

**UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF FLORIDA  
TAMPA DIVISION**

CHRISTOPHER DMYTRIW, individually and  
on behalf of all others similarly situated,

Plaintiff,

CASE NO.:

v.

COMENITY BANK,

**CLASS ACTION**

Defendant.

**JURY TRIAL DEMANDED**

\_\_\_\_\_ /

**CLASS ACTION COMPLAINT**

1. Plaintiff, CHRISTOPHER DMYTRIW, individually and on behalf of all others similarly situated, alleges COMENITY BANK (“Comenity”) robo-called him numerous times in stark violation of the Telephone Consumer Protection Act, 47 U.S.C. §227 *et seq.* (“TCPA”).

**INTRODUCTION**

2. Comenity remains one of, if not the most abusive, robodialer in the country.

3. If robocalls were a disease, they would be an epidemic.” *Rage Against Robocalls*, Consumer Reports (July 28, 2015).

4. “Robocalls” are the #1 consumer complaint in America today and the Defendant’s conduct in this case is a good reason why.

5. The TCPA was enacted to prevent companies like Comenity from invading American citizens’ privacy and prevent illegal robocalls.

6. Congress enacted the TCPA to prevent real harm. Congress found that "automated or pre-recorded calls are a nuisance and an invasion of privacy, regardless of the type of call" and decided that "banning" such calls made without consent was "the only effective means of

protecting telephone consumers from this nuisance and privacy invasion." Pub. L. No. 102-243, §§ 2(10-13) (Dec. 20, 1991), codified at 47 U.S.C. § 227; see also *Mims v. Arrow Fin. Servs., LLC*, 132 S. Ct. 740, 744 (2012) ("The Act bans certain practices invasive of privacy").

7. "Senator Hollings, the TCPA's sponsor, described these calls as '**the scourge of modern civilization**, they wake us up in the morning; they interrupt our dinner at night; they force the sick and elderly out of bed; they hound us until we want to rip the telephone out of the wall.' 137 Cong. Rec. 30, 821 (1991). Senator Hollings presumably intended to give telephone subscribers another option: telling the autodialers to simply stop calling." *Osorio v. State Farm Bank, F.S.B.*, 746 F. 3d 1242 (11th Cir. 2014). As will be illustrated in this case, despite being told to stop calling, these defendants refused to do so.

8. According to findings by the Federal Communication Commission ("FCC")—the agency Congress vested with authority to issue regulations implementing the TCPA—such calls are prohibited because, as Congress found, automated or prerecorded telephone calls are a greater nuisance and invasion of privacy than live solicitation calls, and such calls can be costly and inconvenient. The FCC also recognized that wireless customers are charged for incoming calls whether they pay in advance or after the minutes are used. These type of damages are the same shared by the Plaintiff and the class members.

9. Today, this scourge has become even worse than anyone ever imagined in 1991.

10. In May of 2019, Americans were bombarded with a shocking 5.2 *billion* robocalls—an increase by an incredible 370% just since December 2015.<sup>1</sup>

---

<sup>1</sup> YouMail Robocall Index, available at <http://RobocallIndex.com/>

11. The 4<sup>th</sup> Circuit in *Krakauer v. Dish L.L.C.*, No. 18-1518, 2019 WL 2292196 (4th Cir. May 30, 2019) rendered a compelling and thoughtful opinion which illustrates in no uncertain terms why these TCPA case can and should be handled on a class wide basis, holding:

Given the remedial purpose of the TCPA, it is no surprise that its cause of action would be conducive to class-wide disposition. In enacting the law, Congress sought to deter an activity that, while pernicious and disruptive, does not trigger extensive liability in any single case. Since few individuals would have an incentive to bring suit, no matter how frustrated they were with the intrusion on their privacy, the TCPA opted for a model that allows for resolution of issues without extensive individual complications. (p. 18)

The TCPA was enacted to solve a problem. Simply put, people felt almost helpless in the face of repeated and unwanted telemarketing calls. S. Rep. No. 102-178, at 1-2 (1991). Congress responded with an Act that featured a combination of public and private enforcement, allowing suits both to enjoin intrusive practices and deter future violations through money damages. The features of the private right of action in § 227(c)(5), whether statutory damages or strict liability, evince an intent by Congress to allow consumers to bring their claims at modest personal expense. These same features also make TCPA claims amenable to class action resolution. Dish's arguments, if accepted, would contort a simple and administrable statute into one that is both burdensome and toothless. It would be dispiriting beyond belief if courts defeated Congress' obvious attempt to vindicate the public interest with interpretations that ignored the purpose, text, and structure of this Act at the behest of those whose abusive practices the legislative branch had meant to curb. (p. 33)

This will not happen. Class adjudication is complicated, and getting it right requires a careful parsing of the claims and the evidence from the start. It also requires striking a balance between efficient administration and fairness to all those affected, whether they be the class members, the defendants, or absent parties who are nonetheless bound by the judgment. The proceedings below reflected just the measured and thorough approach that we might hope for in such demanding situations. (*Id.*)

12. “[T]he legislative intent behind the TCPA supports the view that class action is the superior method of litigation. ‘[I]f the goal is to **remove the scourge**’ from our society, it is unlikely that individual suits would deter large entities as effectively as aggregated class actions and that individuals would be motivated ... to sue in the absence of the class action vehicle.” [emphasis added] *Krakauer v. Dish Network L.L.C.*, 311 F.D.R. 384, 400 (M.D.N.C. May 22, 2017).

