

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

Nastassia Wallace,

Plaintiff,

VS.

Rent Recovery Solutions, LLC,

Defendant

Civil Action File No.:

COMPLAINT WITH JURY TRIAL DEMAND

PRELIMINARY STATEMENT

This action for damages is based upon the Defendant's overt and intentional, unlawful conduct in the furtherance of its efforts to collect a consumer debt. The Defendant's conduct is in violation of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692 et seq.

PARTIES

1. Plaintiff, Nastassia Wallace, is a natural person who resides in Fulton County, Georgia.
2. Defendant, Rent Recovery Solutions, LLC, is a limited liability corporation doing business in Georgia. Defendant may be served with process via its registered agent, Collete Peta at 1945 The Exchange, Suite 120, Atlanta, Georgia 30339.

JURISDICTION AND VENUE

3. This Court has federal question jurisdiction over Plaintiff's Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692, et seq., claims pursuant to 28 U.S.C. § 1331 and 15 U.S.C. § 1692k(d). This Court has supplemental jurisdiction over Plaintiff's state law claims pursuant to 28 U.S.C. § 1367.

4. This Court has personal jurisdiction over Defendant because, inter alia, Defendants frequently and routinely conducts business in the State of Georgia, including the conduct complained of herein.

5. Pursuant to 28 U.S.C. § 1391, venue is proper in the Northern District of Georgia because a substantial part of the events or omissions giving rise to the claims occurred in this district.

6. Venue is proper in the Atlanta Division because the conduct complained of herein occurred in Fulton County and, moreover, the Defendant maintains a Registered Agent in Fulton County.

FACTUAL ALLEGATIONS

7. Plaintiff is allegedly obligated to pay a consumer debt arising out of a residential lease and is, therefore, a "consumer", as that term is defined by 15 U.S.C. § 1692a(3).

8. Defendant is a collection agency specializing in the collection of consumer debt.

9. Defendant uses interstate commerce and/or mail in its business in the collection of consumer debts.

10. Defendant markets itself as “... a full-service collection agency specializing exclusively in apartment related debt. We employ a multitude of contact methods, research personnel, and specialists in order to recover revenue from the former resident.” See, www.rentrecoveryolutions.com/solutions/contingency-collections.

11. Defendant manages, and collects upon, thousands of consumer debt accounts annually.

12. Defendant is, therefore, a “debt collector” as that term is defined by 15 U.S.C. § 1692a(6).

13. The Plaintiff allegedly defaulted on a residential lease in a property commonly known as “The Villas of East Cobb.” The alleged debt owed is \$2,634.24.

14. The Villas of East Cobb retained the services of the Defendant to collect this debt from the Plaintiff.

15. On January 19th, 2022, the Defendant caused to be sent to the Plaintiff a letter advising her that Defendant received authorization from the creditor to present a limited time “offer of discount.” An image of this letter is reproduced below:

[illegible]

NASTASSIA WALLACE

Atlanta, GA 30339-2355

IF PAYING BY VISA OR MASTERCARD, FILL OUT BELOW.			
 			
CARD NUMBER	EXP. DATE	AMOUNT	
SIGNATURE	MUST INCLUDE 3 DIGIT SECURITY CODE FROM		

Statement Date:	01/19/22
File No:	007174181
Balance Owed:	\$2,634.24

.....

Rent Recovery Solutions LLC
1945 The Exchange SE, Ste 120
Atlanta, GA 30339-2062

☐ Please check this box if your address or phone number is incorrect and indicate any change(s) on the reverse side

☐ Please check this box if you would like to opt in to electronic communications and include your email or cell phone number on the back

Detach and Return with Payment



Settlement Offer

Your Settlement Offer

Date: 01/19/22
Creditor: THE VILLAS OF EAST COBB
File No: 007174181
Balance Owed: \$2,634.24

STATEMENT DATE	FILE NO.	SETTLEMENT AMOUNT
01/19/22	007174181	\$1317.12

Dear NASTASSIA WALLACE,

Rent Recovery Solutions, LLC has received authorization from THE VILLAS OF EAST COBB to present to you a limited time offer of discount. We recommend you seriously consider this offer, as it will satisfy your obligation to THE VILLAS OF EAST COBB.

