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

BRITTNEY PARRIS	**) JURY TRIAL DEMANDED**
Plaintiff,	**)**
	)
v.	**) Case No.**
	)
CEDAR BUSINESS SERVICES, LLC.	**)**
Defendant.	**)**
	)

COMPLAINT AND DEMAND FOR JURY TRIAL

I. INTRODUCTION

1. Plaintiff, Brittney Parris ("Plaintiff"), an individual consumer, brings this action against Cedar Business Services, LLC. (“Defendant”), a debt collection agency, under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692 et seq., for violations of the rights afforded to consumers under the statute. The FDCPA was enacted by Congress to eliminate abusive, deceptive, and unfair debt collection practices, to ensure that those who collect debts do so in a manner that is fair and reasonable, and to provide consumers with mechanisms to dispute and resolve debts.

2. Plaintiff's claims arise from Defendant's unlawful conduct, which includes:
   - Falsely reporting a disputed debt to consumer reporting agencies in violation of 15 U.S.C. § 1692e(8);
   - Continuing to engage in collection efforts after Plaintiff invoked his statutory right to refuse payment in violation of 15 U.S.C. § 1692c(c);
   - Misrepresenting the legal status of the debt and improperly manipulating Plaintiff's creditworthiness in violation of 15 U.S.C. § 1692e(2)(A).
3. Plaintiff's rights under the FDCPA were violated by Defendant's unlawful conduct, which has caused significant harm, including emotional distress, loss of creditworthiness, and reputational damage. Plaintiff seeks actual damages, statutory damages, attorney's fees, and costs as provided by the FDCPA.

II. JURISDICTION AND VENUE

4. This Court has subject matter jurisdiction over this action pursuant to 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1331, as this case involves a federal question arising under the Fair Debt Collection Practices Act.
5. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b)(1) and 28 U.S.C. § 1391(b)(2) because Defendant resides within this district and

conducts business in this district, and a substantial portion of the events giving rise to the claims occurred within this district, specifically Plaintiff's residence and the actions of Defendant.

III. PARTIES

6. Plaintiff, Brittney Parris, is a natural person and a "consumer" as defined by 15 U.S.C. § 1692a(3). Plaintiff is a resident of Newton County, Georgia, and is a citizen of the State of Georgia.

7. Defendant, Cedar Business Services LLC., is a corporation with its principal place of business located at 5230 Las Virgenes Rd Ste 210, Calabasas, CA 91302. Defendant regularly collects or attempts to collect debts owed to others and is therefore considered a "debt collector" as defined by 15 U.S.C. § 1692a(6). Defendant uses interstate commerce and the mail in its business operations to collect debts from consumers, including Plaintiff.

IV. FACTUAL ALLEGATIONS

8. Plaintiff allegedly owed a debt to Walden Univerity (the "Debt"). The Debt was incurred primarily for personal, family, or household purposes and therefore qualifies as a "debt" under 15 U.S.C. § 1692a(5).

9. On or about November 21st, 2024, Plaintiff sent a refusal to pay letter to Defendant via certified mail, exercising her rights under 15 U.S.C. § 1692c(c).

The letter stated that Plaintiff refused to pay the Debt and requested that Defendant cease all further communication with him regarding the Debt, unless Defendant intended to take legal action.

10. The refusal to pay letter was delivered to Defendant on November 25th, 2024, as confirmed by certified mail tracking number 9589071052701812039223.

11. Under 15 U.S.C. § 1692c(c), once a consumer sends a refusal-to-pay letter to a debt collector, the debt collector is prohibited from continuing collection activities, except to notify the consumer of specific legal actions that will be taken.

12. Despite receiving Plaintiff's refusal-to-pay letter, Defendant continued collection activities by reporting the Debt as disputed to one or more consumer reporting agencies on December 8th, 2024. This report was made without Plaintiff's consent, and Plaintiff had not disputed the Debt but had merely exercised his legal right to refuse to pay.

13. The reporting of the Debt as "disputed" by Defendant was a false and misleading representation in violation of 15 U.S.C. § 1692e(8). Under the FDCPA, debt collectors are prohibited from reporting to consumer reporting agencies information that is known or should be known to be false or misleading.

14. Defendant's actions in continuing collection efforts and falsely reporting the Debt to consumer reporting agencies constitute unfair means of collection in violation of 15 U.S.C. § 1692f, which prohibits the use of any means that are unfair or unconscionable to collect or attempt to collect a debt.

15. As a direct and proximate result of Defendant's violations, Plaintiff has suffered significant damages, including:

   - Denial of credit due to the inaccurate reporting of the Debt as disputed;
   - Loss of creditworthiness as a result of the false reporting of the Debt to consumer reporting agencies;
   - Emotional distress, including anxiety, embarrassment, frustration, and sleeplessness, caused by Defendant's unlawful actions.

16. Defendant's conduct was intentional, willful, and in reckless disregard of Plaintiff's rights under the FDCPA. Plaintiff seeks appropriate remedies for these violations under the FDCPA.

V. CLAIMS FOR RELIEF

FIRST CLAIM FOR RELIEF

Violation of 15 U.S.C. § 1692e(8): False and Misleading Representations

17. Plaintiff incorporates by reference all prior paragraphs as if fully set forth herein.

18. Defendant violated 15 U.S.C. § 1692e(8) by falsely reporting the Debt to consumer reporting agencies as "disputed" without Plaintiff's consent. This action created the false impression that Plaintiff had disputed the Debt when, in fact, he had only exercised his legal right to refuse payment under the FDCPA.

19. As a direct and proximate result of Defendant's actions, Plaintiff has suffered actual damages, including harm to his creditworthiness, reputational damage, and emotional distress.

20. Plaintiff is entitled to actual damages, statutory damages, and attorney's fees under 15 U.S.C. § 1692k.

SECOND CLAIM FOR RELIEF

Violation of 15 U.S.C. § 1692c(c): Communication After Refusal to Pay

21. Plaintiff incorporates by reference all prior paragraphs as if fully set forth herein.

22. Defendant violated 15 U.S.C. § 1692c(c) by continuing collection efforts after Plaintiff had properly invoked his right to refuse payment. This includes Defendant's false report to consumer reporting agencies, despite Plaintiff's refusal to pay.

23. Plaintiff is entitled to actual damages, statutory damages, and attorney's fees under 15 U.S.C. § 1692k for Defendant's unlawful conduct.

THIRD CLAIM FOR RELIEF

Violation of 15 U.S.C. § 1692e(2)(A): Misrepresentation of Debt Status

30. Plaintiff incorporates by reference all prior paragraphs as if fully set forth herein.

31. Defendant violated 15 U.S.C. § 1692e(2)(A) by misrepresenting the legal status of the Debt by falsely reporting it as "disputed," which misled third-party consumer reporting agencies and affected Plaintiff's creditworthiness.

32. Plaintiff is entitled to actual damages, statutory damages, and attorney's fees as provided under 15 U.S.C. § 1692k.

VI. PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully requests that the Court:

1. Enter a declaratory judgment that Defendant's conduct violated the **FDCPA**;
2. Award **actual damages**, including damages for emotional distress and harm to creditworthiness, as provided under **15 U.S.C. § 1692k(a)(1)**;
3. Award **statutory damages** of $1,000, as provided under **15 U.S.C. § 1692k(a)(2)(A)**;
4. Award **attorney's fees**, **costs of litigation**, and **interest**, as provided under **15 U.S.C. § 1692k(a)(3)**;
5. Award any other **further relief** the Court deems just and proper.

Respectfully submitted,

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