13. Comenity is not the only one of these “large entities” that clearly needs to be stopped, but also bears the dubious distinction of perhaps being the most abusive robocalling debt collector in the country.

14. Comenity recently settled the TCPA class action, *Carrie Couser v. Comenity Bank, et al*, 3:12-cv-02484-MMA-BGS, for \$8,475,000 settlement, and in doing so, specifically carved out what it referred to as “wrong numbers”. These “wrong numbers” are at issue on this case. However, these are not really “wrong” numbers, they are in fact the exact right number Comenity intended to call. They would be more accurately labeled “illegal numbers” robocalled without express consent.

15. The *Couser* class action has not stopped Comenity from breaking the law; indeed, it appears to have emboldened it into assuming it can continue to break the law and get away with it.

16. As suggested in the *Krakauer* case, individual suits have provided no deterrence whatsoever against serial TCPA violators like Comenity, as evidenced by the over 100 individual lawsuits against Comenity in the last few years. Attached hereto is Exhibit A which lists each case individually filed against Comenity relating to the alleged issues in this Complaint.

17. Comenity, as a serial violator of the TCPA, and has settled hundreds of TCPA lawsuits, including those in arbitration and handled pre-suit. Comenity pays “hush-money” to their individual victims of robo-harassment that are aware enough of their rights to sue it, and then forces these persons to sign confidentiality agreements. Comenity in essence uses this as a way to continue to break the law and get away with it.<sup>2</sup>

18. Comenity’s business model in making these types of calls puts profits over people. This form of abuse is so lucrative that individual settlements can be made without making a significant dent in the profits inherent to the abuse.

19. Comenity Bank is one of the top five companies with the most debt collection complaints in 2017 according to an analysis completed by the National Consumer Law Center (“NCLC”) using data from the Federal Trade Commission (“FTC”). Please see Exhibit B attached hereto this Complaint.

20. Comenity has been ordered to turn over the prior complaints made by their own customers as discovery in another lawsuit. See *Ehrlich v. Comenity Capital Bank, a subsidiary of Comenity LLC*, (S.D. Fla. August 07, 2017) Attached as Exhibit C.

### **JURISDICTION AND VENUE**

21. Jurisdiction and venue for purposes of this action are appropriate and conferred by 28 U.S.C. §1331.

22. The alleged violations described in this complaint took place in Springhill, Florida, which is within the territorial jurisdiction of the Middle District of Florida.

---

<sup>2</sup> This information will be obtained through discovery and will assist this Court in determining the willful and knowing violation of the TCPA.

**FACTUAL ALLEGATIONS**

23. Plaintiff is a natural person, and citizen of the State of Florida, residing in Springhill, Florida.

24. Plaintiff is the “called party.” See *Breslow v. Wells Fargo Bank, N.A.*, 755 F. 3d 1265 (11th Cir. 2014); *Osorio v. State Farm Bank, F.S.B.*, 746 F. 3d 1242 (11th Cir. 2014).

25. Comenity is a corporation with its principal place of business in Columbus, Ohio, and conducts business in the State of Florida and across the United States.

26. Plaintiff is the regular user and carrier of the cellular telephone number at issue, (352) 263-7987.

27. Plaintiff was the “called party” during each phone call subject to this lawsuit.

28. On or about August 12, 2018, Plaintiff began receiving a campaign of telephone calls to his aforementioned cellular telephone number from Defendant. Plaintiff had fallen a month behind on his payments. The Defendant blasted Plaintiff’s cellular telephone with over 379 calls by the use of an ATDS or a pre-recorded or artificial voice in the span of two months.

29. On October 3, 2018, Plaintiff answered a call from Defendant and demanded that Defendant stop calling his aforementioned cellular telephone number.

30. On the very same day, Plaintiff answered two more calls from Defendant and demanded that Defendant stop calling his aforementioned cellular telephone number.

31. Defendant called Plaintiff fifteen times total on October 3, 2018.

32. During the aforementioned phone conversation with Defendant’s agent/representative, Plaintiff expressly revoked any consent Defendant may have mistakenly

believed it had for placement of telephone calls to Plaintiff's aforementioned cellular telephone number by the use of an ATDS or a pre-recorded or artificial voice.

33. Defendant roboasted calls to Plaintiff's cellular telephone over 379 times by the use of an ATDS or a pre-recorded or artificial voice in the span of two months, from August of 2018 to October 03, 2018.

34. Defendant continued their egregious campaign of robocalls to Plaintiff's home phone number (352) 293-4725 a total of 768 times during the same time period.

35. After Plaintiff revoked all consent to be called to his cellular phone number, Comenity called his home phone more than 30 times a day, on back to back days.

36. Defendant called Plaintiff's home telephone number, (352) 293-4725, 690 times from October 4, 2018 to October 30, 2018.

37. Each call Defendants made to the Plaintiff's aforementioned cellular telephone number was done so without the "express permission" of the Plaintiff.

38. Defendants have recorded at least one conversation with the Plaintiff.

39. Despite actual knowledge of their wrongdoing, and knowing they did not have Plaintiff's consent, the Defendants continued its barrage of phone calls to Plaintiff's aforementioned cellular telephone number.

40. Comenity has a corporate policy of repeatedly contacting debtors in order to receive payments. Although deceptive, Comenity has a corporate policy of using blanket phrases in their account notes in order to continue calling alleged debtors.

41. Comenity will mark down phrases such as "wrong number", "third party no message left", "Online refusal" or even "online promise" when the corresponding recording will have instructions to "stop" calling, known as revocation.

