UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF FLORIDA

Sharon Silberman a/k/a Sharon Ashkenazi, individually and on behalf of all others similarly situated;

Plaintiff,

Civil Action No: 1:18-cv-23596

CLASS ACTION COMPLAINT

DEMAND FOR JURY TRIAL

-v.-

Pollack & Rosen, P.A. Midland Funding, LLC, and John Does 1-25

Defendants.

Plaintiff Sharon Silberman a/k/a Sharon Ashkenazi (hereinafter, "Plaintiff"), a Florida resident, brings this Class Action Complaint by and through her attorneys, against Defendants Pollack & Rosen, P.A. (hereinafter "Pollack & Rosen"), and Midland Funding, LLC (hereinafter "Defendant Midland"), individually and on behalf of a class of all others similarly situated, pursuant to Rule 23 of the Federal Rules of Civil Procedure, based upon information and belief of Plaintiff's counsel, except for allegations specifically pertaining to Plaintiff, which are based upon Plaintiff's personal knowledge.

INTRODUCTION/PRELIMINARY STATEMENT

1. Congress enacted the Fair Debt Collection Practices Act (the "FDCPA") in 1977 in response to the "abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors." 15 U.S.C. §1692(a). At that time, Congress was concerned

that "abusive debt collection practices contribute to the number of personal bankruptcies, to material instability, to the loss of jobs, and to invasions of individual privacy." *Id.* Congress concluded that "existing laws...[we]re inadequate to protect consumers," and that "the effective collection of debts' does not require 'misrepresentation or other abusive debt collection practices." 15 U.S.C. §§ 1692(b) & (c).

2. Congress explained that the purpose of the Act was not only to eliminate abusive debt collection practices, but also to "insure that those debt collectors who refrain from using abusive debt collection practices are not competitively disadvantaged." Id. § 1692(e). "After determining that the existing consumer protection laws ·were inadequate." Id. § 1692(b), Congress gave consumers a private cause of action against debt collectors who fail to comply with the Act. Id. § 1692k.

JURISDICTION AND VENUE

3. The Court has jurisdiction over this class action pursuant to 15 U.S.C. § 1692 et. seq. and 28 U.S.C. § 2201. The Court has pendent jurisdiction over the State law claims in this action pursuant to 28 U.S.C. § 1367(a).

4. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2) as this is where a substantial part of the events or omissions giving rise to this claim occurred.

NATURE OF THE ACTION

5. Plaintiff brings this class action on behalf of a class of Florida consumers under §1692 et seq. of Title 15 of the United States Code, commonly referred to as the Fair Debt Collections Practices Act ("FDCPA"), and

6. Plaintiff is seeking damages and declaratory relief.

PARTIES

Plaintiff is a resident of the State of Florida, County of Miami-Dade, residing at 230
 174th Street, Unit 414, Sunny Iseles, Florida, 33160.

Defendant Pollack & Rosen is a "debt collector" as the phrase is defined in 15 U.S.C.
 § 1692(a)(6) and used in the FDCPA with an address at 806 S. Douglas Rd, Suite 200, South Tower, Coral Gables, FL 33134.

Midland Funding is a "debt collector" as the phrase is defined in 15 U.S.C.
 § 1692(a)(6) and used in the FDCPA located at 3111 Camino Del Rio N Ste, San Diego, CA,
 92108.

10. Upon information and belief, Defendant Pollack & Rosen is a company that uses the mail, telephone, and facsimile and regularly engages in business the principal purpose of which is to attempt to collect debts alleged to be due another.

11. Upon information and belief, Defendant Midland is a company that uses the mail, telephone, and facsimile and regularly engages in business the principal purpose of which is to attempt to collect debts alleged to be due another.

12. John Does 1-25, are fictitious names of individuals and businesses alleged for the purpose of substituting names of Defendants whose identities will be disclosed in discovery and should be made parties to this action.

CLASS ALLEGATIONS

Plaintiff brings this claim on behalf of the following case, pursuant to Fed. R. Civ.P. 23(a) and 23(b)(3).

14. The Class consists of:

- a. all individuals with addresses in the State of Florida;
- b. to whom Defendant Pollack & Rosen filed a lawsuit attempting to collect a consumer debt;

- c. on behalf of Defendant Midland;
- d. and received a default judgment due to lack of proper service on a consumer;
- e. for which the judgment and/or discovcery of the judgement occurred on or after a date one (1) year prior to the filing of this action and on or before a date twentyone (21) days after the filing of this action.

