BARSHAY SANDERS, PLLC

100 Garden City Plaza, Suite 500 Garden City, New York 11530 Tel: (516) 203-7600 Fax: (516) 706-5055 Email: ConsumerRights@BarshaySanders.com Attorneys for Plaintiff Our File No.: 111758

UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK

Geraldine Pisk, individually and on behalf of all others similarly situated,

Plaintiff,

vs.

Docket No:

CLASS ACTION COMPLAINT

JURY TRIAL DEMANDED

Northstar Location Services, LLC,

Defendant.

Geraldine Pisk, individually and on behalf of all others similarly situated (hereinafter referred to as "*Plaintiff*"), by and through the undersigned counsel, complains, states and alleges against Northstar Location Services, LLC (hereinafter referred to as "*Defendant*"), as follows:

INTRODUCTION

1. This action seeks to recover for violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.*, ("FDCPA").

JURISDICTION AND VENUE

2. This Court has federal subject matter jurisdiction pursuant to 28 U.S.C. § 1331 and 15 U.S.C. § 1692k(d).

3. Venue is proper under 28 U.S.C. §1391(b) because a substantial part of the events or omissions giving rise to the claim occurred in this Judicial District.

4. At all relevant times, Defendant conducted business within the State of New York.

BARSHAY | SANDERS PLLC 100 GARDEN CTY PLAZA, SUITE 500 GARDEN CTY, NEW YORK 11530 Case 2:17-cv-02719 Document 1 Filed 05/04/17 Page 2 of 8 PageID #: 2

PARTIES

5. Plaintiff Nicole Vouvounas is an individual who is a citizen of the State of New York residing in Suffolk County, New York.

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

7. On information and belief, Defendant Northstar Location Services, LLC, is a New York Limited Liability Company with a principal place of business in Erie County, New York.

8. Defendant is regularly engaged, for profit, in the collection of debts allegedly owed by consumers.

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

ALLEGATIONS

10. Defendant alleges Plaintiff owes a debt ("the debt").

11. The debt was primarily for personal, family or household purposes and is therefore a "debt" as defined by 15 U.S.C. § 1692a(5).

12. Sometime after the incurrence of the debt Plaintiff fell behind on payments owed.

13. The debt was incurred on a credit card issued by Barclays Bank Delaware.

14. At all relevant times herein, Plaintiff's debt accrued, and was subject to, interest.

15. At all relevant times herein, Plaintiff's debt accrued, and was subject to, late fees.

16. Thereafter, at an exact time known only to Defendant, the debt was assigned or otherwise transferred to Defendant for collection.

17. In its efforts to collect the debt, Defendant contacted Plaintiff by letter ("the letter") dated June 6, 2016 ("<u>Exhibit 1</u>.")

18. The letter was the initial communication Plaintiff received from Defendant.

19. The letter is a "communication" as defined by 15 U.S.C. § 1692a(2).

FIRST COUNT Violation of 15 U.S.C. § 1692g Failure to Adequately Convey the Amount of the Debt

20. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.

21. 15 U.S.C. § 1692g provides that within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the

information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing certain enumerated information.

22. One such requirement is that the debt collector provide "the amount of the debt." 15 U.S.C. § 1692g(a)(1).

23. A debt collector has the obligation not just to convey the amount of the debt, but to convey such clearly.

24. The letter sets forth a "Balance."

25. The letter fails to disclose whether the "Balance" may increase due to additional interest.

26. The letter fails to disclose whether the "Balance" may increase due to additional late fees.

27. The letter fails to indicate whether payment of the amount stated would satisfy the debt.

28. The letter fails to indicate whether payment of the amount stated by any date certain would satisfy the debt.

29. The letter fails to include any "safe harbor" language concerning the accrual of interest and/or fees. *Avila v. Riexinger & Associates, LLC*, 817 F.3d 72, 76 (2d Cir. 2016).

30. The letter, because of the aforementioned failures, would render the least sophisticated consumer unable to determine the amount of his or her debt.

31. The letter, because of the aforementioned failures, would render the least sophisticated consumer unable to determine the amount of his or her debt because the consumer would not know whether interest and fees would continue to accrue, or whether the amount of the debt was static.