42. Plaintiff asked Comenity to stop calling on three different occasions yet none of the revocations appeared in Defendant's notes. Defendant uses these account notes to service Plaintiff's account yet makes no reference that Plaintiff revokes consent to be called.

43. Defendant has a habit of producing account notes with zero indication of revocation when alleged debtors revoke consent to be called, claim to be harassed, or even threaten legal action.

44. On October 3rd, 2018, Plaintiff was called a total of 15 times to his cellular phone. Plaintiff asked three separate people to "stop calling" his number. Each entry made during this day states "Wrong number", "ONLINE wrong number", and "wrong number" when Plaintiff actually respectively stated "Please stop contacting this number", "I've asked you to stop contacting this number" and "I've asked you to stop calling this number. Thank you".

45. Defendant made at least one call to (352) 263-7987 using an "automatic telephone dialing system" (ATDS).

46. Defendant made hundreds of calls to (352) 263-7987 using an ATDS.

47. Each call the Defendant made to (352) 263-7987 in the last four years was made using an ATDS.

48. Each call the Defendant made to the Plaintiff's cell phone was done so without the "express permission" of the Plaintiff.

49. Each call the Defendant made to the Plaintiff was made using an ATDS, which has the capacity to store or produce telephone numbers to be called, without human intervention, using a random or sequential number generator; and to dial such numbers as specified by 47 U.S.C § 227(a)(1).



50. By effectuating these unlawful phone calls, Defendants have caused Plaintiff the very harm that Congress sought to prevent—namely, a "nuisance and invasion of privacy."

51. Defendants' aggravating and annoying phone calls trespassed upon and interfered with Plaintiff's rights and interests in her cellular telephone and cellular telephone line, by intruding upon Plaintiff's seclusion.

52. Defendants' phone calls harmed Plaintiff by wasting his time, trespassed on his phone, invaded his privacy as well as caused aggravation and inconvenience.

53. Moreover, "wireless customers [like Plaintiff] are charged for incoming calls whether they pay in advance or after the minutes are used." In re: Rules Implementing the TCPA of 1991, 23 FCC Rcd 559, 562 (2007). Defendants' phone calls harmed Plaintiff by depleting the battery life on her cellular telephone, and by using minutes allocated to Plaintiff by his cellular telephone service provider.

54. Defendant has made approximately three hundred and seventy-nine (379) calls to Plaintiff's aforementioned cellular telephone number from in or about August 2018 through at least October 2018.

55. Despite actual knowledge of their wrongdoing, the Defendant continued the campaign of abusive robocalls.

56. Defendant has been sued in federal court where the allegations include: calling an individual using an ATDS after the individual asked for the calls to stop.

57. By effectuating these unlawful phone calls, Defendants have caused Plaintiff the very harm that Congress sought to prevent—namely, a "nuisance and invasion of privacy."

58. Defendant's phone calls harmed Plaintiff by wasting his time.

59. Defendant's corporate policy and procedures are structured as to continue to call individuals like the Plaintiff, despite these individuals revoking any consent the Defendant may have mistakenly believed it had.

60. Defendant's, corporate policy and procedures provided no means for the Plaintiff to have his aforementioned cellular number removed from the call list.

61. Defendant has a corporate policy of using an ATDS or a prerecorded or artificial voice message to collect debts from individuals such as Plaintiff for its financial benefit.

62. Defendant made calls to Plaintiff often times more than 10 times a day, sometimes exactly thirty minutes apart which supports use of a specific calling campaign by an automatic telephone dialing system.

63. None of Defendant's telephone calls placed to Plaintiff were for "emergency purposes" as specified in 47 U.S.C. §227(b)(1)(A).

64. Defendant violated the TCPA with respect to the Plaintiff and members of the class.

65. Defendant willfully or knowingly violated the TCPA with respect to the Plaintiff and the members of the class.

**COUNT I**  
**(Violation of the TCPA)**

66. Plaintiff incorporates Paragraphs one (1) through sixty-five (65).

67. Defendant willfully violated the TCPA with respect to the Plaintiff each time they called the Plaintiff without having express consent to place such calls using an ATDS or pre-recorded voice.

68. Defendant knowingly violated the TCPA with respect to the Plaintiff, especially for each of the auto-dialer calls made to Plaintiff's cellular telephone after Plaintiff revoked any

consent the Defendant mistakenly believed it had to being called by them using an ATDS or pre-recorded voice.

69. Defendant repeatedly placed non-emergency telephone calls to the wireless telephone number of Plaintiff using an automatic telephone dialing system or prerecorded or artificial voice without Plaintiff's prior express consent in violation of federal law, including 47 U.S.C § 227(b)(1)(A)(iii).

70. As a result of Defendant's illegal conduct, Plaintiff and the members of the class suffered actual damages and, under § 227(b)(3)(B), is entitled to, inter alia, a minimum of \$500.00 in damages for each such violation of the TCPA.

71. Plaintiff and class members are also entitled to, and does, seek injunctive relief prohibiting Defendant from violating the TCPA in the future.

**WHEREFORE**, Plaintiff respectfully demands a trial by jury on all issues so triable and judgment against Defendant for statutory damages, punitive damages, actual damages and any other such relief the court may deem just and proper.

### **CLASS ALLEGATIONS**

72. Plaintiff restates each of the allegations in all other paragraphs as if fully stated herein. Plaintiff, individually and on behalf of all others similarly situated, brings the above claims on behalf of a Class.

