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.

JURISDICTION AND VENUE

- 9 1. The Court has jurisdiction over this matter pursuant to 28 U.S.C.
 - § 1331, as well as 15 U.S.C. § 1692 et seq. and 28 U.S.C. § 2201. The Court also has pendant jurisdiction over the State law claims in this action pursuant

to 28 U.S.C. § 1367(a).

- 2. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2).
- 3. Plaintiff brings this action for damages and declaratory and injunctive relief arising from the Defendant's violations of 15 U.S.C. § 1692 *et seq.*, commonly known as the Fair Debt Collections Practices Act ("FDCPA").

PARTIES

4. Plaintiff is a resident of the State of California, residing in the County of San Diego, at 1890 Washington Street, Lemon Grove, CA, 91945.

- 5. Defendant Colclough is "debt collector" as the phrase is defined in 15 U.S.C. § 1692(a)(6) and used in the FDCPA, with an address at 9301 Oakdale Avenue, Suite 205, Chatsworth, California, 91311.
- 6. Defendant Allied 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 9301 Oakdale Avenue, Suite 205, Chatsworth, California, 91311.
- 7. Upon information and belief, Defendant Colclough 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.
- 8. Upon information and belief, Defendant Allied 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.
- 9. 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.

1 CLASS ALLEGATIONS 10. Plaintiff brings this claim on behalf of the following case, pursuant to Fed. R. 2 3 Civ. P. 23(a) and 23(b)(3). 4 11. The Class consists of: 5 a. all individuals with addresses in the State of California; 6 7 b. to whom Defendant Colclough sent an initial collection letter 8 attempting to collect a consumer debt; 9 c. that failed to include the proper disclosures required by §1692g; 10 11 d. specifically identifying the current creditor; 12 e. as well as making threats that overshadow the Consumer's rights; 13 f. which letter was sent on or after a date one (1) year prior to the 14 15 filing of this action and on or before a date twenty-one (21) days 16 after the filing of this action. 17 12. The identities of all class members are readily ascertainable from the records 18 19 of Defendants and those companies and entities on whose behalf they attempt 20 to collect and/or have purchased debts. 21 13.Excluded from the Plaintiff Class are the Defendants and all officer, 22 23 members, partners, managers, directors and employees of the Defendants and 24 their respective immediate families, and legal counsel for all parties to this 25 action, and all members of their immediate families. 26 27 28

- 14. 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' written communications to consumers, in the forms attached as Exhibit A, violate 15 U.S.C. §§ 1692e and 1692g.
- 15. 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.
- 16. 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:
 - g. <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.
 - h. <u>Common Questions Predominate:</u> Common questions of law and fact exist as to all members of the Plaintiff Class and those

questions predominate over any questions or issues involving only individual class members. The principal issue is \whether the Defendants' written communications to consumers, in the forms attached as Exhibit A violate 15 U.S.C. § 1692e and §1692g.

- i. <u>Typicality:</u> The Plaintiff's claims are typical of the claims of the class members. The Plaintiff and all members of the Plaintiff Class have claims arising out of the Defendants' common uniform course of conduct complained of herein.
- . Adequacy: The Plaintiff will fairly and adequately protect the interests of the class members insofar as Plaintiff has 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 her counsel has any interests which might cause them not to vigorously pursue the instant class action lawsuit.
- k. <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.

- 17. 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.
- 18.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

- 19.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.
- 20. Some time prior to June 15, 2017, an obligation was allegedly incurred to Premier Auto Credit (hereinafter "Premier").
- 21. The Premier obligation arose out of transactions involving money, property, insurance or services.
- 22. The alleged Premier obligation is a "debt" as defined by 15 U.S.C.§ 1692a(5).

the debt collector will obtain verification of the debt or a copy of the judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector; and (5) a statement that, upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. 15 U.S.C. § 1692g(a).

These disclosures are more commonly known as the "G-Notice".

- 28. The FDCPA further provides that "if the consumer notifies the debt collector in writing within the thirty day period . . . that the debt, or any portion thereof, is disputed . . . the debt collector shall cease collection . . . until the debt collector obtains verification of the debt . . . and a copy of such verification is mailed to the consumer by the debt collector." 15 U.S.C. § 1692g(b).
- 29. The "G-Notice" in the Letter does not meet the required guidelines of the FDCPA as it fails to clearly state the Current Creditor, or define the roles of the multiple parties collecting this debt.
- 30. Specifically, the letter states: RE: Case NO. 991271-1 Premier Auto Credit.