32. The least sophisticated consumer could reasonably believe that the debt could be satisfied by remitting the "Balance" at any time after receipt of the letter.

33. The least sophisticated consumer could also reasonably believe that the "Balance" was accurate only on the date of the letter because of the continued accumulation of interest and/or late fees.

34. If interest is continuing to accrue, the least sophisticated consumer would not know how to satisfy the debt because the letter fails to indicate the applicable interest rate, or date of accrual.

3

35. If late fees are continuing to accrue, the least sophisticated consumer would not know how to satisfy the debt because the letter fails to indicate the amount of applicable and/or possible late fees.

36. For these reasons, Defendant failed to clearly state the amount of the debt.

37. For these reasons, Defendant failed to unambiguously state the amount of the debt.

38. For these reasons, the letter would likely make the least sophisticated consumer uncertain as to the amount of the debt.

39. For these reasons, the letter would likely make the least sophisticated consumer confused as to the amount of the debt.

40. Defendant violated § 1692g as it failed to clearly, explicitly and unambiguously convey the amount of the debt.

SECOND COUNT Violation of 15 U.S.C. § 1692e False or Misleading Representations

41. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.

42. 15 U.S.C. § 1692e prohibits a debt collector from using any false, deceptive, or misleading representation or means in connection with the collection of any debt.

43. The question of whether a collection letter is deceptive is determined from the perspective of the "least sophisticated consumer."

44. While § 1692e specifically prohibits certain practices, the list is non-exhaustive, and does not preclude a claim of falsity or deception based on any non-enumerated practice.

45. A collection letter is deceptive under 15 U.S.C. § 1692e if it can reasonably be read by the least sophisticated consumer to have two or more meanings, one of which is inaccurate.

46. A collection letter is also deceptive under 15 U.S.C. § 1692e if it is reasonably susceptible to an inaccurate reading by the least sophisticated consumer.

47. 15 U.S.C. § 1692e requires debt collectors, when they notify consumers of their account balance, to disclose whether the balance may increase due to interest and fees. *Avila v. Riexinger & Associates, LLC*, 817 F.3d 72, 76 (2d Cir. 2016).

48. As previously alleged, the least sophisticated consumer could reasonably read the

letter to mean that the "Balance" was static.

49. As previously alleged, the least sophisticated consumer could also reasonably read the letter to mean that the "Balance" was dynamic due to the continued accumulation of interest and/or late fees.

50. Because the letter is susceptible to an inaccurate reading by the least sophisticated consumer, it is deceptive under 15 U.S.C. § 1692e.

51. Because the letter can reasonably be read by the least sophisticated consumer to have two or more meanings, one of which is inaccurate, as described, it is deceptive under 15 U.S.C. § 1692e.

52. Defendant violated 15 U.S.C. § 1692e by using a false, deceptive and misleading representation in its attempt to collect a debt.

<u>THIRD COUNT</u> Violation of 15 U.S.C. § 1692e and § 1692f <u>False or Misleading Representations</u>

53. Plaintiff repeats and realleges the foregoing paragraphs as if fully restated herein.

54. 15 U.S.C. § 1692e prohibits a debt collector from using any false, deceptive, or misleading representations or means in connection with the collection of any debt.

55. § 1692e(2)(A) prohibits the false representation of the character, amount, or legal status of any debt.

56. § 1692e(2)(B) prohibits the false representation of any services rendered or compensation that may be lawfully received by any debt collector for the collection of a debt.

57. 15 U.S.C. § 1692e(5) specifically prohibits threatening "to take any action that cannot legally be taken or that is not intended to be taken."

58. 15 U.S.C. § 1692e(10) specifically prohibits the "use of any false representation or deceptive means to collect or attempt to collect any debt."

59. 15 U.S.C. § 1692f provides a debt collector may not use unfair or unconscionable means to collect or attempt to collect any debt.

60. §1692f(1) limits prohibits the collection of any amount, including any interest, fee, charge, or expense incidental to the debt, unless such amount is expressly authorized by the agreement creating the debt or permitted by law.