73. In this case, Plaintiff seeks to certify the class, subject to amendment, as follows:

Comenity Bank TCPA Class consists of:

- (1) All persons in the United States (2) to whose cellular telephone number
- (3) Defendant placed a non-emergency telephone call (4) using

substantially the same system(s) that were used to telephone Plaintiff (5) within 4 years of the complaint and (6) where Comenity Bank did not have express consent to call said cellular telephone number.

And the following sub-class:

All persons in the United States (2) to whose cellular telephone number (3) Defendants placed a non-emergency telephone call (4) using substantially the same system(s) that were used to telephone Plaintiff (5) within 4 years of the complaint and (6) after that person told Defendant or its agent to stop calling.

74. Defendant has caused the Class actual harm, not only because the Class was subjected to the aggravation that necessarily accompanies these calls, but also because said members frequently have to pay their cell phone service providers for the receipt of such calls.

75. These calls are also an intrusion upon seclusion, trespassed on their telephones, diminish cellular battery life, and waste of Plaintiff's and the class member's time.

76. Plaintiff represents and is a member of the Class. Excluded from the Class are Defendants and any entities in which Defendants have a controlling interest, Defendants' agents and employees, the Judge to whom this action is assigned, and any member of the Judge's staff and immediate family, and claims for personal injury, wrongful death and/or emotional distress.

77. Plaintiff is presently unaware of the exact number of members in the Class, but based upon the size and scope of Defendants' business, Plaintiff reasonably believes that the class members' number at a minimum in the thousands based on the use of software to make the calls and Defendants' history of failing to comply with the TCPA.

78. Plaintiff and all members of the Class have been harmed by Defendants' actions.

79. This Class Action Complaint seeks money damages and injunctive relief.

80. The joinder of all class members is impracticable due to the size and relatively modest value of each individual claim.

81. The disposition of the claims in a class action will provide substantial benefit to both the parties and the Court in avoiding multiplicity of identical suits. The class can be easily identified through records maintained by Defendants.

82. There are questions of law and fact common to the members of the Class, which common questions predominate over any questions that affect only individual class members.

83. Those common questions of law and fact include, but are not limited to:

- (1) Whether Defendants engaged in a pattern of using an ATDS to place calls to cellular telephones without the prior express consent of the called party;
- (2) Whether Defendants' conduct was knowing or willful; and
- (3) Whether Defendants' actions violated the TCPA.

84. As a person who received the telephone calls using an ATDS or an artificial or prerecorded voice, without their prior express consent, all within the meaning of the TCPA, Plaintiff asserts claims that are typical of the members of the Class.

85. Plaintiff will fairly and adequately represent and protect the interests of the Class, and Plaintiff does not have an interest that is antagonistic to any member of the Class.

86. Plaintiff has retained counsel experienced in handling class action claims involving violations of federal and state consumer protection statutes such as the TCPA.

87. A class action is the superior method for the fair and efficient adjudication of this controversy.

88. Class-wide relief is essential to compel Defendants to comply with the TCPA. The interest of class members in individually controlling the prosecution of separate claims against Defendants is small because the statutory damages in an individual action for violation of the TCPA is small.

89. Management of these claims is likely to present significantly fewer difficulties than are presented in many class claims because the calls at issue are all automated and the class members, by definition, did not provide the prior express consent required under the statute to authorize calls to their cellular telephones.

90. Defendants have acted on grounds generally applicable to the Class, thereby making final injunctive relief and corresponding declaratory relief with respect to the class as a whole appropriate.

91. Moreover, Plaintiff alleges that the TCPA violations complained of herein are substantially likely to continue in the future if an injunction is not entered.

**WHEREFORE**, Plaintiff requests that the Court enter judgment in her favor and favor of the Class, and against Defendants for:

a. A declaration that Defendant's practices described herein violate the Telephone Consumer Protection Act, 47 U.S.C. § 227;

b. An injunction requiring Defendant not to call any third parties or numbers that were skip traced to ensure that Plaintiff is not called now or when Plaintiff obtains additional telephone numbers in the future;

c. An injunction requiring Defendant to remedy their policies pertaining to account notes and recording of revocation to ensure that Plaintiff is not called in the future;

d. An injunction requiring Defendant to file quarterly reports of third-party audits with the Court on its system and procedures not to call any parties or numbers that revoked consent to ensure that class members are not called in the future;

e. An award of actual damages in an amount to be proven at trial;

f. An award of statutory damages for Plaintiff and each Class member in the amount of \$500.00 for each and every call that violated the TCPA;

g. An award of treble damages, as provided by statute, of up to \$1,500.00 for Plaintiff and each Class member for each and every call that violated the TCPA;

h. An order certifying this action to be a proper class action pursuant to the Federal Rules of Civil Procedure 23, establishing the appropriate Classes and any Sub-classes the Court deems appropriate, finding that Plaintiff is a proper representative of the Classes, and appointing the lawyers and law firms representing Plaintiff as counsel for the Classes;

i. An award of Plaintiff's attorneys' fees, litigation expenses and costs of suit; and

j. Such further and other relief the Court deems reasonable and just.

Plaintiff, individually and on behalf of all others similarly situated, demands trial by jury.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on June 21, 2019, a true copy of the foregoing was filed with the Clerk of the Court and served on the parties of record using the CM/ECF system.

Respectfully submitted,

*s/William "Billy" Pearce Howard, Esq.*

William "Billy" Pearce Howard, Esq.

