UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON

HALIE COMBS, PLAINTIFF, V. FIRST NATIONAL COLLECTION BUREAU, INC.	CASE NO. 3:25-cv-05722-DGE COMPLAINT AND DEMAND FOR JURY TRIAL

I. INTRODUCTION

1. This action seeks actual and statutory damages brought by Plaintiff Halie Combs, an individual consumer, against Defendant First National Collection Bureau, Inc. aka FNCBNV (hereinafter "FNCBNV") for violations of the Fair Debt Collection Practices Act, 15 U.S.C § 1692 *et seq.* (hereinafter "FDCPA"). The FDCPA prohibits debt collectors, such as First National Collection Bureau, Inc. aka FNCBNV, from engaging in abusive, deceptive, and unfair practices, including those directed toward Ms. Combs.

II. JURISDICTION AND VENUE

2. Jurisdiction of this court arises under 15 U.S.C § 1692k(d) and 28 U.S.C 1331. Venue in this District is proper in that the Defendant transact business in Pierce County, Washington and the conduct complained of occurred in Pierce County, Washington.

III. PRELIMINARY STATEMENT

3. The Fair Debt Collection Practices Act (the "FDCPA") has been in place since 1977 to

protect consumers from abusive debt collection practices.

4. Later, Regulation F was introduced to further refine and enforce these protections.

5. While the FDCPA serves as the cornerstone for consumer rights in debt collection, it has certain limitations, such as its lack of provisions addressing newer communication methods, like email or social media.

6. To address this, Regulation F was introduced by the Consumer Financial Protection Bureau (CFPB) as a comprehensive set of updated rules designed to supplement and clarify the FDCPA. Its purpose is to adapt to the evolving ways in which debtors and collectors interact due to technological advancements, ensuring clearer guidelines and reducing legal ambiguity.

7. Regulation F is not intended to replace the FDCPA, but rather to strengthen and update it. It provides consumers with greater clarity and control when dealing with debt collectors, while also ensuring that the debt collection industry can continue to function efficiently. **Regulation F § 1006.6 Communications in connection with debt collection. (c) Communications with a consumer - after refusal to pay or cease communication notice - (1) Prohibition.** Except as provided in paragraph (c)(2) of this section, if a consumer notifies a debt collector in writing that the consumer refuses to pay a debt or that the consumer wants the debt collector to cease further communication with the consumer, the debt collector must not communicate or attempt to communicate further with the consumer with respect to such debt.

Official interpretation of 6(c)(1) Prohibitions.

1. **Notification complete upon receipt.** If, pursuant to § 1006.6(c)(1), a consumer notifies a debt collector in writing or electronically using a medium of electronic communication through which a debt collector accepts electronic communications from consumers that the consumer either refuses to pay a debt or wants the debt collector to cease further communication with the consumer, notification is complete upon the debt collector's receipt of that information. The following example illustrates the rule.
i. Assume that on August 3, a consumer places in the mail a written notification to a debt collector that the consumer either refuses to pay a debt or wants the debt collector to cease further communication with the consumer pursuant to § 1006.6(c)(1). On August 4, the debt collector sends the consumer an email message. The debt collector receives the consumer's written notification on August 6. Because the consumer's notification is complete upon the debt collector's receipt of that information on August 6, the debt collector's email message communication on August 4 does not violate § 1006.6(c)(1).

8. 15 U.S.C § 1692c Communication in connection with debt collection (c) Ceasing communication If a consumer notifies a debt collector in` writing that the consumer refuses to pay a debt or that the consumer wishes the debt collector to cease further communication with the consumer, the debt collector shall not communicate further with the consumer with respect to such debt.

IV. ARTICLE III STANDING

9. Plaintiff has Article III standing to bring her FDCPA claim against FNCBNV because FNCBNV communications in an attempt to collect an alleged debt amounted to an unwanted intrusion upon her solitude, seclusion, and peace and quiet—rights that are protected under common law and are analogous to the FDCPA violations alleged here. See

Vazzano v. Receivable Mgmt. Servs., LLC, 621 F. Supp. 3d 700, 709 (N.D. Tex. 2022) (receiving an unsolicited letter is closely related to the harm protected by the common law tort of intrusion upon seclusion, which safeguards privacy from such intrusions) (citing *TransUnion LLC v. Kennethrez*, —— U.S. ——, 141 S. Ct. 2190, 2204 (2021)) (also citing *Gadelhak v. AT&T Servs., Inc.*, 950 F.3d 458, 462 (7th Cir. 2020) (Barrett, J.) ("The harm posed by unwanted text messages is analogous to that type of intrusive invasion of privacy.")).

10. The collection efforts by FNCBNV concerning the alleged debt resulted in concrete and particularized harm to Ms. Combs. Specifically, the FDCPA grants Ms. Combs the legal right to be free from misleading information about the status of a debt and to be treated fairly in the debt collection process.