61. The letter states "Total Fees Accrued Since Charge-Off."

62. The "Total Fees Accrued Since Charge-Off" are listed as "\$0.00."

63. A collection letter is deceptive under 15 U.S.C. § 1692e if it can reasonably be read by the least sophisticated consumer to have two or more meanings, one of which is inaccurate.

64. A collection letter is also deceptive under 15 U.S.C. § 1692e if it is reasonably susceptible to an inaccurate reading by the least sophisticated consumer.

65. Although the "Total Fees Accrued Since Charge-Off" are listed as "\$0.00," the letter could reasonably be read by the least sophisticated consumer to mean that there could be "Fees" added to the debt in the future.

66. The letter could reasonably be read by the least sophisticated consumer to imply that there could be "Fees" added to the debt in the future.

67. The letter falsely implies that Defendant has the right to add "Fees" to the debt.

68. Defendant has no legal basis to add "Fees" to the debt.

69. The letter could reasonably be read by the least sophisticated consumer to threaten to collect a fee.

70. The letter falsely implies that Defendant has the right to add a fee to the debt.

71. Defendant has no legal basis to add a fee to the debt.

72. Defendant's conduct, as described, violates § 1692e and § 1692f.

CLASS ALLEGATIONS

73. Plaintiff brings this action individually and as a class action on behalf of all persons similarly situated in the State of New York from whom Defendant attempted to collect a consumer debt using the same unlawful form letter herein, from one year before the date of this Complaint to the present.

74. This action seeks a finding that Defendant's conduct violates the FDCPA, and asks that the Court award damages as authorized by 1692k(a)(2) of the FDCPA.

75. Defendant regularly engages in debt collection, using the same unlawful letter described herein, in its attempts to collect delinquent consumer debts from other persons.

76. The Class consists of more than 35 persons from whom Defendant attempted to collect delinquent consumer debts using the same unlawful letter described herein.

77. Plaintiff's claims are typical of the claims of the Class. Common questions of law

Case 2:17-cv-02719 Document 1 Filed 05/04/17 Page 7 of 8 PageID #: 7

or fact raised by this class action complaint affect all members of the Class and predominate over any individual issues. Common relief is therefore sought on behalf of all members of the Class. This class action is superior to other available methods for the fair and efficient adjudication of this controversy.

78. The prosecution of separate actions by individual members of the Class would create a risk of inconsistent or varying adjudications with respect to the individual members of the Class, and a risk that any adjudications with respect to individual members of the Class would, as a practical matter, either be dispositive of the interests of other members of the Class not party to the adjudication, or substantially impair or impede their ability to protect their interests. Defendant has acted in a manner applicable to the Class as a whole such that declaratory relief is warranted.

79. Plaintiff will fairly and adequately protect and represent the interests of the Class. The management of the class action proposed is not extraordinarily difficult, and the factual and legal issues raised by this class action complaint will not require extended contact with the members of the Class, because Defendant's conduct was perpetrated on all members of the Class and will be established by common proof. Moreover, Plaintiff has retained counsel experienced in actions brought under the FDCPA.

JURY DEMAND

80. Plaintiff hereby demands a trial of this action by jury.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully requests judgment as follows:

a. Certify this action as a class action; and

b. Appoint Plaintiff as Class Representatives of the Class, and her attorneys as Class Counsel; and

c. Find that Defendant's actions violate the FDCPA; and

d. Grant damages against Defendant pursuant to 15 U.S.C. § 1692k; and

e. Grant Plaintiff's attorneys' fees pursuant to 15 U.S.C. § 1692k;

and

- f. Grant Plaintiff's costs; together with
- g. Such other relief that the Court determines is just and proper.

DATED: April 3, 2017

BARSHAY SANDERS, PLLC

By: <u>/s/ Craig B. Sanders</u> Craig B. Sanders, Esq. 100 Garden City Plaza, Suite 500 Garden City, New York 11530 Tel: (516) 203-7600 Fax: (516) 706-5055 csanders@barshaysanders.com *Attorneys for Plaintiff* Our File No.: 111758

4285 Censee 3: 317061 -02719	Document 1-1	Filed 05/04/17	Paulocation services, LLC
Cheektowaga, NY 14225-1943			1-855-211-4583

Hours Mon-Thurs 8AM-10PM ET, Fri 8AM-8PM ET, Sat 8AM-12PM ET

Creditor: BARCLAYS BANK DELAWARE Account #: ********6579 Balance: \$3,954.58 Amount Remitted: \$ ___

201600000454155-LT1

June 6, 2016

To ensure proper credit, return this portion with your payment.