Florida Bar No.: 0103330

Billy@TheConsumerProtectionFirm.com

Amanda J. Allen, Esq.

Florida Bar No.: 0098228

Amanda@TheConsumerProtectionFirm.com

The Consumer Protection Firm

4030 Henderson Boulevard

Tampa, FL 33629

Telephone: (813) 500-1500

Facsimile: (813) 435-2369

*Attorneys for Plaintiff*



# Exhibit A



# Party Search Results

**Search Criteria:** Party Search; Date Filed (On or After): [07/22/2015]; Date Filed (On or Before): [07/22/2019]; Jurisdiction Type: [Civil]; Nature of Suit: [890]; Last Name: [Comenity Bank]; Party Role: [DFT]

**Result Count:** 105

**Current Page:** 1

Party Name	Case Number	Case Title	Court	Date Filed	Date Closed
Comenity Bank (dft)	2:2015cv02486	Ruiz v. Comenity Bank et al	Arizona District Court	12/07/2015	05/06/2016
Comenity Bank (dft)	2:2015cv02487	Ruiz v. Comenity Bank et al	Arizona District Court	12/07/2015	05/02/2016
Comenity Bank (dft)	5:2015cv02117	Nathanial Davis v. Comenity Bank	California Central District Court	10/14/2015	12/11/2015
Comenity Bank (dft)	2:2015cv09673	Tina Reganyan v. Comenity Bank	California Central District Court	12/16/2015	02/22/2016
Comenity Bank (dft)	5:2016cv02023	Amber Peralta v. Comenity Bank et al	California Central District Court	09/22/2016	02/24/2017
Comenity Bank (dft)	2:2018cv01974	Irene Morales v. Comenity Bank	California Central District Court	03/09/2018	08/28/2018
Comenity Bank (dft)	2:2018cv04839	Deborah Straiter v. Comenity Bank	California Central District Court	05/31/2018	01/31/2019
Comenity Bank (dft)	8:2018cv01729	Katie Hiller v. Comenity Bank	California Central District Court	09/24/2018	02/04/2019
Comenity Bank (dft)	4:2016cv00348	Koidal v. Travis Credit Union et al	California Northern District Court	01/21/2016	08/26/2016
Comenity Bank (dft)	3:2016cv02918	Ambrose v. Comenity Bank	California Northern District Court	05/31/2016	08/10/2016
Comenity Bank (dft)	3:2015cv02386	Perkins et al v. Comenity Bank	California Southern District Court	10/21/2015	03/25/2016
Comenity Bank (dft)	3:2016cv01321	Doherty v. Comenity Capital Bank	California Southern District Court	06/02/2016	10/03/2017
Comenity Bank (dft)	3:2017cv02113	Williams v. Comenity Bank et al	California Southern District Court	10/13/2017	03/13/2018
Comenity Bank (dft)	6:2015cv01746	Marotto v. Comenity Bank	Florida Middle District Court	10/16/2015	01/10/2017
Comenity Bank (dft)	8:2015cv02806	Hutto v. Comenity LLC	Florida Middle District Court	12/07/2015	07/20/2016
Comenity Bank (dft)	6:2016cv00107	Brewer et al v. Comenity Bank	Florida Middle District Court	01/22/2016	04/25/2016
Comenity Bank	8:2016cv00896	Krupnick v.	Florida Middle	04/14/2016	06/10/2016

(dft)		Comenity LLC	District Court		
Comenity Bank (dft)	5:2016cv00274	Laurentano v. Comenity LLC	Florida Middle District Court	04/14/2016	06/17/2016
Comenity Bank (dft)	8:2016cv00982	McQuarrie v. Comenity LLC	Florida Middle District Court	04/22/2016	09/08/2016
Comenity Bank (dft)	3:2016cv00775	Odom v. Comenity, LLC	Florida Middle District Court	06/22/2016	10/03/2016
Comenity Bank (dft)	6:2016cv01099	Fidanza v. Comenity LLC	Florida Middle District Court	06/24/2016	01/17/2017
Comenity Bank (dft)	8:2016cv01971	Hayes v. Comenity LLC	Florida Middle District Court	07/07/2016	11/30/2016
Comenity Bank (dft)	8:2016cv02580	Martin v. Comenity Bank	Florida Middle District Court	09/06/2016	10/14/2016
Comenity Bank (dft)	3:2016cv01172	Cooks v. Comenity Bank	Florida Middle District Court	09/15/2016	12/06/2016
Comenity Bank (dft)	6:2016cv01769	Jackson v. Comenity Bank	Florida Middle District Court	10/11/2016	04/10/2017
Comenity Bank (dft)	2:2016cv00769	Dempsey v. Comenity Bank	Florida Middle District Court	10/17/2016	10/28/2016
Comenity Bank (dft)	5:2017cv00001	Greene v. Comenity LLC	Florida Middle District Court	01/03/2017	05/03/2017
Comenity Bank (dft)	8:2017cv00111	Robinson v. Comenity LLC	Florida Middle District Court	01/17/2017	06/05/2017
Comenity Bank (dft)	8:2017cv00163	Burgess v. Comenity, LLC	Florida Middle District Court	01/23/2017	04/26/2017
Comenity Bank (dft)	8:2017cv00855	Aiton v. Comenity LLC	Florida Middle District Court	04/10/2017	08/14/2017
Comenity Bank (dft)	5:2017cv00173	Brooks v. Comenity LLC	Florida Middle District Court	04/20/2017	06/12/2018
Comenity Bank (dft)	8:2017cv01808	Shahin v. Comenity Capital Bank	Florida Middle District Court	07/28/2017	11/13/2017
Comenity Bank (dft)	5:2017cv00356	Bailey v. Comenity Bank	Florida Middle District Court	07/31/2017	02/05/2018
Comenity Bank (dft)	2:2017cv00486	La Mana v. Comenity Bank	Florida Middle District Court	08/28/2017	10/05/2017
Comenity Bank (dft)	5:2017cv00396	Ricks v. Comenity Bank	Florida Middle District Court	08/28/2017	09/19/2017
Comenity Bank (dft)	8:2017cv02494	Thomas v. Comenity LLC	Florida Middle District Court	10/24/2017	02/21/2018
Comenity Bank (dft)	8:2017cv02493	Thomas v. Comenity LLC	Florida Middle District Court	10/24/2017	11/20/2018
Comenity Bank (dft)	8:2018cv00533	Cehi v. HSN, Inc.	Florida Middle District Court	03/05/2018	08/31/2018
Comenity Bank (dft)	6:2018cv00070	Owens v. Comenity Bank	Florida Middle District Court	01/12/2018	10/10/2018
Comenity Bank (dft)	8:2018cv03072	Geno v. Comenity Bank	Florida Middle District Court	12/21/2018	

