive telephone calls especially to [Plaintiff's] cellular telephone, from an automated telephone dialing system or an artificial or prerecorded voice, as outlined in the Telephone Consumer Protection Act, 47 USC. § 227 et seq.
- 17. Despite this unequivocal, explicit admonishment, Defendant continuously called Plaintiff's cellular telephone at least six times between April 30, 2018 and June 7, 2018.

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- In response to Defendant's unlawful communications made to Plaintiff, on or 18. around June 7, 2018, Mr. Shay sent Defendant another cease and desist letter through fax and regular mail demanding, once again, revoking an prior consent to be contacted by Defendant through an automated telephone dialing system ("ATDS") and that Defendant cease all communications with Plaintiff.
- 19. Nevertheless, Defendant repeatedly called Plaintiff's cellular telephone on June 8, 2018, August 8, 2018; August 9, 2018; August 16, 2018; August 20, 2018; August 21, 2018; August 23, 2018; and August 24, 2018; August 27, 2018; August 28, 2018; September 7, 2018; September 10, 2018; and September 12, 2018 using an ATDS and pre-recorded voice.
- 20. With nearly each call Defendant, through a pre-recorded and artificial voice, left a message on Plaintiff's cellular telephone stating, "This call is regarding an important servicing matter we also have some options and we'd like to discuss with you please return my call at your earliest convenience..." or some variance thereof. It is precisely this type of call that the TCPA was created to address and prohibited by 47 U.S.C. § 227(b)(1)(A).
- Plaintiff did not give "prior express consent," to receive calls using a 21. prerecorded or artificial voice; if Plaintiff ever unknowingly consented to such calls, she expressly revoked that consent through the letters, dated April 30, 2018 and June 7, 2018.
- Defendant's call was not for the purpose of an emergency. Defendant's calls 22. were unsolicited and not in response to an inquiry from Plaintiff or her attorney.
- 23. The telephone number Defendant called was assigned to a cellular telephone service for which Plaintiff incurred a charge for incoming calls pursuant to 47 U.S.C. § 227 (b)(1).

24. This telephone call made by Defendant was in violation of 47 U.S.C. § 227(b)(1). Further, this telephone call invaded Plaintiff's privacy.

CLASS ACTION ALLEGATIONS

- 25. Plaintiff brings this action on behalf of herself and on behalf of all others similarly situated ("the Class").
- 26. Plaintiff represents, and is a member of, the Class, consisting of:

All persons within the United States who received any call from Defendant or its agent/s and/or employee/s to said person's cellular telephone made through the use of any automatic telephone dialing system or prerecorded voice within the four years prior to the filing of this Complaint.

- 27. Defendant and their employees or agents are excluded from the Class. Plaintiff does not know the number of members in the Class but believes the Class members number is in the thousands, if not more. Thus, this matter should be certified as a Class action to assist in the expeditious litigation of this matter.
- 28. Plaintiff and members of the Class were harmed by the acts of Defendant in at least the following ways: Defendant illegally contacted Plaintiff and the Class members via their cellular telephones thereby causing Plaintiff and the Class members to incur certain cellular telephone charges or reduce cellular telephone time for which Plaintiff and the Class members previously paid, by having to retrieve or administer messages left by Defendant or its agents, during those illegal calls, and invading the privacy of said Plaintiff and the Class members. Plaintiff and the Class members were damaged thereby.
- 29. This suit seeks only damages and injunctive relief for recovery of economic injury on behalf of the Class and it expressly is not intended to request any recovery for personal injury and claims related thereto. Plaintiff reserves the

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right to expand the Class definition to seek recovery on behalf of additional persons as warranted as facts are learned in further investigation and discovery.

- 30. **Numerosity.** The joinder of the Class members is impractical and the disposition of their claims in the Class action will provide substantial benefits both to the parties and to the Court. The Class can be identified through Defendant's records and/or Defendant's agent's records.
- 31. Existence and Predominance of Common Questions of Law and Fact. There is a well-defined community of interest in the questions of law and fact involved affecting the parties to be represented. The questions of law and fact to the Class predominate over questions which may affect individual Class members, including the following:
 - i. Whether, within the four years prior to the filing of the Complaint, Defendant made any call(s) (other than a call made for emergency purposes or made with the prior express consent of the called party) to the Class members using any ATDS or an artificial or prerecorded voice to any telephone number assigned to a cellular telephone service;
 - ii. Whether Defendant's conduct was knowing and/or willful;
 - iii. Whether Plaintiff and the Class members were damaged thereby, and the extent of damages for such violation(s); and
 - iv. Whether Defendant should be enjoined from engaging in such conduct in the future.
- 32. **Typicality.** As a person who received calls from Defendant in which Defendant used an ATDS and an automated and prerecorded voice, without Plaintiff's prior express consent, Plaintiff is asserting claims that are typical of the Class. Plaintiff will fairly and adequately represent and protect the