Creditor	Account #	Balance	Amount Remitted
BARCLAYS BANK DELAWARE	**********6579	\$3,954.58	

The above account has been referred to our office by BARCLAYS BANK DELAWARE / BARCLAYCARD REWARDS. Your account is listed as delinquent with a total amount due of \$3,954.58.

Original Creditor: Barclays Bank Delaware

Total Charge-Off Balance: \$3,954.58

Total Amount of Payments Since Charge-Off: \$.00

Total Interest Since Charge-Off: \$.00

Total Fees Accrued Since Charge-Off: \$.00

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

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

To make paying your account more convenient we offer the following payment options:

- Check-by-phone at 1-855-211-4583
- Web Pay at <u>www.gotonls.com</u>
- MoneyGram ExpressPayment
 Debit Card
- Pay in person at our office
 Enclose your payment in the environment
- Enclose your payment in the envelope

You may contact a Northstar Account Representative toll free at 1-855-211-4583 to make your payment.



NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Payment website: https://www.gotonls.com

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C.§ 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- 1. Supplemental security income, (SSI);
- 2. Social security;
- 3. Public assistance (welfare);
- 4. Spousal support, maintenance (alimony) or child support;
- 5. Unemployment benefits;
- 6. Disability benefits;
- 7. Workers' compensation benefits;
- 8. Public or private pensions;
- 9. Veterans' benefits;
- 10. Federal student loans, federal student grants, and federal work study funds; and
- 11. Ninety percent of your wages or salary earned in the last sixty days.

JS 44 (Rev. 07/16) Case 2:17-cv-02719 Dequirent Ov Files 15/04/17 Page 1 of 2 PageID #: 11

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.)