- 9 -

31. The letter does explicitly state the original creditor or current creditor.

- 32.In further confusion the letter directs online payments to be made at Allied Collection Services of California website, without any explanation as to Defendant Allied's role in the collection of this matter.
- 33. The obligation is not only to have the name of the creditor on the letter, but to convey the name of the creditor clearly and explicitly.
- 34. Additionally the letter contains credit reporting and legal threats that act to overshadow the "g-notice" language as it threatens the consumer in an attempt to make them pay and not dispute the debt.
- 35.Plaintiff incurred an informational injury as Defendants omitted required information of the "G-Notice" by failing to provide the name of the current creditor in a clear manner.
- 36.Additionally Plaintiff was harmed by Defendants threats of credit reporting and legal action.
- 37.As a result of Defendants' deceptive, misleading and unfair debt collection practices, Plaintiff has been damaged.

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

38.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.

1	39.Defendants' debt collection efforts attempted and/or directed towards the						
2	Plaintiff violated various provisions of the FDCPA, including but not limited						
3	to 15 U.S.C. § 1692e.						
4	to 13 0.5.c. § 1072c.						
5	40. Pursuant to 15 U.S.C. §1692e, a debt collector may not use any false,						
6 7	deceptive, or misleading representation or means in connection with the						
8	collection of any debt.						
9	41.Defendants violated §1692e:						
10							
11	1. By making a false and misleading representation in violation of						
12	§1692e(10).						
13							
14	42.By reason thereof, Defendants are liable to Plaintiff for judgment that						
15 16	Defendants' conduct violated Section 1692e et seq. of the FDCPA, actual						
17	damages, statutory damages, costs and attorneys' fees.						
18							
19							
20							
21	COUNT II						
22	VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT 15 U.S.C. §1692g et seq.						
23 24	43.Plaintiff repeats, reiterates and incorporates the allegations contained in						
2 4 25	paragraphs above herein with the same force and effect as if the same were						
26	set forth at length herein.						
27							
28							

44.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. § 1692g.

45. Pursuant to 15 USC §1692g, a debt collector:

Within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the following information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing –

- i. The amount of the debt;
- ii. The name of the creditor to whom the debt is owed;
- iii. A statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt-collector;
- iv. A statement that the consumer notifies the debt collector in writing within thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector; and

1 1. Declaring that this action is properly maintainable as a Class Action 2 and certifying Plaintiff as Class representative, and Jonathan Stieglitz, Esq. as 3 Class Counsel; 4 5 Awarding Plaintiff and the Class statutory damages; 2. 6 Awarding Plaintiff and the Class actual damages; 3. 7 Awarding Plaintiff costs of this Action, including reasonable 4. 8 9 attorneys' fees and expenses; 10 Awarding pre-judgment interest and post-judgment interest; and 5. 11 Awarding Plaintiff and the Class such other and further relief as this 6. 12 13 Court may deem just and proper. 14 15 16 Dated: June 13, 2018 17 THE LAW OFFICES OF JONATHAN A. STIEGLITZ 18 19 By: /s/ Jonathan A Stieglitz Jonathan A Stieglitz 20 21 22 23 24 25 26 27 28 - 14 -

JS 44 (Rev. 06/17) Case 3:18-cv-01275-BEN-BLM-Decument 1.1 Stilled 06/14/18 PageID.15 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.)