Comenity Bank (dft)	8:2019cv00308	Jackson v. Comenity Bank	Florida Middle District Court	02/05/2019	
Comenity Bank (dft)	8:2019cv00768	Dalrymple v. Comenity Bank	Florida Middle District Court	03/29/2019	06/25/2019
Comenity Bank (dft)	8:2019cv01317	Wilson v. Comenity Bank	Florida Middle District Court	05/31/2019	06/27/2019
Comenity Bank (dft)	8:2019cv01505	Dmytriw v. Comenity Bank	Florida Middle District Court	06/21/2019	06/25/2019
COMENITY BANK (dft)	4:2016cv00499	RIEKER v. COMENITY LLC	Florida Northern District Court	08/09/2016	10/19/2016
COMENITY BANK (dft)	1:2017cv00222	HURLEY v. COMENITY BANK	Florida Northern District Court	08/31/2017	04/04/2019
Comenity Bank (dft)	1:2016cv20548	Quinonez v. Comenity Bank	Florida Southern District Court	02/16/2016	05/03/2016
Comenity Bank (dft)	2:2016cv14534	Ehrlich v. Comenity Bank	Florida Southern District Court	12/02/2016	08/30/2017
Comenity Bank (dft)	1:2016cv25361	Frazier v. Comenity LLC	Florida Southern District Court	12/28/2016	04/28/2017
Comenity Bank (dft)	2:2017cv14001	Vanderburg v. Comenity LLC	Florida Southern District Court	01/03/2017	10/05/2017
Comenity Bank (dft)	1:2017cv23094	Fulton-Taylor v. Comenity Capital Bank	Florida Southern District Court	08/14/2017	10/02/2017
Comenity Bank (dft)	0:2017cv62275	Bechet v. Comenity LLC	Florida Southern District Court	11/20/2017	01/25/2018
Comenity Bank (dft)	0:2019cv60197	Bouzaglou v. Comenity Bank	Florida Southern District Court	01/23/2019	04/29/2019
Comenity Bank (dft)	0:2019cv61449	Thornton v. Equifax Information Services, LLC et al	Florida Southern District Court	06/11/2019	

<b>PACER Service Center</b>		<b>Receipt 07/22/2019 09:47:26 913245059</b>
<b>User</b>	TCPF2016	
<b>Client Code</b>		
<b>Description</b>	All Court Types Party Search All Courts; Name Comenity Bank; Role dft; All Courts; Date Filed 07/22/2015 to 07/22/2019; Jurisdiction CV; NOS 890; Page: 1	
<b>Billable Pages</b>	1 (\$0.10)	



# Party Search Results

**Search Criteria:** Party Search; Date Filed (On or After): [07/22/2015]; Date Filed (On or Before): [07/22/2019]; Jurisdiction Type: [Civil]; Nature of Suit: [890]; Last Name: [Comenity Bank]; Party Role: [DFT]