I. (a) PLAINTIFFS				DEFENDANTS					
(b) County of Residence of First Listed Plaintiff <u>SUFFOLK</u> (EXCEPT IN U.S. PLAINTIFF CASES)						I SERVICES, L	LC		
						,			
			County of Residence of First Listed Defendant (IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF						
					T OF LAND IN		LOCATION OF		
(c) Attorneys (Firm Name, A	ddress, and Telephone Numbe	r)		Attorneys (If Known))				
BARSHAY SAND 100 Garden City P (516) 203-7600	DERS, PLLC laza, Ste 500, Garden Ci	ty, NY 11530							
II. BASIS OF JURISDI	CTION (Place an "X" in (One Box Only)	III. CI	TIZENSHIP OF P	PRINCIPA	L PARTIES	Place an "X" in (One Box fo	or Plaintiff
O 1 U.S. Government Plaintiff	• 3 Federal Question (U.S. Government)	Not a Party)			TF DEF D1 0 1	Incorporated or Pri of Business In T	ncipal Place	Box for Defen PIF O 4	ndant) DEF O 4
O 2 U.S. Government Defendant	O 4 Diversity (Indicate Citizenshi	p of Parties in Item III)	Citize	en of Another State C	02 02	Incorporated and P of Business In A		O 5	O 5
				en or Subject of a Coreign Country	03 03	Foreign Nation		06	O 6
IV. NATURE OF SUIT		by) DRTS	FO	DRFEITURE/PENALTY	DAN	KRUPTCY	отнер	STATUT	TES
O 110 Insurance	PERSONAL INJURY	PERSONAL INJUR		Drug Related Seizure of		1 28 USC 158			
O 120 Marine O 130 Miller Act O 140 Negotiable Instrument	O 310 Airplane O 315 Airplane Product Liability	O 365 Personal Injury - Product Liability O 367 Health Care/		Property 21 USC 881) Other	O 423 Withd 28 US	rawal C 157	O 400 State R O 410 Antitru O 430 Banks a	O 375 False Claims Act O 400 State Reapportionment O 410 Antitrust O 430 Banks and Banking	
O 150 Recovery of Overpayment & Enforcement of Judgment	Slander	Pharmaceutical Personal Injury			O 820 Copyr		O 450 Commo O 460 Deport	ation	
O 151 Medicare Act O 152 Recovery of Defaulted	O 330 Federal Employers' Liability	Product Liability O 368 Asbestos Personal			O 830 Patent O 840 Trade		O 470 Rackete Corrup	eer Influen ot Organiza	
Student Loans (Excludes Veterans)	O 340 Marine O 345 Marine Product	Injury Product Liability		LABOR	SOCIAI	SECURITY	•480 Consum 0 490 Cable/S	ner Credit	
O 153 Recovery of Overpayment	Liability	PERSONAL PROPER	FY O 710	Fair Labor Standards	O 861 HIA (O 862 Black	1395ff)	O 850 Securiti	ies/Commo	odities/
of Veteran's Benefits O 160 Stockholders' Suits	O 350 Motor Vehicle O 355 Motor Vehicle	O 370 Other Fraud O 371 Truth in Lending	O 720	Act Labor/Management	O 863 DIWC	/DIWW (405(g))	Exchar O 890 Other S	Statutory A	
O 190 Other Contract O 195 Contract Product Liability	Product Liability O 360 Other Personal	O 380 Other Personal Property Damage	O 740	Relations Railway Labor Act	O 864 SSID O 865 RSI (4		O 891 Agricul O 893 Enviror		
O 196 Franchise	Injury O 362 Personal Injury -	O 385 Property Damage Product Liability		Family and Medical Leave Act			O 895 Freedon Act		
	Medical Malpractice			Other Labor Litigation			O 896 Arbitra		
REAL PROPERTY O 210 Land Condemnation	CIVIL RIGHTS O 440 Other Civil Rights	PRISONER PETITIONS Habeas Corpus:	6 0 791	Employee Retirement Income Security Act		AL TAX SUITS (U.S. Plaintiff	O 899 Admini	strative Preview or A	
O 220 Foreclosure	O 441 Voting	O 463 Alien Detainee		niconic Security ret	or De	fendant)	Agenc	y Decision	1
O 230 Rent Lease & Ejectment O 240 Torts to Land	O 442 Employment O 443 Housing/	O 510 Motions to Vacate Sentence			O 871 IRS— 26 US	Third Party SC 7609	O 950 Constitu State S		of
O 245 Tort Product Liability O 290 All Other Real Property	Accommodations O 445 Amer. w/Disabilities -	O 530 General O 535 Death Penalty		DOUCDATION					
0 200 mil olici keai Hoperty	Employment	Other:	O 462	IMMIGRATION	n				
	O 446 Amer. w/Disabilities - Other	O 540 Mandamus & Other O 550 Civil Rights		465 Other Immigration ctions					
	O 448 Education	O 555 Prison Condition O 560 Civil Detainee							
		Conditions of							
V. ORIGIN (Place an "X" in	On a Day Only)	Confinement							
	oved from State O 3 Rem	11	4 Reinsta Reop		District	O 6 Multidistrict Litigation – Transfer	L	Iultidistric itigation – Direct File	
	Cite the U.S. Civil St	atute under which you are	e filing (I	Do not cite jurisdictional st	tatutes unless di	versity): 15 USC §	\$1692		
VI. CAUSE OF ACTIO	N Brief description of cau	ise: 15 USC §1692 F	Fair Debt	Collection Practices Ac	ct Violation				
VII. REQUESTED IN COMPLAINT:	 CHECK IF THIS IS UNDER RULE 2 	S A CLASS ACTION 3, F.R.Cv.P.	DI	EMAND \$	JU	CHECK YES only RY DEMAND:	y if demanded i • Yes		int:
VIII. RELATED CASE IF ANY	2(S)	(See Instructions) JUDGE			DOCH	KET NUMBER			
DATE May 4, 2017		SIGNATURE OF ATTO /S Cra	ORNEY C	of record Sanders					
FOR OFFICE USE ONLY									
RECEIPT # AN	IOUNT	APPLYING IFP		JUDGE		MAG. JUE	DGE		

Case 2:17-cv-02719 Document 1-2 Filed 05/04/17 Page 2 of 2 PageID #: 12 CERTIFICATION OF ARBITRATION ELIGIBILITY

Local Arbitration Rule 83.10 provides that with certain exceptions, actions seeking money damages only in an amount not in excess of \$150,000, exclusive of interest and costs, are eligible for compulsory arbitration. The amount of damages is presumed to be below the threshold amount unless a certification to the contrary is filed.