15. The identities of all class members are readily ascertainable from the records of Defendants and those companies and entities on whose behalf they attempt to collect and/or have purchased debts.

16. Excluded from the Plaintiff Class are the Defendants and all officer, members, partners, managers, directors and employees of the Defendants and their respective immediate families, and legal counsel for all parties to this action, and all members of their immediate families.

17. There are questions of law and fact common to the Plaintiff Class, which common issues predominate over any issues involving only individual class members. The principal issue is whether the Defendants' practice of "sewer service", violates 15 U.S.C. §§ 1692e and 1692f.

18. The Plaintiff's claims are typical of the class members, as all are based upon the same facts and legal theories. The Plaintiff will fairly and adequately protect the interests of the Plaintiff Class defined in this complaint. The Plaintiff has retained counsel with experience in handling consumer lawsuits, complex legal issues, and class actions, and neither the Plaintiff nor her attorneys have any interests, which might cause them not to vigorously pursue this action. 19. This action has been brought, and may properly be maintained, as a class action pursuant to the provisions of Rule 23 of the Federal Rules of Civil Procedure because there is a well-defined community interest in the litigation:

- a. <u>Numerosity</u>: The Plaintiff is informed and believes, and on that basis alleges, that the Plaintiff Class defined above is so numerous that joinder of all members would be impractical.
- b. <u>Common Questions Predominate:</u> Common questions of law and fact exist as to all members of the Plaintiff Class and those questions predominance over any questions or issues involving only individual class members. The principal issue is whether the Defendants' actions in achieving state court judgments on collection claims violate 15 USC §1692e and 1692f.
- <u>Typicality</u>: The Plaintiff's claims are typical of the claims of the class members.
 The Plaintiffs and all members of the Plaintiff Class have claims arising out of the Defendants' common uniform course of conduct complained of herein.
- d. <u>Adequacy:</u> The Plaintiff will fairly and adequately protect the interests of the class members insofar as Plaintiff have no interests that are adverse to the absent class members. The Plaintiff is committed to vigorously litigating this matter. Plaintiff has also retained counsel experienced in handling consumer lawsuits, complex legal issues, and class actions. Neither the Plaintiff nor his counsel have any interests which might cause them not to vigorously pursue the instant class action lawsuit.
- e. <u>Superiority:</u> A class action is superior to the other available means for the fair and efficient adjudication of this controversy because individual joinder of all

members would be impracticable. Class action treatment will permit a large number of similarly situated persons to prosecute their common claims in a single forum efficiently and without unnecessary duplication of effort and expense that individual actions would engender.

20. Certification of a class under Rule 23(b)(3) of the Federal Rules of Civil Procedure is also appropriate in that the questions of law and fact common to members of the Plaintiff Class predominate over any questions affecting an individual member, and a class action is superior to other available methods for the fair and efficient adjudication of the controversy.

21. Depending on the outcome of further investigation and discovery, Plaintiff may, at the time of class certification motion, seek to certify a class(es) only as to particular issues pursuant to Fed. R. Civ. P. 23(c)(4).

FACTUAL ALLEGATIONS

22. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs numbered above herein with the same force and effect as if the same were set forth at length herein.

23. At a date better known to Defendants, the Plaintiff incurred a credit card debt.

24. The credit card debt obligation arose out of transactions in which money, property, insurance or services were the subject of the transactions. Specifically, Plaintiff used the the credit card to purchase items primarily for personal, family or household purposes.

25. Defendant Midland, a debt collector and the subsequent owner of the debt, contracted with Defendant Pollack & Rosen to collect the alleged debt.

26. Defendants collect and attempt to collect debts incurred or alleged to have been incurred for personal, family or household purposes on behalf of creditors using the United States Postal Services, telephone and internet.

Collection Lawsuit

27. On or about August, 2018, the Plaintiff received a notice from her work that her wages would be garnished by Defendant Pollack & Rosen due to a Judgment from a lawsuit.

28. Plaintiff was shocked to have received this letter since she had never been served with any lawsuit, nor received any copies of a Complaint or a Judgement in the mail.