**Result Count:** 105

**Current Page:** 1

Party Name	Case Number	Case Title	Court	Date Filed	Date Closed
COMENITY BANK (dft)	5:2016cv00196	SLAUGHTER v. COMENTIY BANK et al	Georgia Middle District Court	05/26/2016	12/12/2017
Comenity Bank (dft)	1:2016cv01936	Digby v. Comenity Bank	Georgia Northern District Court	06/13/2016	09/06/2016
Comenity Bank (dft)	1:2016cv02161	Rodriguez v. Comenity Bank	Georgia Northern District Court	06/23/2016	07/29/2016
Comenity Bank (dft)	4:2017cv00215	Grant v. Comenity Bank	Georgia Northern District Court	09/14/2017	11/30/2017
Comenity Bank (dft)	1:2017cv03527	Branca v. Comenity Bank	Georgia Northern District Court	09/14/2017	10/06/2017
Comenity Bank (dft)	1:2018cv01228	Harris v. Comenity, LLC et al	Georgia Northern District Court	03/23/2018	07/30/2018
Comenity Bank (dft)	1:2018cv04634	Shimkus v. Comenity Bank	Georgia Northern District Court	10/04/2018	11/08/2018
Comenity Bank (dft)	1:2017cv00882	Sullivan v. Comenity Bank	Illinois Northern District Court	02/02/2017	04/14/2017
Comenity Bank (dft)	1:2017cv01970	Brown v. Comenity Bank	Illinois Northern District Court	03/13/2017	08/15/2017
Comenity Bank (dft)	1:2017cv00184	Steiber v. Comenity Bank	Indiana Northern District Court	04/26/2017	08/10/2017
Comenity Bank (dft)	2:2016cv13938	Hunt v. Comenity Bank	Michigan Eastern District Court	11/04/2016	01/24/2018
Comenity Bank (dft)	2:2017cv13848	Carroll v. Comenity Bank	Michigan Eastern District Court	11/29/2017	02/08/2018
Comenity Bank (dft)	0:2015cv03228	Larsen v. Comenity LLC et al	Minnesota District Court	08/06/2015	02/12/2016
Comenity Bank (dft)	0:2017cv00154	Talcott v. Comenity Bank et al	Minnesota District Court	01/18/2017	06/13/2018
Comenity Bank (dft)	0:2018cv02915	Beecroft v. Comenity Bank et al	Minnesota District Court	10/11/2018	02/05/2019
COMENITY BANK (dft)	1:2019cv00697	WHITFIELD v. COMENITY BANK	North Carolina Middle District Court	07/16/2019	
COMENITY BANK (dft)	2:2015cv05994	PRITCHARD v. COMENITY	New Jersey District Court	08/04/2015	04/28/2017

		BANK			
COMENITY BANK (dft)	3:2015cv06653	WIGHT v. COMENITY BANK	New Jersey District Court	09/04/2015	12/29/2015
COMENITY BANK (dft)	2:2017cv00688	GATICA v. COMENITY BANK	New Jersey District Court	02/01/2017	05/23/2017
COMENITY BANK (dft)	3:2017cv02229	NEUWIRTH v. COMENITY BANK	New Jersey District Court	04/02/2017	11/01/2017
COMENITY BANK (dft)	3:2017cv03655	TRENK v. COMENITY BANK	New Jersey District Court	05/23/2017	03/06/2018
Comenity Bank (dft)	2:2016cv02807	Ingram v. Comenity Bank	Nevada District Court	12/06/2016	04/25/2017
Comenity Bank (dft)	2:2017cv00670	Stephens et al v. Comenity, LLC	Nevada District Court	03/06/2017	06/21/2018
Comenity Bank (dft)	1:2018cv05367	Salina v. Comenity Bank et al	New York Eastern District Court	09/24/2018	12/17/2018
Comenity Bank (dft)	1:2016cv00951	Hood v. Comenity Bank	Ohio Northern District Court	04/21/2016	07/11/2016
Comenity Bank (dft)	4:2018cv01419	Bellard et al v. Comenity Bank	Ohio Northern District Court	06/22/2018	08/29/2018
Comenity Bank (dft)	1:2018cv02908	Williams v. Comenity Bank	Ohio Northern District Court	12/18/2018	05/03/2019
Comenity Bank (dft)	1:2017cv00615	Buchanan v. Comenity Bank	Oregon District Court	04/19/2017	05/04/2018
COMENITY BANK (dft)	2:2015cv04073	GARNER v. COMENITY BANK	Pennsylvania Eastern District Court	07/23/2015	09/18/2015
COMENITY BANK (dft)	2:2015cv04181	O'BRIEN v. COMENITY LLC	Pennsylvania Eastern District Court	07/29/2015	11/13/2015
COMENITY BANK (dft)	2:2015cv04891	SMITH v. COMENITY BANK	Pennsylvania Eastern District Court	08/31/2015	12/14/2015
COMENITY BANK (dft)	2:2016cv01109	ROBERTS v. COMENITY BANK	Pennsylvania Eastern District Court	03/10/2016	07/31/2016
COMENITY BANK (dft)	2:2016cv06432	BASSI v. TRANS UNION, LLC et al	Pennsylvania Eastern District Court	12/14/2016	10/06/2017
COMENITY BANK (dft)	2:2019cv02628	PORTNOY v. TRANS UNION, LLC et al	Pennsylvania Eastern District Court	06/17/2019	
Comenity Bank (dft)	3:2015cv01653	Sheridan v. Comenity Bank	Pennsylvania Middle District Court	08/26/2015	10/29/2015
Comenity Bank (dft)	3:2017cv01121	Barnauskas v. Comenity Bank	Pennsylvania Middle District	06/26/2017	06/26/2018