Current Balance: \$2,634.24

Discount Offer: \$1317.12

Cash Savings: \$1317.12

This discount offer is time sensitive. Funds in the full discount offer amount must be received by this office no later than 02-18-2022 in order to receive this discount and the credit reporting advantage. After that date, we will continue collection activity against you for the full amount.

We are not obligated to renew this offer.

If you are unable to raise this discount amount, but are concerned about your credit standing, you may call one of our representatives to work out a reasonable payment plan on the full amount owed. Our representative will listen to you with respect and courtesy, and work with you in good faith to put this matter behind you.

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

Sincerely,

To Pay Visit

www.rentrecoveryolutions.com/pay-now/



WELCOME TO THE COLLECTION EXPERTS

or call 866-949-1379

PAYMENT OPTIONS

- Pay online by visiting our website www.rentrecoveryolutions.com/pay-now/
- Pay by phone by calling **866-949-1379**
- Mail in a check, money order or pay with a credit card with the coupon above.
- Moneygram using **Receive Code 6839**. City: Atlanta, GA. Include your file number.

Rent Recovery Solutions LLC • 1945 The Exchange SE, Ste 120 • Atlanta, GA 30339

16. The terms of the offer allowed the Plaintiff to resolve the debt at a 50% reduction from the face value. Defendant's letter went on to advise the Plaintiff that funds of the full discount offer must be received by Defendant no later than February 18, 2022.

17. The top of the Defendant's letter contains a form block whereby a consumer can utilize either a Visa or MasterCard to make a payment to the Defendant. In addition, the bottom quarter of the letter contains a section titled "PAYMENT OPTIONS." This section describes four methods by which a consumer can make payment to the Defendant. These include paying online by visiting a website listed by Defendant; paying by phone by calling a number specified by the Defendant; mailing in a check, money order or paying with a credit card as described above; and utilizing MoneyGram with a specified receive code.

18. Prior to the expiration of the settlement offer, the Plaintiff initiated a telephone call to the Defendant to accept the offer and to effectuate payment. It was the Plaintiff's intent to utilize a credit card for this purpose as specifically set forth in Defendant's letter.

19. During the course of that call, she was informed by the Defendant that the only acceptable payment method was "MoneyGram" or other certified funds. The Plaintiff protested this restriction.

20. She did not feel comfortable with these methods as she wanted to have a specific paper trail as provided in credit card transactions as proof of payment. Moreover, this new restriction would increase the cost of settlement to the Plaintiff.

21. On February 2nd, 2022 at 4:24 p.m. a representative of the Defendant identifying herself as Felicia K. Jenkins sent an email to the Plaintiff. This email reads in pertinent part

As per our conversation, you can go to any Walmart and do a MoneyGram. Instructions: When at the register, you will need the information below.” The Defendant’s email goes on to provide codes and addresses necessary to purchase the MoneyGram.

The complete email from the Defendant is reproduced below:

On Feb 2, 2022, at 4:24 PM,
Fjenkins@rentrecoveryolutions.com wrote:

As per our conversation, You can go to any Walmart and do a money gram.

Instructions:

When at the register you will need the information below.

Code: 6839

Address: Rent Recovery Solutions

City: Atlanta, GA

Account number: [7174181](#)

Thanks,

Felicia K. Jenkins

Special Collections Department Rent Recovery Solutions LLC

1945 The Exchange, Suite 120 Atlanta, GA 30339

(678) 819-4041 | (833) 367-0519 x. 111

www.rentrecoveryolutions.com

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

CONFIDENTIALITY NOTE: A collection agency sent this email. It may contain privileged and confidential information intended for the person(s) named above. If you are not an intended recipient, dissemination or duplication of the email is prohibited. There shall be no waiver of any privilege or confidence by your receipt of this transmission. If you have received this email in error, please notify us by telephone call and immediately delete this email. Thank you.