29. Upon receipt of this notice the Plaintiff visited the Clerk of the Court for the Civil Court of Miami- Dade County, to obtain further information about the lawsuit.

30. The referenced lawsuit was captioned, Midland Funding, LLC vs. Sharon Silberman, Case Number 10-13163-CC-25, filed on December 13, 2010.

31. The Court's file contained a Motion for Default Judgment, and a Default Judgment.

32. The Plaintiff could not have been served with any of these documents since she was living outside of the Country during the time period of years 2010-2015.

33. Furthermore and equally troubling, Plaintiff never received a copy of the Summons and Complaint in the mail or any of the above refereed motions.

34. These deficiencies are clear examples of a pattern of "sewer service," in an attempt to quickly obtain Default Judgments.

35. Accordingly, Plaintiff never received notice that a lawsuit was filed against her, and was robbed of the opportunity to defend himself against the allegations contained in the Complaint.

36. Ultimately Defendant secured a default judgment in its lawsuit against Plaintiff, without properly effectuating service of the Summons and Complaint upon Plaintiff, nor serving Plaintiff with a copy of its Motion for Default Judgment.

37. Plaintiff sustained an injury in that she now has a judgment in need of satisfying appearing in the public record, and the ongoing wage garnishment.

38. As a result of Defendants' deceptive, misleading and unfair debt collection practices,Plaintiff has been damaged.

COUNT I VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT 15 U.S.C. §1692e *et seq.*

39. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs above herein with the same force and effect as if the same were set forth at length herein.

40. Defendants' debt collection efforts attempted and/or directed towards the Plaintiff violated various provisions of the FDCPA, including but not limited to 15 U.S.C. §1692e.

41. Pursuant to 15 U.S.C. §1692e, a debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt.

42. Defendants violated said section

a. by falsely representing the character, amount or legal status of the debt in violation of \$1692e(2)(A);

43. By reason thereof, Defendants are liable to Plaintiff for judgment that Defendants' conduct violated Section 1692e et seq. of the FDCPA, actual damages, statutory damages, costs and attorney's fees.

COUNT II

VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT 15 U.S.C. §1692f *et seq.*

44. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs above herein with the same force and effect as if the same were set forth at length herein.

45. Defendants' debt collection efforts attempted and/or directed towards the Plaintiff violated various provisions of the FDCPA, including but not limited to 15 U.S.C. § 1692f.

46. Pursuant to 15 U.S.C. §1692f, a debt collector may not use any unfair or unconscionable means in connection with the collection of any debt.

47. Defendants violated this section by using improper service, and failing to notice the Plaintiff of ongoing litigation in an effort to obtain a fast and easy Default Judgement.

48. By reason thereof, Defendants are liable to Plaintiff for judgment that Defendants' conduct violated Section 1692f et seq. of the FDCPA, actual damages, statutory damages, costs and attorneys' fees.

DEMAND FOR TRIAL BY JURY

49. Pursuant to Rule 38 of the Federal Rules of Civil Procedure, Plaintiff hereby requests a trial by jury on all issues so triable.

Case 1:18-cv-23596-KMW Document 1 Entered on FLSD Docket 09/03/2018 Page 10 of 10

PRAYER FOR RELIEF

WHEREFORE, Plaintiff Sharon Silberman a/k/a Sharon Ashkenazi, individually and on behalf of all others similarly situated, demands judgment from Defendants as follows:

1. Declaring that this action is properly maintainable as a Class Action and certifying

Plaintiff as Class representative, and Justin Zeig, Esq. as Class Counsel;

2. Awarding Plaintiff and the Class statutory damages;

3. Awarding Plaintiff and the Class actual damages;

4. Awarding Plaintiff costs of this Action, including reasonable attorneys' fees and expenses;

expenses,

5. Awarding pre-judgment interest and post-judgment interest; and

6. Awarding Plaintiff and the Class such other and further relief as this Court may deem just and proper.

Dated: September 3, 2018

Respectfully Submitted,

ZEIG LAW FIRM, LLC

<u>/s/ Justin Zeig</u> Justin Zeig, Esq. 3475 Sheridan Street, Ste 310 Hollywood, FL 33021 Phone: (754) 217-3084 Fax: (954) 272-7807 Justin@zeiglawfirm.com *Attorney for Plaintiff*

JS 44 (Rev. 6 a set il & condition 23596-KMW Documedivil CENTER SHIFTED Docket 09/03/2018 Page 1 of 2

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.