purpose of initiating the civil d	ocket sneet. (SEE INSTRUC	TIONS ON NEXT PAGE OF TH	HIS FORM.)			
L (a) PLAINTIFFS SHALEESE SMITH indivisituated;	ridually and on behalf o	of all others similarly	ALLIED COLLECT	DEFENDANTS THE LAW OFFICES OF ROBERT J. COLCLOUGH, III, ALLIED COLLECTION SERVICES OF CALIFORNIA, LLC, and John Does 1-25.		
(b) County of Residence of	of First Listed Plaintiff S	San Diego				
• •	XCEPT IN U.S. PLAINTIFF CA		County of Residence	County of Residence of First Listed Defendant (IN U.S. PLAINTIFF CASES ONLY)		
(NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED. Attorneys (If Known) 18 CV1275 BEN BLM			
(c) Attorneys (Firm Name, 1	Address, and Telephone Numbe	r)				
THÉ LAW OFFICES OF 11845 W. Olympic Blvd., (323) 979-2063 jonathar	Suite 800, Los Angele	es, California 90064				
II. BASIS OF JURISDI	ICTION (Place an "X" in O	ne Box Only)	I. CITIZENSHIP OF P (For Diversity Cases Only)	RINCIPAL PARTIES	(Place an "X" in One Box for Plaintif and One Box for Defendant)	
☐ 1 U.S. Government	■ 3 Federal Question (U.S. Government Not a Party)			ΓF DEF	PTF DEF	
Plaintiff			Citizen of This State	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 🗖 3 Foreign Nation	□ 6 □ 6	
IV. NATURE OF SUIT (Place an "X" in One Box Only) CONTRACT TORTS			FORFEITURE/PENALTY		of Suit Code Descriptions.	
CONTRACT ☐ 110 Insurance	PERSONAL INJURY	PERSONAL INJURY	☐ 625 Drug Related Seizure	BANKRUPTCY ☐ 422 Appeal 28 USC 158	OTHER STATUTES ☐ 375 False Claims Act	
☐ 120 Marine	☐ 310 Airplane	☐ 365 Personal Injury -	of Property 21 USC 881	☐ 423 Withdrawal	☐ 376 Qui Tam (31 USC	
130 Miller Act	☐ 315 Airplane Product Liability	Product Liability 367 Health Care/	☐ 690 Other	28 USC 157	3729(a))	
☐ 140 Negotiable Instrument☐ 150 Recovery of Overpayment☐	☐ 320 Assault, Libel &	Pharmaceutical		PROPERTY RIGHTS	☐ 400 State Reapportionment☐ 410 Antitrust	
& Enforcement of Judgment		Personal Injury		☐ 820 Copyrights	☐ 430 Banks and Banking	
☐ 151 Medicare Act ☐ 152 Recovery of Defaulted	☐ 330 Federal Employers' Liability	Product Liability 368 Asbestos Personal		☐ 830 Patent ☐ 835 Patent - Abbreviated	☐ 450 Commerce ☐ 460 Deportation	
Student Loans	☐ 340 Marine	Injury Product		New Drug Application	☐ 470 Racketeer Influenced and	
(Excludes Veterans) ☐ 153 Recovery of Overpayment	☐ 345 Marine Product Liability	Liability PERSONAL PROPERTY	LABOR	■ 840 Trademark SOCIAL SECURITY	Corrupt Organizations 3 480 Consumer Credit	
of Veteran's Benefits	☐ 350 Motor Vehicle	☐ 370 Other Fraud	☐ 710 Fair Labor Standards	☐ 861 HIA (1395ff)	☐ 490 Cable/Sat TV	
☐ 160 Stockholders' Suits	☐ 355 Motor Vehicle	371 Truth in Lending	Act	☐ 862 Black Lung (923)	☐ 850 Securities/Commodities/	
☐ 190 Other Contract☐ 195 Contract Product Liability☐	Product Liability 360 Other Personal	☐ 380 Other Personal Property Damage	☐ 720 Labor/Management Relations	☐ 863 DIWC/DIWW (405(g)) ☐ 864 SSID Title XVI	Exchange ☐ 890 Other Statutory Actions	
☐ 196 Franchise	Injury	☐ 385 Property Damage	☐ 740 Railway Labor Act	□ 865 RSI (405(g))	☐ 891 Agricultural Acts	
	☐ 362 Personal Injury - Medical Malpractice	Product Liability	☐ 751 Family and Medical Leave Act		☐ 893 Environmental Matters☐ 895 Freedom of Information	
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS	☐ 790 Other Labor Litigation	FEDERAL TAX SUITS	Act	
☐ 210 Land Condemnation ☐ 220 Foreclosure	☐ 440 Other Civil Rights☐ 441 Voting	Habeas Corpus: ☐ 463 Alien Detainee	☐ 791 Employee Retirement Income Security Act	☐ 870 Taxes (U.S. Plaintiff or Defendant)	☐ 896 Arbitration ☐ 899 Administrative Procedure	
☐ 230 Rent Lease & Ejectment	☐ 442 Employment	☐ 510 Motions to Vacate	income security rec	☐ 871 IRS—Third Party	Act/Review or Appeal of	
240 Torts to Land	☐ 443 Housing/	Sentence ☐ 530 General		26 USC 7609	Agency Decision ☐ 950 Constitutionality of	
☐ 245 Tort Product Liability ☐ 290 All Other Real Property	Accommodations 445 Amer. w/Disabilities -	☐ 535 Death Penalty	IMMIGRATION		State Statutes	
	Employment	Other:	☐ 462 Naturalization Application			
	☐ 446 Amer. w/Disabilities - Other	☐ 540 Mandamus & Other ☐ 550 Civil Rights	☐ 465 Other Immigration Actions			
	☐ 448 Education	☐ 555 Prison Condition				
		☐ 560 Civil Detainee - Conditions of				
		Confinement				
	moved from 3			erred from		
Proceeding Sta		Appellate Court	(specify,		- Litigation - Direct File	
			ling (Do not cite jurisdictional stat	tutes unless diversity):		
VI. CAUSE OF ACTIO	Brief description of ca		SC Sect. 1692 et seq			
VII. REQUESTED IN		IS A CLASS ACTION	DEMAND \$	CHECK YES only	if demanded in complaint:	
COMPLAINT:	UNDER RULE 2	3, F.R.Cv.P.		JURY DEMAND:	Yes □No	
VIII. RELATED CASI						
IF ANY	(See instructions):	JUDGE		DOCKET NUMBER		
DATE		SIGNATURE OF ATTOR	NEY OF RECORD			
06/13/2018		/s/ Jonathan A Sti	eglitz			
FOR OFFICE USE ONLY			-			
RECEIPT # Al	MOUNT	APPLYING IFP	JUDGE	MAG. JUI	OGE	