Thanks,
Felicia K. Jenkins
Special Collections Department
Rent Recovery Solutions LLC
1945 The Exchange, Suite 120
Atlanta, GA 30339
(678) 819-4041 | (833) 367-0519 x. 111
www.rentrecoveryolutions.com

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

CONFIDENTIALITY NOTE: A collection agency sent this email. It may contain privileged and confidential information intended for the person(s) named above. If you are not an intended recipient, dissemination or duplication of the email is prohibited. There shall be no waiver of any privilege or confidence by your receipt of this transmission. If you have received this email in error, please notify us by telephone call and immediately delete this email. Thank you.

22. The Plaintiff again protested via responsive email sent on February 3rd, 2022. In this email, the Plaintiff points out the obvious fact that this restriction is contrary to the contents of the Defendant's offer and the payment terms contained within that letter. The content of Plaintiff's email is reproduced below:

From: wallace.nastassia@yahoo.com <wallace.nastassia@yahoo.com> **Sent:**
Wednesday, February 2, 2022 4:40 PM
To: Fjenkins@rentrecoveryolutions.com
Subject: Re: MONEY GRAM INSTRUCTIONS

I do not feel comfortable paying this with cash and will be paying by credit card so I can have an electronic trail for my keeping. Nowhere on this settlement letter does it say Moneygram is the only acceptable payment option. It actually has at both the bottom and top of the letter multiple payment option choices which was illustrated by you all so has to be satisfied. So I would like to satisfy my debt by accepting the settlement offer given and use credit card as my choice of payment.

Sent from my iPhone

23. The Defendant responded to the Plaintiff, also on February 3rd, by stating that the Defendant has “a policy that settlement offers must be in certified funds.” This email is likewise reproduced below:

From: Fjenkins@rentrecoveryolutions.com
Date: February 3, 2022 at 9:18:47 AM EST
To: wallace.nastassia@yahoo.com
Subject: RE: MONEY GRAM INSTRUCTIONS

I am not restricting you we will accept your funds. However, we have a policy that settlement offers must be in certified funds. Which are MoneyGram or a Cashier’s check. You can also use a voice system to pay. This is the exception I am offering you can pay via our phone system. Call 678 819 4040 and select option 4.

24. On November 30, 2021, the Consumer Financial Protection Bureau (CFPB) published amendments to 12 C.F.R. Part § 1006 (hereinafter referred to as Regulation F).

25. Regulation F was issued by the Bureau of Consumer Financial Protection pursuant to sections 814(d) and 817 of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692b, 1692o; Title X of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank act); 12 U.S.C. § 5481 et seq.; and paragraph (b)(1) of § 104 of the Electronic Signatures in Global and National Commerce Act (E-sign Act), 15 U.S.C. § 7004.

26. The Fair Debt Collection Practices Act and, specifically, regulation F apply to the Defendant at all times relevant hereto.

27. As of the date of enactment for Regulation F, where a debt collector communicates with a consumer electronically in connection with a collection of a debt using a specific email address, it must include in such communication “a clear and conspicuous statement describing a reasonable and simple method by which the consumer can opt-out of further electronic communications by the debt collector to that email address.” See, Regulation F, 12 C.F.R. § 1006.6(e); 15 U.S.C. § 1692c.

28. Neither of Defendant’s emails contain “a clear and conspicuous statement” describing a reasonable and simple method by which the Plaintiff could opt-out of future email communications.

29. As a result of the Defendant failing to comply with the Act and Regulations, the Plaintiff was, and continues to be, hindered in her ability to cease email communications from the Defendant.