11. Additionally, the emotional distress Ms. Combs endured is sufficient concrete injury to establish Article III standing. See *Mayfield v. LTD Fin. Servs., L.P.*, No. 4:20-CV-01966, 2021 WL 4481089, at *4 (S.D. Tex. Sept. 30, 2021) (citing *Rideau v. Keller Indep. Sch. Dist.*, 819 F.3d 155, 169 (5th Cir. 2016) ("[E]motional harm satisfies the 'injury in fact' requirement of constitutional standing.")) (additional internal quotation marks omitted); *see also* Smith v. Moss Law Firm, P.C., No. 18-2449, 2020 WL 584617, at *5 (N.D. Tex. Feb. 6, 2020) ("legal costs, anxiety, and worry" caused by defendant's alleged FDCPA violation were concrete and particularized injuries for purposes of FDCPA claim).

COMMUNICATION

12. The FDCPA defines communication as "the conveying of information regarding a debt

directly or indirectly to any person through any medium." 15 U.S.C. §1692a(2) (emphasis added).

V. PARTIES

13. Plaintiff, Halie Combs, (hereinafter "Ms.Combs,"), is an individual and natural person who resides in Tacoma, Washington.

14. Ms. Combs qualifies as a "consumer" under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692a(3), which defines the term as "[a]ny natural person obligated, or allegedly obligated, to pay any debt."

15. FNCBNV, is a Nevada corporation with its principal place of business located at 50 West Liberty Street Suite 250 Reno, NV 89501.

16. Defendant utilizes one or more instrumentalities of interstate commerce or the mails in its business, the primary purpose of which is debt collection, or regularly collects or attempts to collect, directly or indirectly, debts owed or allegedly owed to another. As such, Defendant qualifies as a "debt collector" under 15 U.S.C. § 1692a(6).

17. The term "debt," as defined by the FDCPA in 15 U.S.C. § 1692a(5), refers to any obligation, or alleged obligation, of a consumer to pay money arising from a transaction in which the money, property, insurance, or services involved are primarily for personal, family, or household purposes, regardless of whether the obligation has been reduced to judgment.

VI. FACTS OF THE COMPLAINT

18. On May 19, 2025 at approximately 10:22 AM, FNCBNV, sent an email to Ms. Combs

regarding an alleged collection account.

19. FNCBNV sent a text message to Ms. Combs stating that they are Accounts Receivables Specialists for FNCBNV and that she may contact them. The message included their phone number and website.

20. Ms. Combs responded to the text messages of FNCBNV on May 21, 2025 at 8:09 AM, stating that “I choose not to pay this.”

21. However, despite Ms. Combs' clear request, she continued to receive a text massege from FNCBNV specifically on May 21, 2025, at 12:05 PM.

22. This continued communication directly violated the FDCPA, specifically 15 U.S.C. § 1692c(c), which prohibits debt collectors from communicating with a consumer after they have requested that communication cease.

23. Despite Plaintiff’s explicit request for communication to cease, Defendant has persistently disregarded this directive and continued to engage in prohibited communication practices.

24. This failure to comply with the law resulted in continued, unwanted contact and caused significant emotional distress to Ms. Combs.

25. As a direct result of FNCBNV unlawful actions, Ms. Combs has suffered and continues to suffer damages. These include, but are not limited to, intrusion upon her seclusion, anger, anxiety, frustration, a decreased ability to focus on work, severe emotional distress, and other negative emotional and physical symptoms, such as headaches.

VII. FIRST CLAIM FOR RELIEF
Fair Debt Collection Practices Act
15 U.S. Code § 1692c(c)

26. Plaintiff re-alleges and reincorporates by reference paragraphs 1-25 above.

27. The Defendant FNCBNV violated the FDCPA.

28. Defendant violated the provisions of 15 U.S. Code § 1692c(c) of the FDCPA by failing to cease collection after receiving written notice from Plaintiff that he refused to pay the alleged debt that Defendant was attempting to collect. .

29. As a result of the above violations of the FDCPA, Defendant FNCBNV, is liable to Plaintiff actual damages and statutory damages.

VIII. SECOND CLAIM FOR RELIEF
12 CFR Part 1006 - Fair Debt Collection Practices Act
Regulation F § 1006.6(c)(1)

30. Plaintiff re-alleges and reincorporates all previous paragraphs as if fully set out herein.

31. Defendant FNCBNV violated the FDCPA.

32. Defendant violated the provisions of Regulation F § 1006.6(c)(1) by communicating or attempting to communicate with the consumer despite being notified in writing that the consumer refuses to pay the debt or that the consumer wants the debt collector to cease further communication with the consumer.

33. As a result of the above violations of the FDCPA, Defendant FNCBNV is liable to Plaintiff actual damages and statutory damages.

IX. JURY DEMAND AND PRAYER FOR RELIEF

WHEREFORE, Plaintiff Halie Combs, respectfully demands a jury trial and requests that judgment be entered in favor of Plaintiff and against Defendant First National Collection Bureau, Inc. aka FNCBNV fees, pursuant to 15 U.S.C § 1692k(a)(3); and

A. For such other and further relief as the Court may deem just and proper.

Dated: Aug 15, 2025

Respectfully submitted:

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