BARSHAY SANDERS, PLLC

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Attorneys for Plaintiff Our File No.: 112876

UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK

Christopher Witt, individually and on behalf of all others similarly situated,

Plaintiff,

vs.

Weltman, Weinberg & Reis Co., LPA,

Defendant.

Docket No:

CLASS ACTION COMPLAINT

JURY TRIAL DEMANDED

Christopher Witt, 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 Weltman, Weinberg & Reis Co., LPA (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.

PARTIES

- 5. Plaintiff Christopher Witt 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 Weltman, Weinberg & Reis Co., LPA, is an Ohio Corporation with a principal place of business in Franklin County, Ohio.
- 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. Thereafter, at an exact time known only to Defendant, the Debt was assigned or otherwise transferred to Defendant for collection.
- 14. In its efforts to collect the debt, Defendant contacted Plaintiff by letter ("the Letter") dated May 21, 2016. ("Exhibit 1.")
 - 15. The Letter is a "communication" as defined by 15 U.S.C. § 1692a(2).
- 16. 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.
- 17. 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.
- 18. The question of whether a collection letter is deceptive is determined from the perspective of the "least sophisticated consumer."
- 19. 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.

- 20. 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.
- 21. A debt collector has the obligation not just to convey the amount of the debt, but to convey such clearly.
- 22. 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.
 - 23. The amount of the debt is a material piece of information to a consumer.
- 24. Knowing the amount of the debt affects how a consumer responds to a debt collector's attempts to collect the debt.
- 25. A statement as to the amount of the debt must convey the amount of the debt clearly from the perspective of the least sophisticated consumer.
- 26. A statement as to the amount of the debt must convey the amount of the debt accurately from the perspective of the least sophisticated consumer.
- 27. A statement as to the amount of the debt must convey the amount of the debt without ambiguity from the perspective of the least sophisticated consumer.
- 28. A statement as to the amount of the debt must allow the least sophisticated consumer to determine the minimum amount she owes at the time of the notice.
- 29. A statement as to the amount of the debt must allow the least sophisticated consumer to determine what she will need to pay to resolve the debt at any given moment in the future.
- 30. A statement as to the amount of the debt must contain an explanation, understandable by the least sophisticated consumer, of any fees or interest that may cause the balance to increase at any time in the future.
- 31. The failure to include the foregoing information renders an otherwise accurate statement of the "amount of the debt," deceptive under 15 U.S.C. § 1692e.
- 32. Even if a debt collector accurately conveys the foregoing information, the written notice nevertheless violates 15 U.S.C. § 1692e if the least sophisticated consumer could inaccurately interpret the message.
 - 33. The Debt was incurred on a credit card issued by Comenity Bank.
 - 34. At all relevant times herein, the Debt accrued, and was subject to, interest.

- 35. At all relevant times herein, the Debt accrued, and was subject to, late fees.
- 36. The Letter sets forth a "Balance Due as of May 21, 2016."
- 37. The Letter fails to state what part of the amount stated is principal.
- 38. The Letter fails to state what part of the amount stated is interest.
- 39. The Letter fails to state what part of the amount stated is late fees.
- 40. The Letter fails to disclose whether the amount stated may increase due to additional interest.
- 41. The Letter fails to disclose whether the amount stated may increase due to additional late fees.
- 42. The Letter fails to indicate whether payment of the amount stated would satisfy the debt.
- 43. The Letter fails to indicate whether payment of the amount stated by any date certain would satisfy the debt.
- 44. The Letter fails to indicate the minimum amount Plaintiff owed at the time of the Letter.
- 45. The Letter fails to provide any information that would allow Plaintiff to determine what Plaintiff will need to pay to resolve the debt at any given moment in the future.
- 46. The Letter fails to include any "safe harbor" language concerning the accrual of interest.
- 47. The Letter fails to include any "safe harbor" language concerning the accrual of late fees.
- 48. The Letter, because of the aforementioned failures, and especially because of the use of the phrase "as of May 21, 2016, would render the least sophisticated consumer unable to determine the minimum amount owed at the time of the Letter.
- 49. The Letter, because of the aforementioned failures, and especially because of the use of the phrase "as of May 21, 2016," would render the least sophisticated consumer unable to determine what she will need to pay to resolve the debt at any given moment in the future.
- 50. The Letter, because of the aforementioned failures, and especially because of the use of the phrase "as of May 21, 2016," would render the least sophisticated consumer unable to determine the amount of his or her debt.
 - 51. The Letter, because of the aforementioned failures, and especially because of the

use of the phrase "as of May 21, 2016," would render the least sophisticated consumer unable to determine the amount of 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.