INJURIES-IN-FACT

30. The FDCPA provides consumers with “statutorily-created rights to be free from ‘being subjected to false, deceptive, unfair, or unconscionable means to collect a debt.’” *McCamis v. Servis One, Inc.*, No. 8:16-CV-1130-T-30AEP, 2016 U.S. Dist. LEXIS 99492 (M.D. Fla. July 29, 2016); *Church v. Accretive Health, Inc.*, 654 Fed. Appx. 990, 2016 U.S. App. LEXIS 12414, 2016 WL 3611543 (11th Cir. 2016).

31. An injury-in-fact sufficient to satisfy Article III standing requirements “may exist solely by virtue of statutes creating legal rights, the invasion of which creates standing.” *Church*, at 993, quoting *Havens Realty Corp. v. Coleman*, 455 U.S. 363, 373, 102 S. Ct. 1114, 71 L. Ed. 2d 214 (1982).

32. Violation of statutory rights are not a “hypothetical or uncertain” injury, but one “that Congress has elevated to the status of a legally cognizable injury through the FDCPA.” *McCamis*, at 4, citing *Church*, at 3.

33. Defendant is subjecting Plaintiff to false, deceptive, and unfair means to collect the debt.

34. Defendants acts and omissions caused particularized harm to the Plaintiff in that the false and misleading information provided by the Defendant regarding the payment options available to the Plaintiff hindered the Plaintiff from making necessary decisions regarding her debt and, specifically, kept her from

accepting the terms of the settlement proposal as presented. In addition, the Defendant's failure to comply with the provisions of Regulation F with respect to the content of its emails to the Plaintiff denied the Plaintiff the ability to opt out of future emails as intended by the Act.

DAMAGES

35. As a result of the Defendant's actions and/or omissions, Plaintiff has suffered actual damages, including but not limited to the following:

- a.) Being subjected to false, deceptive, and unfair debt collection practices;
- b.) Uncompensated time expended away from work and/or activities of daily living, to confer with counsel regarding the Defendant's collection efforts;
- c.) Anxiety and worry caused by concern that Defendant was restricting the terms of a settlement after Plaintiff attempted acceptance forcing Plaintiff to "miss out" on an opportunity to resolve the debt favorably. The anxiety and worry experienced by the Plaintiff was sufficient to negatively affect her demeanor, her ability to engage in daily activities, resulted in sleeplessness, and adversely affected her relationships with others.

CAUSES OF ACTION

COUNT I

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

Violations of 15 U.S.C. § 1692e and its subparts

36. 15 U.S.C. § 1692e specifically prohibits the use of any false, deceptive, or misleading representations or means in connection with the collection of any debt.

37. The use of “or” in § 1692e means a representation violates the FDCPA if it is false or deceptive or misleading. *Bourff v. Rubin Lublin, LLC*, 674 F.3d 1238, 1241 (11th Cir. 2012).

38. The standard in determining the nature of any such representation is that of the “least sophisticated consumer.” Its purpose is to protect "naive consumers" with a minimal understanding of personal finance and debt collection. *LeBlanc v. Unifund CCR Partners*, 601 F.3d 1185, 1194 (11th Cir. 2010) (per curiam).

39. Moreover, the least sophisticated consumer is not to be held to the same standard as a reasonably prudent consumer. The least sophisticated consumer, though not unreasonable, is "ignorant" and "unthinking," "gullible," and of "below-average sophistication or intelligence," *Pinson v. JPMorgan Chase Bank, Nat'l Ass'n*, No. 16-17107, 2019 U.S. App. LEXIS 33662, at 12-13 (11th Cir. Nov. 12, 2019), quoting *Clomon v. Jackson*, 988 F.2d 1314, 1318 (2d Cir. 1993)

40. A false representation in connection with the collection of a debt is sufficient to violate the FDCPA, even if it is not alleged or proven to be misleading or deceptive.

41. The Defendant's representations regarding payment options available to the Plaintiff via settlement were objectively false and materially misleading. The Plaintiff was the victim of a “bait and switch” by the Defendant that caused her the harm described herein.