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- interests of the Class in that Plaintiff has no interests antagonistic to any member of the Class.
- 33. Plaintiff and the members of the Class have all suffered irreparable harm as a result of the Defendant's unlawful and wrongful conduct. Absent a class action, the Class will continue to face the potential for irreparable harm. In addition, these violations of law will be allowed to proceed without remedy and Defendant will likely continue such illegal conduct. The size of Class member's individual claims causes, few, if any, Class members to be able to afford to seek legal redress for the wrongs complained of herein.
- 34. Adequacy of Representation. Plaintiff will fairly and adequately represent and protect the interests of the members of the Class in that Plaintiff has no interest antagonistic to any Class member. Further, Plaintiff has retained counsel experienced in handling class action claims and claims involving violations of the Telephone Consumer Protection Act.
- 35. Superiority. A class action is a superior method for the fair and efficient adjudication of this controversy. Class-wide damages are essential to induce Defendant to comply with federal law. The interest of Class members in individually controlling the prosecution of separate claims against Defendant is small because the maximum statutory damages in an individual action for violation of privacy are minimal. Management of these claims is likely to present significantly fewer difficulties than those that would be presented in numerous individual claims.
- 36. Defendant has acted on grounds generally applicable to the Class, thereby making appropriate final injunctive relief and corresponding declaratory relief with respect to the Class as a whole.

FIRST CAUSE OF ACTION:

NEGLIGENT VIOLATIONS OF THE TELEPHONE CONSUMER PROTECTION ACT 47 U.S.C. § 227 ET SEQ.

- 37. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 38. The foregoing acts and omissions of Defendant constitute multiple negligent violations of the TCPA, including but not limited to each and every one of the above-cited provisions of 47 U.S.C. § 227 et seq.
- 39. As a result of Defendant's negligent violations of 47 U.S.C. § 227 et seq., Plaintiff and the Class are entitled to an award of \$500.00 in statutory damages, for each and every violation, pursuant to 47 U.S.C. § 227(b)(3)(B).
- 40. Plaintiff and the Class are also entitled to and seek injunctive relief prohibiting such conduct in the future.

SECOND CAUSE OF ACTION:

KNOWING AND/OR WILLFUL VIOLATIONS OF THE TELEPHONE

CONSUMER PROTECTION ACT 47 U.S.C. § 227 ET SEQ.

- 41. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 42. The foregoing acts and omissions of Defendant constitute multiple knowing and/or willful violations of the TCPA, including but not limited to each and every one of the above-cited provisions of 47 U.S.C. § 227 et seq.
- 43. As a result of Defendant's knowing and/or willful violations of 47 U.S.C. § 227 et seq., Plaintiff and each member of the Class is entitled to treble damages, as provided by statute, up to \$1,500.00, for each and every violation, pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

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44. Plaintiff and the Class are also entitled to and seek injunctive relief prohibiting such conduct in the future.

PRAYER FOR RELIEF

- 45. Wherefore, Plaintiff respectfully requests the Court grant Plaintiff and each Class member the following relief against Defendant:
 - Certify the Class as requested herein;
 - Appoint Plaintiff to serve as the Class Representative in this matter;
 - Appoint Plaintiff's Counsel as Class Counsel in this matter; and
 - Any such further relief as may be just and proper.

In addition, Plaintiff and the Class pray for further judgment as follows against each Defendant:

FIRST CAUSE OF ACTION FOR NEGLIGENT VIOLATION OF THE TCPA, 47 U.S.C. § 227 ET SEQ.

- As a result of Defendant's negligent violations of 47 U.S.C. § 227(b)(1), Plaintiff seeks for herself and each Class member \$500.00 in statutory damages, for each and every violation, pursuant to 47 U.S.C. § 227(b)(3)(B).
- Pursuant to 47 U.S.C. § 227(b)(3)(A), injunctive relief prohibiting such conduct in the future.
- Any other relief the Court may deem just and proper.

SECOND CAUSE OF ACTION FOR KNOWING AND/OR WILLFUL VIOLATION OF THE TCPA, 47 U.S.C. § 227 ET SEQ.