- 52. The least sophisticated consumer, because of the aforementioned failures, could reasonably believe that the debt could be satisfied by remitting the amount stated at any time after receipt of the Letter.
- 53. The least sophisticated consumer, because of the aforementioned failures, could also reasonably believe that the amount stated was accurate only on the date of the Letter because of the continued accumulation of interest.
- 54. The least sophisticated consumer, because of the aforementioned failures, could also reasonably believe that the amount stated was accurate only on the date of the Letter because of the continued accumulation of late fees.
- 55. 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.
- 56. 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 date of accrual of interest.
- 57. If interest is continuing to accrue, the least sophisticated consumer would not know how to satisfy the debt because the Letter fails to provide the amount of interest during any measurable period.
- 58. If interest is continuing to accrue, the least sophisticated consumer would not know how to satisfy the debt because the Letter fails to provide any information that would enable to consumer to determine what she will need to pay to resolve on any date after the date of the Letter.
- 59. If interest is continuing to accrue, the least sophisticated consumer would not know how to satisfy the debt because the Letter fails to provide any information that would enable to consumer to determine what she will need to pay to resolve the debt in the future.
- 60. 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 late fees.
- 61. 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 date such fees will be added.
 - 62. If late fees are continuing to accrue, the least sophisticated consumer would not

know how to satisfy the debt because the Letter fails to provide the amount of late fees during any measurable period.

- 63. If late fees are continuing to accrue, the least sophisticated consumer would not know how to satisfy the debt because the Letter fails to provide any information that would enable to consumer to determine what she will need to pay to resolve on any date after the date of the Letter.
- 64. If late fees are continuing to accrue, the least sophisticated consumer would not know how to satisfy the debt because the Letter fails to provide any information that would enable to consumer to determine what she will need to pay to resolve the debt in the future.
- 65. The failure to include the foregoing information could lead the least sophisticated consumer to inaccurately interpret the message.
- 66. The failure to include the foregoing information renders the Letter's statement of the amount of the debt, even if otherwise accurate, incomplete.
- 67. The failure to include the foregoing information renders the Letter susceptible to an inaccurate reading by the least sophisticated consumer.
- 68. The failure to include the foregoing information allows the Letter to be read by the least sophisticated consumer to have two or more meanings, one of which is inaccurate.
- 69. The failure to include the foregoing information renders the Letter's statement of the amount of the debt, even if otherwise accurate, insufficient.
- 70. The failure to include the foregoing information renders the Letter's statement of the amount of the debt, even if otherwise accurate, deceptive under 15 U.S.C. § 1692e.
 - 71. For these reasons, Defendant violated 15 U.S.C. § 1692e.

CLASS ALLEGATIONS

- 72. 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 without disclosing in their collection letter whether interest and late fees were continuing to accrue, from one year before the date of this Complaint to the present.
- 73. This action seeks a finding that Defendant's conduct violates the FDCPA, and asks that the Court award damages as authorized by 15 U.S.C. § 1692k.
 - 74. Defendant regularly engages in debt collection.

- 75. The Class consists of more than 35 persons from whom Defendant attempted to collect delinquent consumer debts without disclosing in their collection letter whether interest and late fees were continuing to accrue.
- 76. Plaintiff's claims are typical of the claims of the Class. Common questions of law 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.
- 77. 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.
- 78. 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 consumer protection laws.

JURY DEMAND

79. 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 Representative of the Class, and Plaintiff's 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 23, 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.: 112876



CONTACT LETTER

May 21, 2016

Important Account Information	
Current Creditor: COMENITY BANK	
Account Number: XXXXXXXXXXXX7771	1 /
WWR File Number: 2955	
Balance Due as of May 21, 2016: \$1,152.32	

Dear CHRISTOPHER WITT,

We would like to hear from you as we have representatives who may be able to provide you with options that could best fit your circumstances. There are several ways that you may contact us. Please do so today.

This communication is from a debt collector attempting to collect this debt for the current creditor and any information obtained will be used for that purpose.

Sincerely,

Weltman, Weinberg & Reis Co., L.P.A.