42. Defendant's representations were a violation of 15 U.S.C. §§ 1692e, and 1692e(10).

Violations of 15 U.S.C. § 1692f and its subparts

43. The conduct of the Defendant as described herein was unfair and unconscionable. It preyed upon perceived lack of sophistication of the Plaintiff.

44. Defendant's conduct violated 15 U.S.C. § 1692f.

Violations of Regulation F, 12 C.F.R. § 1006.6(e)

45. The emails described here in represent violations of Regulation F, 12 C.F.R. § 1006.6(e).

TRIAL BY JURY

46. Plaintiff is entitled to and hereby requests a trial by jury.

WHEREFORE, Plaintiff prays that judgment be entered against Defendant for:

- a.) Plaintiff's actual damages;
- b.) Statutory damages pursuant to 15 U.S.C. § 1692k;
- c.) Reasonable attorney's fees and costs pursuant to 15 U.S.C. § 1692k

d.) General, exemplary, and treble damages pursuant to O.C.G.A. § 10-1-399(a) & (c);

e.) Reasonable attorney's fees and costs pursuant to O.C.G.A. § 10-1-399(d); and

f.) Such other and further relief as may be just and proper.

Respectfully submitted this 22 day of July, 2022.

[Signatures follow]

BERRY & ASSOCIATES

/s/ Matthew T. Berry

Matthew T. Berry

Georgia Bar No.: 055663

matt@mattberry.com

2751 Buford Highway, Suite 600

Atlanta, GA 30324

Ph. (404) 235-3300

Fax (404) 235-3333

Plaintiff's Attorney

CIVIL COVER SHEET

The JS44 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 is required for the use of the Clerk of Court for the purpose of initiating the civil docket record. (SEE INSTRUCTIONS ATTACHED)

I. (a) PLAINTIFF(S)

Nastassia Wallace

DEFENDANT(S)

Rent Recovery Solutions, LLC

(b) COUNTY OF RESIDENCE OF FIRST LISTEDPLAINTIFF Fulton County, GA

(EXCEPT IN U.S. PLAINTIFF CASES)

COUNTY OF RESIDENCE OF FIRST LISTEDDEFENDANT Cobb County, GA

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED

(c) ATTORNEYS

(FIRM NAME, ADDRESS, TELEPHONE NUMBER, AND E-MAIL ADDRESS)

Matthew T. Berry and Chris Armor

2751 Buford Highway, Suite 600

Atlanta, Georgia 30324

(404) 235-3334

matt@mattberry.com / chris.armor@armorlaw.com

ATTORNEYS (IF KNOWN)**II. BASIS OF JURISDICTION**

(PLACE AN "X" IN ONE BOX ONLY)

☐ 1 U.S. GOVERNMENT PLAINTIFF☒ 3 FEDERAL QUESTION (U.S. GOVERNMENT NOT A PARTY)☐ 2 U.S. GOVERNMENT DEFENDANT☐ 4 DIVERSITY (INDICATE CITIZENSHIP OF PARTIES IN ITEM III)**III. CITIZENSHIP OF PRINCIPAL PARTIES**

(PLACE AN "X" IN ONE BOX FOR PLAINTIFF AND ONE BOX FOR DEFENDANT) (FOR DIVERSITY CASES ONLY)

PLF

DEF

PLF

DEF

☐ 1☐ 1

CITIZEN OF THIS STATE

☐ 4☐ 4

INCORPORATED OR PRINCIPAL PLACE OF BUSINESS IN THIS STATE

☐ 2☐ 2

CITIZEN OF ANOTHER STATE

☐ 5☐ 5

INCORPORATED AND PRINCIPAL PLACE OF BUSINESS IN ANOTHER STATE

☐ 3☐ 3

CITIZEN OR SUBJECT OF A FOREIGN COUNTRY

☐ 6☐ 6

FOREIGN NATION

IV. ORIGIN

(PLACE AN "X" IN ONE BOX ONLY)