NOTE:

Attorneys (If Known)

DEFENDANTS Pollack & Rosen, P.A. Midland Funding, LLC,

(IN U.S. PLAINTIFF CASES ONLY)

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

and John Does 1-25.

County of Residence of First Listed Defendant

- I. (a) PLAINTIFFS Sharon Silberman a/k/a Sharon Ashkenazi, individually and on behalf of all others similarly
 - (b) County of Residence of First Listed Plaintiff (EXCEPT IN U.S. PLAINTIFF CASES)
 - (c) Attorneys (Firm Name, Address, and Telephone Number)

Zeig Law Firm, LLC - 3595 Sheridan Street, Suite 103, Hollywood, FL 33021

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

II. BASIS OF JURISDI	CTION (Place an "X"	in One Box Only)		RINCIPAL PARTIES	(Place an "X" in One Box for Plaintiff)	
1 U.S. Government	J Fed	eral Question	(For Diversity Cases Only) and One Box for Defendant) PTF DEF PTF DEF			
Plaintiff	(U.S. Government	-		1 1 Incorporated or P of Business In Th	rincipal Place 4 4	
2 U.S. Government Defendant		versity ip of Parties in Item III)	Citizen of Another State	2 2 Incorporated and of Business In		
			Citizen or Subject of a Foreign Country	3 3 Foreign Nation	6 6	
IV. NATURE OF SUIT			Click here for: Nature of Suit Code	Descriptions		
CONTRACT		ORTS	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 	PERSONAL INJURY ☐ 310 Airplane ☐ 315 Airplane Product Liability ☐ 320 Assault, Libel & Slander ☐ 330 Federal Employers' Liability	PERSONAL INJURY ☐ 365 Personal Injury - Product Liability ☐ 367 Health Care/ Pharmaceutical Personal Injury Product Liability ☐ 368 Asbestos Personal	 ☐ 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 	 375 False Claims Act 376 Qui Tam (31 USC 3729 (a)) 400 State Reapportionment 410 Antitrust 430 Banks and Banking 450 Commerce 460 Deportation 	
Student Loans	□ 340 Marine	Injury Product		New Drug Application 840 Trademark	470 Racketeer Influenced and	
Student Loans (Excl. Veterans) 153 Recovery of Overpayment of Veteran's Benefits 160 Stockholders' Suits 190 Other Contract 195 Contract Product Liability 196 Franchise	 □ 340 Marine □ 345 Marine Product Liability □ 350 Motor Vehicle □ 355 Motor Vehicle Product Liability □ 360 Other Personal Injury □ 362 Personal Injury - Med. Malpractice 	Liability	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.	840 Frademark SOCIAL SECURITY 861 HIA (1395ff) 862 Black Lung (923) 863 DIWC/DIWW (405(g)) 864 SSID Title XVI 865 RSI (405(g))	 470 Racketeer Influenced and Corrupt Organizations 480 Consumer Credit 490 Cable/Sat TV 850 Securities/Commodities/ Exchange 890 Other Statutory Actions 891 Agricultural Acts 895 Environmental Matters 895 Freedom of Information 	
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS	Security Act	FEDERAL TAX SUITS	Act	
 210 Land Condemnation 220 Foreclosure 	☐ 440 Other Civil Rights ☐ 441 Voting	Habeas Corpus: 463 Alien Detainee		870 Taxes (U.S. Plaintiff or Defendant)	 ☐ 896 Arbitration ☐ 899 Administrative Procedure 	
230 Rent Lease & Ejectment	442 Employment	510 Motions to Vacate		USC 7609	Act/Review or Appeal of	
□ 240 Torts to Land	443 Housing/ Accommodations	Sentence Other:		- USC 7609	Agency Decision	
					- 050 Constitutionality of State	
 245 Tort Product Liability 290 All Other Real Property 	☐ 445 Amer. w/Disabilities - Employment ☐ 446 Amer. w/Disabilities - Other ☐ 448 Education	535 Death Penalty	IMMIGRATION 462 Naturalization Application 465 Other Immigration Actions	n	Statutes	
V. ORIGIN (Place of 1 Original Proceeding 2 Remov from S Court	an "X" in One Box Only) ved 3 Re-filed 4 State (See VI below)	Reinstated 5 Transfe or Reopened 5 <i>Stransfe</i> <i>(specify)</i>		7 Appeal to 8 District Judge from Magistrate Judgment	Multidistrict 9 Remanded from Litigation 9 Appellate Court - Direct File	
VI. RELATED/	(See instructions): a)	Re-filed Case □YES	✓ NO b) Related O			
RE-FILED CASE(S)	JUD	GE:		DOCKET NUMBE	R:	
VII. CAUSE OF ACTION	Cite the U.S. Civil St ON Fair Debt Collecti LENGTH OF TRIAL	on Practices Act-15 U	ling and Write a Brief Stateme .S.C. § 1692e- improper for both sides to try entire case	service on lawsuit	ctional statutes unless diversity):	
VIII DEOLIESTED IN		,	for both sides to try entire ease	-)		
VIII. REQUESTED IN COMPLAINT:	UNDER F.R.C.P	IS A CLASS ACTION 23	DEMAND \$	CHECK YES only JURY DEMAND:	v if demanded in complaint: ✔ Yes □ No	
ABOVE INFORMATION IS T DATE September 3, 2018	TRUE & CORRECT TO		WLEDGE TTORNEY OF RECORD			
FOR OFFICE USE ONLY						
RECEIPT #	AMOUNT IF	P JUDGE ave As Prin		MAG JUDGE		