Contact us by one of the following methods:

1-800-292-2496
Mon-Thurs 8AM-9PM, Fri
8AM-5PM, & Sat 8AM12PM EST

Mail:

P.O. Box 93784

Cleveland, OH 44101-5784



8030NWELT01101

To receive proper credit on your account, please detach the bottom portion and return with your payment in the enclosed envelope

323 W. Lakeside Ave. Ste. 200 Cleveland, OH 44113-1009 ADDRESS SERVICE REQUESTED

May 21, 2016

By entering your information in the space provided below, you are authorizing Weltman, Weinberg & Reis Co., L.P.A to contact you, including via electronic means.

Please verify contact information:						
Email:						
Phone:		ien i				
Address:	71			A11		

WELTMAN, WEINBERG & REIS CO., LPA P.O. Box 93784 Cleveland, OH 44101-5784

WWR FILE NO. - 2955

provided by local rules of court.	This form, approved by the cket sheet. (SEE INSTRUC	ne Judicial Conference of the CTIONS ON NEXT PAGE (he United	d States in September FORM.)	er 197	4, is required for the use of	the Clerk of Court for the
I. (a) PLAINTIFFS CHRISTOPHER WITT (b) County of Residence of First Listed Plaintiff (EXCEPT IN U.S. PLAINTIFF CASES)				DEFENDAN	TS		
				WELTMAN, WEINBERG & REIS CO., LPA			
				County of Reside	FRANKLIN ONLY) E LOCATION OF		
(c) Attorneys (Firm Name, A BARSHAY SAND 100 Garden City Pl (516) 203-7600	•			Attorneys (If Kno	wn)		
II. BASIS OF JURISDI	CTION (Place an "X" in C	One Box Only)	III. CIT	TIZENSHIP OI	F PR	INCIPAL PARTIES	(Place an "X" in One Box for Plaintiff
O 1 U.S. Government Plaintiff (U.S. Government Not a Party)			(For Di	II. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plainty (For Diversity Cases Only) PTF DEF Citizen of This State O 1 O 1 Incorporated or Principal Place O 4 O 4 of Business In This State			
O 2 U.S. Government Defendant	O 4 Diversity (Indicate Citizenship of Parties in Item III)		Citizer	of Another State	O 2	O 2 Incorporated and I of Business In A	=
NA NA TRUDE OF CLUT				or Subject of a eign Country	O 3	O 3 Foreign Nation	O 6 O 6
IV. NATURE OF SUIT CONTRACT		ly) ORTS	FO	RFEITURE/PENALT	ΓY_	BANKRUPTCY	OTHER STATUTES
Enforcement of Judgment O 151 Medicare Act O 152 Recovery of Defaulted Student Loans (Excludes Veterans) O 153 Recovery of Overpayment of Veteran's Benefits O 160 Stockholders' Suits O 190 Other Contract O 195 Contract Product Liability O 196 Franchise REAL PROPERTY O 210 Land Condemnation O 220 Foreclosure O 230 Rent Lease & Ejectment O 240 Torts to Land O 245 Tort Product Liability O 290 All Other Real Property	PERSONAL INJURY O 310 Airplane O 315 Airplane Product Liability O 320 Assault, Libel & Slander O 330 Federal Employers' Liability O 340 Marine O 345 Marine Product Liability O 340 Motor Vehicle O 355 Motor Vehicle Product Liability O 360 Other Personal Injury Medical Malpractice CIVIL RIGHTS O 440 Other Civil Rights O 441 Voting O 442 Employment O 443 Housing/ Accommodations O 445 Amer. w/Disabilities - Employment O 446 Amer. w/Disabilities - Other O 448 Education	PERSONAL INJURY O 365 Personal Injury - Product Liability O 367 Health Care/ Pharmaceutical Personal Injury Product Liability O 368 Asbestos Personal Injury Product Liability PERSONAL PROPERT O 370 Other Fraud O 371 Truth in Lending O 380 Other Personal Property Damage Product Liability PRISONER PETITIONS Habeas Corpus: O 463 Alien Detainee O 510 Motions to Vacate Sentence O 530 General O 535 Death Penalty Other: O 540 Mandamus & Other O 550 Civil Rights O 555 Prison Condition O 560 Civil Detainee Conditions of Confinement	O 690 O 710 O 720 O 740 O 751 O 790 O 791	LABOR	CCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC	20 422 Appeal 28 USC 158 20 423 Withdrawal 28 USC 157 PROPERTY RIGHTS 20 820 Copyrights 20 830 Patent 20 840 Trademark SOCIAL SECURITY 20 861 HIA (1395ff) 20 862 Black Lung (923) 20 863 DIWC/DIWW (405(g)) 20 864 SSID Title XVI 20 865 RSI (405(g)) FEDERAL TAX SUITS 20 870 Taxes (U.S. Plaintiff or Defendant) 20 871 IRS—Third Party 26 USC 7609	O 375 False Claims Act O 400 State Reapportionment O 410 Antitrust O 430 Banks and Banking O 450 Commerce O 460 Deportation O 470 Racketeer Influenced and Corrupt Organizations ● 480 Consumer Credit O 490 Cable/Sat TV O 850 Securities/Commodities/ Exchange O 890 Other Statutory Actions O 891 Agricultural Acts O 893 Environmental Matters O 895 Freedom of Information Act O 896 Arbitration O 899 Administrative Procedure Act/Review or Appeal of Agency Decision O 950 Constitutionality of State Statutes
V. ORIGIN (Place an "X" in 1 Original O 2 Remonstrated Country O 2 Note: Original Country O 2 Note: Original Country O 3 Note: Original Country O 4 Note: Original Country O 5 Note: Original Country O 6 Note: Original Country O 7 Note: Original Country O 8 Note: Original Country O 8 Note: Original Country O 9 Note: Original Co	oved from State O 3 Ren	urt	4 Reinstat Reope	ned Anot (spec	her Dis	strict Litigation – Transfer	O 8 Multidistrict Litigation – Direct File
VI. CAUSE OF ACTIO		use:		o not cite jurisdictional		tes unless diversity): 15 USC Violation	§1692
VII. REQUESTED IN COMPLAINT:	• CHECK IF THIS I UNDER RULE 2	S A CLASS ACTION 3, F.R.Cv.P.	DE	MAND \$		CHECK YES on JURY DEMAND:	ly if demanded in complaint: • Yes ○ No
VIII. RELATED CASE IF ANY	C(S)	(See Instructions) JUDGE				DOCKET NUMBER_	
DATE		SIGNATURE OF ATTO					
April 24, 2017 FOR OFFICE USE ONLY		/s Crai	1g B. S	Sanders			
RECEIPT #AM	IOUNT	APPLYING IFP		JUDG	E	MAG. JU	DGE