☒ 1 ORIGINAL PROCEEDING☐ 2 REMOVED FROM STATE COURT☐ 3 REMANDED FROM APPELLATE COURT☐ 4 REINSTATED OR REOPENED☐ 5 TRANSFERRED FROM ANOTHER DISTRICT (Specify District)☐ 6 MULTIDISTRICT LITIGATION☐ 7 APPEAL TO DISTRICT JUDGE FROM MAGISTRATE JUDGE JUDGMENT**V. CAUSE OF ACTION**

(CITE THE U.S. CIVIL STATUTE UNDER WHICH YOU ARE FILING AND WRITE A BRIEF STATEMENT OF CAUSE - DO NOT CITE JURISDICTIONAL STATUTES UNLESS DIVERSITY)

Violations of the Fair Debt Collection Practices Act (FDCPA) 15 U.S.C. § 1692, et seq.

(IF COMPLEX, CHECK REASON BELOW)☐ 1. Unusually large number of parties.☐ 6. Problems locating or preserving evidence☐ 2. Unusually large number of claims or defenses.☐ 7. Pending parallel investigations or actions by government.☐ 3. Factual issues are exceptionally complex☐ 8. Multiple use of experts.☐ 4. Greater than normal volume of evidence.☐ 9. Need for discovery outside United States boundaries.☐ 5. Extended discovery period is needed.☐ 10. Existence of highly technical issues and proof.

CONTINUED ON REVERSE

FOR OFFICE USE ONLY

RECEIPT # _____ AMOUNT \$ _____ APPLYING IFP _____ MAG. JUDGE (IFP) _____

JUDGE _____ MAG. JUDGE _____ NATURE OF SUIT _____ CAUSE OF ACTION _____

(Referral)

VI. NATURE OF SUIT (PLACE AN "X" IN ONE BOX ONLY)**CONTRACT - "0" MONTHS DISCOVERY TRACK**

- ☐ 150 RECOVERY OF OVERPAYMENT & ENFORCEMENT OF JUDGMENT
- ☐ 152 RECOVERY OF DEFAULTED STUDENT LOANS (Excl. Veterans)
- ☐ 153 RECOVERY OF OVERPAYMENT OF VETERAN'S BENEFITS

CONTRACT - "4" MONTHS DISCOVERY TRACK

- ☐ 110 INSURANCE
- ☐ 120 MARINE
- ☐ 130 MILLER ACT
- ☐ 140 NEGOTIABLE INSTRUMENT
- ☐ 151 MEDICARE ACT
- ☐ 160 STOCKHOLDERS' SUITS
- ☐ 190 OTHER CONTRACT
- ☐ 195 CONTRACT PRODUCT LIABILITY
- ☐ 196 FRANCHISE

REAL PROPERTY - "4" MONTHS DISCOVERY TRACK

- ☐ 210 LAND CONDEMNATION
- ☐ 220 FORECLOSURE
- ☐ 230 RENT LEASE & EJECTMENT
- ☐ 240 TORTS TO LAND
- ☐ 245 TORT PRODUCT LIABILITY
- ☐ 290 ALL OTHER REAL PROPERTY

TORTS - PERSONAL INJURY - "4" MONTHS DISCOVERY TRACK

- ☐ 310 AIRPLANE
- ☐ 315 AIRPLANE PRODUCT LIABILITY
- ☐ 320 ASSAULT, LIBEL & SLANDER
- ☐ 330 FEDERAL EMPLOYERS' LIABILITY
- ☐ 340 MARINE
- ☐ 345 MARINE PRODUCT LIABILITY
- ☐ 350 MOTOR VEHICLE
- ☐ 355 MOTOR VEHICLE PRODUCT LIABILITY
- ☐ 360 OTHER PERSONAL INJURY
- ☐ 362 PERSONAL INJURY - MEDICAL MALPRACTICE
- ☐ 365 PERSONAL INJURY - PRODUCT LIABILITY
- ☐ 368 ASBESTOS PERSONAL INJURY PRODUCT LIABILITY