JS 44 (Rev. 06/17) FLSD Revised 06/01/2017

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: <u>Nature of Suit Code Descriptions</u>.

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.

Case 1:18-cv-23596-KMW Document 1-2 Entered on FLSD Docket 09/03/2018 Page 1 of 2

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

UNITED STATES DISTRICT COURT

for the

Southern District of Florida

)

)

)

)

)

)

)

Sharon Silberman a/k/a Sharon Ashkenazi, individually and on behalf of all others similarly situated;

Plaintiff(s)

v.

Pollack & Rosen, P.A. Midland Funding, LLC, and John Does 1-25 Civil Action No.

Defendant(s)

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address) The Law Offices of Pollack & Rosen P.A. Neal Farr (or other authorized agent) 806 Douglas Rd. South Tower, Suite 200 Coral Gables, FL 33134

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: Justin Zeig, Esq.

Zeig Law Firm, LLC 3475 Sheridan Street, Ste 310 Hollywood, FL 33021 Ph: 754-217-3084 Email: justin@zeiglawfirm.com

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

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))

		me of individual and title, if any)						
was re	ceived by me on (date)							
	□ I personally serve	d 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 							
	\Box I served the summ	erved the summons on (name of individual)						
	designated by law to accept service of process on behalf of (name of organization)							
			on (date)	; or				
	\Box I returned the sum	mons unexecuted because	executed because					
	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:								
			Server's signature					
			Printed name and title					

Additional information regarding attempted service, etc:

Server's address

Case 1:18-cv-23596-KMW Document 1-3 Entered on FLSD Docket 09/03/2018 Page 1 of 2

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

UNITED STATES DISTRICT COURT

for the

Southern District of Florida

)

)

)

)

)

)

)

Sharon Silberman a/k/a Sharon Ashkenazi, individually and on behalf of all others similarly situated;

Plaintiff(s)

v.

Pollack & Rosen, P.A. Midland Funding, LLC, and John Does 1-25 Civil Action No.

Defendant(s)

SUMMONS IN A CIVIL ACTION

To: (Defendant's name and address) MIdland Funding, LLC a/ka MIDLAND CREDIT MANAGEMENT, INC. C/O CANON BUSINESS PROCESS 8875 HIDDEN RIVER PARKWAY SUITE 100 TAMPA, FL 33637

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: Justin Zeig, Esq.

Zeig Law Firm, LLC 3475 Sheridan Street, Ste 310 Hollywood, FL 33021 Ph: 754-217-3084 Email: justin@zeiglawfirm.com

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

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))

		me of individual and title, if any)						
was re	ceived by me on (date)							
	□ I personally serve	d 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 							
	\Box I served the summ	erved the summons on (name of individual)						
	designated by law to accept service of process on behalf of (name of organization)							
			on (date)	; or				
	\Box I returned the sum	mons unexecuted because	executed because					
	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:								
			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>Pollack & Rosen, Midland Funding Hit with Lawsuit Over Alleged 'Improper Service'</u>