• As a result of Defendant's willful and/or knowing violations of 47 U.S.C. § 227(b)(1), Plaintiff seeks for herself and each Class member treble damages, as provided by statute, up to \$1,500.00 for each and every violation, pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

- Pursuant to 47 U.S.C. § 227(b)(3)(A), injunctive relief prohibiting such conduct in the future.
- Any other relief the Court may deem just and proper.

TRIAL BY JURY

46. Pursuant to the Seventh Amendment to the Constitution of the United States of America, Plaintiff is entitled to, and demands, a trial by jury.

Respectfully submitted,

Date: September 3, 2019 KAZEROUNI LAW GROUP, APC

By: s/ Yana A. Hart

Yana A. Hart, Esq. Attorneys for Plaintiff yana@kazlg.com

$_{ m JS~44~(Rev.~06/1)}$ Case 3:19-cv-01664-BAS-KSCI Procure of 1 Siled 09/03/19 PageID.12 Page 1 of 1

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

purpose of initiating the civil d	ocket sheet. (SEE INSTRUC	TIONS ON NEXT PAGE OF TI	HIS FORM.)	, 1		
I. (a) PLAINTIFFS			DEFENDANTS	DEFENDANTS		
Lisa Nagy			Bank of America Corporation			
(c) Attorneys (Firm Name, Address, and Telephone Number) Yana A. Hart, Kazerouni Law Group, APC, 2221 Camino Del Rio S, Suite 1 Diego, CA 92108, (619) 233-7770 Daniel G. Shay, Law Office of Daniel G. Shay, 2221 Camino Del Rio S, Su San Diego, CA 92108, (619) 222-7429						
II. BASIS OF JURISD		ne Box Only)	I. CITIZENSHIP OF P	RINCIPAL PARTIES	(Place an "X" in One Box for Plaintif	
☐ 1 U.S. Government Plaintiff	X 3 Federal Question (U.S. Government Not a Party)			TF DEF 1		
☐ 2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizenship of Parties in Item III)		Citizen of Another State	2		
			Citizen or Subject of a Foreign Country	3	□ 6 □ 6	
IV. NATURE OF SUIT		ely) PRTS	FORFEITURE/PENALTY	Click here for: Nature BANKRUPTCY	of Suit Code Descriptions. 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 (Excludes Veterans) □ 153 Recovery of Overpayment of Veteran's Benefits □ 160 Stockholders' Suits □ 190 Other Contract □ 195 Contract Product Liability □ 196 Franchise REAL PROPERTY □ 210 Land Condemnation □ 220 Foreclosure □ 230 Rent Lease & Ejectment □ 240 Torts to Land □ 245 Tort Product Liability □ 290 All Other Real Property	PERSONAL INJURY 310 Airplane 315 Airplane Product Liability 320 Assault, Libel & Slander 330 Federal Employers' Liability 340 Marine 345 Marine Product Liability 350 Motor Vehicle Product Liability 360 Other Personal Injury 362 Personal Injury Medical Malpractice CIVIL RIGHTS 440 Other Civil Rights 441 Voting 442 Employment 443 Housing/ Accommodations 445 Amer. w/Disabilities - Employment 446 Amer. w/Disabilities - Other 448 Education	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 70 Stephone Personal Product Liability PRISONER PETITIONS Habeas Corpus: 463 Alien Detainee 510 Motions to Vacate Sentence 530 General 535 Death Penalty Other: 540 Mandamus & Other 550 Civil Rights 555 Prison Condition 560 Civil Detainee - Conditions of Confinement	☐ 625 Drug Related Seizure of Property 21 USC 881 ☐ 690 Other	□ 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	
	moved from 3 Cite the U.S. Civil Sta	Appellate Court tute under which you are fi	Reinstated or Reopened 5 Transft Anothe (specify)	er District Litigation Transfer	n - Litigation -	
VI. CAUSE OF ACTIO	ON 47 U.S.C. § 227 e	t seq.				
VII. REQUESTED IN COMPLAINT: CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.			DEMAND \$ 5,000,000.00	, , , , , , , , , , , , , , , , , , ,		
VIII. RELATED CASI IF ANY	E(S) (See instructions):	JUDGE		DOCKET NUMBER		
DATE 09/03/2019 FOR OFFICE USE ONLY	SIGNATURE OF ATTORNEY OF RECORD s/ Yana A. Hart					
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ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Class Action Claims Bank of America Made Illegal Robocalls to Customers</u>