TORTS - PERSONAL PROPERTY - "4" MONTHS DISCOVERY TRACK

- ☐ 370 OTHER FRAUD
- ☐ 371 TRUTH IN LENDING
- ☐ 380 OTHER PERSONAL PROPERTY DAMAGE
- ☐ 385 PROPERTY DAMAGE PRODUCT LIABILITY

BANKRUPTCY - "0" MONTHS DISCOVERY TRACK

- ☐ 422 APPEAL 28 USC 158
- ☐ 423 WITHDRAWAL 28 USC 157

CIVIL RIGHTS - "4" MONTHS DISCOVERY TRACK

- ☐ 441 VOTING
- ☐ 442 EMPLOYMENT
- ☐ 443 HOUSING/ ACCOMMODATIONS
- ☐ 444 WELFARE
- ☐ 440 OTHER CIVIL RIGHTS
- ☐ 445 AMERICANS with DISABILITIES - Employment
- ☐ 446 AMERICANS with DISABILITIES - Other

IMMIGRATION - "0" MONTHS DISCOVERY TRACK

- ☐ 462 NATURALIZATION APPLICATION
- ☐ 463 HABEAS CORPUS- Alien Detainee
- ☐ 465 OTHER IMMIGRATION ACTIONS

PRISONER PETITIONS - "0" MONTHS DISCOVERY TRACK

- ☐ 510 MOTIONS TO VACATE SENTENCE
- ☐ 530 HABEAS CORPUS
- ☐ 535 HABEAS CORPUS DEATH PENALTY
- ☐ 540 MANDAMUS & OTHER
- ☐ 550 CIVIL RIGHTS - Filed Pro se
- ☐ 555 PRISON CONDITION(S) - Filed Pro se

PRISONER PETITIONS - "4" MONTHS DISCOVERY TRACK

- ☐ 550 CIVIL RIGHTS - Filed by Counsel
- ☐ 555 PRISON CONDITION(S) - Filed by Counsel

FORFEITURE/PENALTY - "4" MONTHS DISCOVERY TRACK

- ☐ 610 AGRICULTURE
- ☐ 620 FOOD & DRUG
- ☐ 625 DRUG RELATED SEIZURE OF PROPERTY 21 USC 881
- ☐ 630 LIQUOR LAWS
- ☐ 640 R.R. & TRUCK
- ☐ 650 AIRLINE REGS.
- ☐ 660 OCCUPATIONAL SAFETY / HEALTH
- ☐ 690 OTHER

LABOR - "4" MONTHS DISCOVERY TRACK

- ☐ 710 FAIR LABOR STANDARDS ACT
- ☐ 720 LABOR/MGMT. RELATIONS
- ☐ 730 LABOR/MGMT. REPORTING & DISCLOSURE ACT
- ☐ 740 RAILWAY LABOR ACT
- ☐ 790 OTHER LABOR LITIGATION
- ☐ 791 EMPL. RET. INC. SECURITY ACT

PROPERTY RIGHTS - "4" MONTHS DISCOVERY TRACK

- ☐ 820 COPYRIGHTS
- ☐ 840 TRADEMARK

PROPERTY RIGHTS - "8" MONTHS DISCOVERY TRACK

- ☐ 830 PATENT

SOCIAL SECURITY - "0" MONTHS DISCOVERY TRACK

- ☐ 861 HIA (1395ff)
- ☐ 862 BLACK LUNG (923)
- ☐ 863 DIWC (405(g))
- ☐ 863 DIWW (405(g))
- ☐ 864 SSID TITLE XVI
- ☐ 865 RSI (405(g))

FEDERAL TAX SUITS - "4" MONTHS DISCOVERY TRACK

- ☐ 870 TAXES (U.S. Plaintiff or Defendant)
- ☐ 871 IRS - THIRD PARTY 26 USC 7609