Case 2:17-cv-02429 Document 1-2 Filed 04/24/17 Page 2 of 2 PageID #: 11 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,
☐ the complaint seeks injunctive relief,
☐ 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)
 Is the civil action being filed in the Eastern District removed from a New York State Court located in Nassau or Suffolk County: NO
 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? YES
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. Yes No
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: <u>/s Craig B. Sanders</u>

UNITED STATES DISTRICT COURT

for the

Eastern District of New York						
Christopher Witt, individually and on behalf of all others similarly situated Plaintiff(s) V. Weltman, Weinberg & Reis Co., LPA Defendant(s))))) Civil Action No.)))					
Defendant(s)	,					
SUMMONS IN	NA CIVIL ACTION					
To: (Defendant's name and address) Weltman, Weinberg & Re 3705 Marlane Drive GROVE CITY, Ohio 4312						
A lawsuit has been filed against you.						
are the United States or a United States agency, or an office						
If you fail to respond, judgment by default will be You also must file your answer or motion with the court.	e entered against you for the relief demanded in the complaint.					
	CLERK OF COURT					
Date						
Date:	Signature of Clerk or Deputy Clerk					

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

Additional information regarding attempted service, etc:

Civil Action No.

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

was rec	This summons for (name ceived by me on (date)	ne of individual and title, if any	y)							
	☐ I personally served	the summons on the indi								
			on (date)	; or						
	☐ I left the summons at the individual's residence or usual place of abode with (name)									
		, a person of suitable age and discretion who resides there,								
	on (date), and mailed a copy to the individual's last known address; or									
	☐ I served the summo	ons on (name of individual)		, who	o is					
	designated by law to a	accept service of process	on behalf of (name of organization)							
			on (date)	; or						
	☐ I returned the summ	nons unexecuted because		;	or					
	☐ Other (specify):									
	My fees are \$	for travel and \$	for services, for a total of \$	0.00						
	I declare under penalty of perjury that this information is true.									
Date:		_								
			Server's signature							
			Printed name and title							
		_	Server's address							

Print Save As... Reset

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: Weltman, Weinberg & Reis Co. Named in Debt Collection Class Action