I, <u>Craig B. Sanders</u>, counsel for <u>Plaintiff</u>, do hereby certify that the above captioned civil action is ineligible for compulsory arbitration for the following reason(s):

- □ monetary damages sought are in excess of \$150,000, exclusive of interest and costs,
- \Box the complaint seeks injunctive relief,
- \Box the matter is otherwise ineligible for the following reason

DISCLOSURE STATEMENT - FEDERAL RULES CIVIL PROCEDURE 7.1

Identify any parent corporation and any publicly held corporation that owns 10% or more or its stocks:

RELATED CASE STATEMENT (Section VIII on the Front of this Form)

Please list all cases that are arguably related pursuant to Division of Business Rule 50.3.1 in Section VIII on the front of this form. Rule 50.3.1 (a) provides that "A civil case is "related" to another civil case for purposes of this guideline when, because of the similarity of facts and legal issues or because the cases arise from the same transactions or events, a substantial saving of judicial resources is likely to result from assigning both cases to the same judge and magistrate judge." Rule 50.3.1 (b) provides that "A civil case shall not be deemed "related" to another civil case merely because the civil case: (A) involves identical legal issues, or (B) involves the same parties." Rule 50.3.1 (c) further provides that "Presumptively, and subject to the power of a judge to determine otherwise pursuant to paragraph (d), civil cases shall not be deemed to be "related" unless both cases are still pending before the court."

NY-E DIVISION OF BUSINESS RULE 50.1(d)(2)

1. Is the civil action being filed in the Eastern District removed from a New York State Court located in Nassau or Suffolk County: <u>NO</u>

If you answered "no" above:
 a) Did the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in Nassau or Suffolk County? <u>YES</u>

b) Did the events or omissions giving rise to the claim or claims, or a substantial part thereof, occur in the Eastern District? YES

If your answer to question 2 (b) is "No," does the defendant (or a majority of the defendants, if there is more than one) reside in Nassau or Suffolk County, or, in an interpleader action, does the claimant (or a majority of the claimants, if there is more than one) reside in Nassau or Suffolk County?

(Note: A corporation shall be considered a resident of the County in which it has the most significant contacts).

BAR ADMISSION

I am currently admitted in the Eastern District of New York and currently a member in good standing of the bar of this court.

Are you currently the subject of any disciplinary action (s) in this or any other state or federal court? Yes (If yes, please explain) No

I certify the accuracy of all information provided above.

Signature:	/s Craig B. Sanders	

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

UNITED STATES DISTRICT COURT

for the

Eastern District of New York

Geraldine Pisk, individually and on behalf of all others similarly situated)))
Plaintiff(s))
V.)
)
)
Northstar Location Services, LLC)
Defendant(s))

Civil Action No.

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address) Northstar Location Services, LLC NORTHSTAR LOCATION SERVICES, LLC 4285 GENESEE STREET CHEEKTOWAGA, NEW YORK, 14225

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are: Craig B. Sanders, Esq.

100 Garden City Plaza Suite 500 Garden City, New York 11530

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Case 2:17-cv-02719 Document 1-3 Filed 05/04/17 Page 2 of 2 PageID #: 14

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

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 (nam	e of individual and title, if any)					
was re	ceived by me on (date)						
	□ I personally served t	the summons on the individual a	at (place)				
			on (date)	; or			
	\Box I left the summons a	t the individual's residence or u	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						
	\Box I served the summor	ns on (name of individual)		, who i	S		
	designated by law to accept service of process on behalf of (name of organization)						
			on (date)	; or			
	\Box I returned the summ	ons unexecuted because		; 0	ſ		
	O Other (<i>specify</i>):						
	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:							
Duter			Server's signature		-		
			Printed name and title		-		

Additional information regarding attempted service, etc:

Server's address

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>FDCPA Lawsuit Seeks Relief from Northstar's 'Deceptive' Practices</u>