OTHER STATUTES - "4" MONTHS DISCOVERY TRACK

- ☐ 400 STATE REAPPORTIONMENT
- ☐ 430 BANKS AND BANKING
- ☐ 450 COMMERCE/ICC RATES/ETC.
- ☐ 460 DEPORTATION
- ☐ 470 RACKETEER INFLUENCED AND CORRUPT ORGANIZATIONS
- ☒ 480 CONSUMER CREDIT
- ☐ 490 CABLE/SATELLITE TV
- ☐ 810 SELECTIVE SERVICE
- ☐ 875 CUSTOMER CHALLENGE 12 USC 3410
- ☐ 891 AGRICULTURAL ACTS
- ☐ 892 ECONOMIC STABILIZATION ACT
- ☐ 893 ENVIRONMENTAL MATTERS
- ☐ 894 ENERGY ALLOCATION ACT
- ☐ 895 FREEDOM OF INFORMATION ACT
- ☐ 900 APPEAL OF FEE DETERMINATION UNDER EQUAL ACCESS TO JUSTICE
- ☐ 950 CONSTITUTIONALITY OF STATE STATUTES
- ☐ 890 OTHER STATUTORY ACTIONS

OTHER STATUTES - "8" MONTHS DISCOVERY TRACK

- ☐ 410 ANTITRUST
- ☐ 850 SECURITIES / COMMODITIES / EXCHANGE

OTHER STATUTES - "0" MONTHS DISCOVERY TRACK

- ☐ ARBITRATION (Confirm / Vacate / Order / Modify)

(Note: Mark underlying Nature of Suit as well)

*** PLEASE NOTE DISCOVERY TRACK FOR EACH CASE TYPE. SEE LOCAL RULE 26.3**

VII. REQUESTED IN COMPLAINT:

Plaintiff demands actual, statutory and punitive

- ☐ CHECK IF CLASS ACTION UNDER F.R.Civ.P. 23 DEMAND \$ damages + Attorney fees and costs

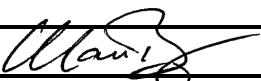
JURY DEMAND ☒ YES ☐ NO (CHECK YES ONLY IF DEMANDED IN COMPLAINT)**VIII. RELATED/REFILED CASE(S) IF ANY**

JUDGE _____ DOCKET NO. _____

CIVIL CASES ARE DEEMED RELATED IF THE PENDING CASE INVOLVES: (CHECK APPROPRIATE BOX)

- ☐ 1. PROPERTY INCLUDED IN AN EARLIER NUMBERED PENDING SUIT.
- ☐ 2. SAME ISSUE OF FACT OR ARISES OUT OF THE SAME EVENT OR TRANSACTION INCLUDED IN AN EARLIER NUMBERED PENDING SUIT.
- ☐ 3. VALIDITY OR INFRINGEMENT OF THE SAME PATENT, COPYRIGHT OR TRADEMARK INCLUDED IN AN EARLIER NUMBERED PENDING SUIT.
- ☐ 4. APPEALS ARISING OUT OF THE SAME BANKRUPTCY CASE AND ANY CASE RELATED THERETO WHICH HAVE BEEN DECIDED BY THE SAME BANKRUPTCY JUDGE.
- ☐ 5. REPETITIVE CASES FILED BY PRO SE LITIGANTS.
- ☐ 6. COMPANION OR RELATED CASE TO CASE(S) BEING SIMULTANEOUSLY FILED (INCLUDE ABBREVIATED STYLE OF OTHER CASE(S)):

- ☐ 7. EITHER SAME OR ALL OF THE PARTIES AND ISSUES IN THIS CASE WERE PREVIOUSLY INVOLVED IN CASE NO. _____, WHICH WAS DISMISSED. This case ☐ IS ☐ IS NOT (check one box) SUBSTANTIALLY THE SAME CASE.


SIGNATURE OF ATTORNEY OF RECORD

July 25, 2022

DATE