Print

Save As...

Reset

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.Cv.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; **NOTE: 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.** 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.
 - Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.
 - 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 Transfer. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407
 - Multidistrict Litigation Direct File. (8) Check this box when a multidistrict case is filed in the same district as the Master MDL docket. **PLEASE NOTE THAT THERE IS NOT AN ORIGIN CODE 7.** Origin Code 7 was used for historical records and is no longer relevant due to changes in statue.
- VI. 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
- **VII. 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 actual dollar amount 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.
- VIII. Related Cases. This section of the JS 44 is used to reference related pending cases, if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

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

EXHIBIT A

THE LAW OFFICES OF ROBERT J. COLCLOUGH, III

9301 OAKDALE AVE, SUITE 205 Chatsworth, California 91311

Telephone : (818) 906-0120 Facsimile : (818) 933-3383

Premier Auto Credit

June 15, 2017

INTEREST:

TOTAL:

RE: AMOUNT: \$ 5061.35

\$ 27.73 \$ 5089.08

Dear Shaleese Smith,

This notice will serve to inform you that this office has received your delinquent account for collections. This account has not yet been reviewed by an attorney. If this matter is not resolved in a timely manner we may take legal action or forward this account to associated counsel in your area who may take legal action that could result in a judgment against you. That judgment could include the actual cost of the filing fee, the actual cost of the service of process and reasonable attorneys fees.

MAKE A SECURE PAYMENT ONLINE AT WWW.ACSCA.COM

You may remit payment by money order or check to the address listed below, or for your convenience, you can also pay by credit card, western union, or personal check over the telephone. Mail your payment to the following address:

THE LAW OFFICES OF ROBERT J. COLCLOUGH, III
9301 OAKDALE AVE, SUITE 205
CHATSWORTH CA 91311

Should you wish to cease all further collection procedures, credit bureau reporting and avoid possible legal action, mail in the balance due, or contact me immediately to discuss arrangements for payment or a possible settlement for this account.

We are a professional collection law firm attempting to collect a debt. We are entitled to use, and we intend to use all approved means at our command to collect debts that have been referred to us. Any information we obtain will be used as a basis to enforce collection of the debt. This debt will be assumed valid by the debt collector unless the consumer, within 30 days after receipt of this notice, disputes the validity of the debt or any portion thereof. If the consumer notifies the debt collector in writing within the 30 days that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt, and the collector will mail a copy of such verification to the consumer. Upon the consumer's written request within 30 days, the debt collector will provide the consumer with the name and address of the original creditor, if different form the current creditor.

Sincerely,

Mr. House Mr. House (818) 906-0120

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

🔀 Detach Bottom Portion And Return With Payment 🔀

9301 OAKDALE AVE SUITE 205 CHATSWORTH CA 91311 ADDRESS SERVICE REQUESTED June 15, 2017

Case No.

Total: \$ 5089.08

Please see back for credit card payment information

SHALEESE SMITH

որթությարը անդիրին արևիրիկիրի հերանությունների

THE LAW OFFICES OF ROBERT J. COLCLOUGH, III 9301 OAKDALE AVE, SUITE 205 CHATSWORTH CA 91311

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: <u>Allied Collection Services</u>, <u>CA Law Firm Named in Woman's FDCPA Lawsuit</u>