			Court		
Comenity Bank (dft)	3:2017cv01455	Orn v. Comenity Bank	Pennsylvania Middle District Court	08/16/2017	03/01/2018
Comenity Bank (dft)	3:2017cv01615	Morgain v. Comenity Bank	Pennsylvania Middle District Court	09/11/2017	10/18/2017
Comenity Bank (dft)	3:2018cv01299	Barker v. Comenity Bank	Pennsylvania Middle District Court	06/27/2018	08/01/2018
COMENITY BANK (dft)	2:2015cv00993	BUMBARGER v. COMENITY BANK	Pennsylvania Western District Court	07/30/2015	11/12/2015
COMENITY BANK (dft)	2:2017cv00165	WILSON v. COMENITY BANK	Pennsylvania Western District Court	02/03/2017	06/20/2017
Comenity Bank (dft)	3:2016cv01846	Fuller v. Comenity Bank	Tennessee Middle District Court	07/14/2016	08/29/2016
Comenity Bank (dft)	2:2016cv02671	Mack v. Comenity Bank	Tennessee Western District Court	08/17/2016	10/20/2016
Comenity Bank (dft)	1:2018cv01159	Riley v. Comenity Bank	Tennessee Western District Court	08/21/2018	11/06/2018
Comenity Bank (dft)	4:2016cv00522	Perley v. Comenity Bank	Texas Eastern District Court	07/14/2016	07/26/2016
Comenity Bank (dft)	2:2016cv01401	O'Boyle v. Comenity Bank	Wisconsin Eastern District Court	10/18/2016	12/21/2016
COMENITY BANK CORP. (dft)	1:2016cv01928	ERWIN v. EXPRESS STORES INC. et al	Indiana Southern District Court	07/20/2016	05/02/2017
COMENITY BANK CORP. (dft)	1:2016cv02645	DRAGA v. COMENITY BANK CORP.	Indiana Southern District Court	10/04/2016	11/22/2016
Comenity Bank LLC (dft)	6:2018cv00271	Jackson v. Comenity Bank LLC	Florida Middle District Court	02/23/2018	03/07/2019
Comenity Bank/ Lane Bryant (dft)	1:2017cv00322	Huizar v. Wells Fargo Bank, N.A. et al	California Eastern District Court	03/06/2017	12/06/2017
Comenity Bank/New York & Company (dft)	3:2017cv01274	Avila v. Wells Fargo Bank, N.A. et al	California Southern District Court	06/21/2017	10/26/2017

<b>PACER Service Center</b>	<b>Receipt</b> 07/22/2019 09:48:10 913245184
<b>User</b>	TCPF2016
<b>Client Code</b>	
<b>Description</b>	All Court Types Party Search All Courts; Name Comenity Bank; Role dft; All Courts; Date Filed 07/22/2015 to 07/22/2019; Jurisdiction CV; NOS 890; Page: 2

**Billable Pages** 1 (\$0.10)



# Exhibit B

**NCLC**<sup>®</sup>NATIONAL  
CONSUMER  
LAW  
CENTER<sup>®</sup>

# CONSUMER COMPLAINTS ABOUT DEBT COLLECTION:

## ANALYSIS OF UNPUBLISHED DATA FROM THE FTC

© Copyright 2019, National Consumer Law Center, Inc.

## APPENDIX B

### COMPANIES WITH THE MOST DEBT COLLECTION COMPLAINTS IN 2017

RANK	COMPANY NAME	COMPLAINTS
1	Enhanced Recovery Corporation	13,354
2	Portfolio Recovery Associates	12,237
3	Credit One Bank	11,750
4	Diversified Consultants	7,618
5	Comenity Bank	7,086
6	I. C. System, Inc.	7,051
7	Receivables Performance Management	6,804
8	Transworld Systems Inc.	6,122
9	Allied Interstate, LLC	5,797
10	Midland Credit Management	4,814
11	Convergent Outsourcing, Inc.	4,282
12	Capital One Bank	3,939
13	Medicredit	3,641
14	Credit Collection Services	3,587
15	Navient Corporation	3,402
16	Chase Bank	3,335
17	Credit Acceptance	2,961
18	Citibank	2,780
19	Credit Management Services	2,646
20	ACE Cash Express	2,585
21	Fingerhut	2,565
22	Synchrony Bank	2,448
23	Quicken Loans	2,375
24	The CCS Companies	2,142

RANK	COMPANY NAME	COMPLAINTS
25	Wells Fargo Bank	2,080
26	Enhanced Resource Centers	1,977
27	EOS CCA	1,975
28	Afni Inc.	1,967
29	Southwest Credit Systems LP	1,843
30	Central Credit Services, LLC	1,832
31	EGS Financial Care, Inc.	1,788
32	National Credit Adjusters	1,718
33	Wal-Mart	1,592
34	Conns Home Plus	1,541
35	ERC	1,508
36	Progressive Leasing	1,500
37	Hunter Warfield	1,484
38	Credence Resource Management, LLC	1,458
39	Aargon Agency, Inc.	1,375
40	Enterprise Recovery Systems, Inc.	1,303
41	PayPal Holdings, Inc.	1,289
42	CBE Group Inc.	1,273
43	Commonwealth Financial Systems, Inc.	1,266
44	Santander Bank	1,254
45	Rent-A-Center	1,220
46	Ad Astra Recovery Service Inc.	1,170
47	Contract Callers Inc.	1,153
48	American Medical Collection	1,150
49	CashNetUSA	1,075
50	MyRentToOwn	1,048

Source: Data produced to NCLC by the FTC on July 23, 2018 in response to a Freedom of Information Act request.

# Exhibit C

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF FLORIDA

CASE NO. 16-14534-CIV-ROSENBERG/MAYNARD

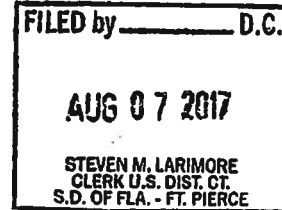
JOHNNA EHRLICH,

Plaintiff,

v.

COMENITY CAPITAL BANK, a Subsidiary of Comenity LLC,

Defendant.



---

ORDER ON PLAINTIFF'S MOTION TO COMPEL (DE 32)

THIS CAUSE comes before this Court upon the above Motion. Having reviewed the Motion, Response, and Reply<sup>1</sup>, this Court finds as follows:

1. At some point in April (the Defendant says it was on the 22nd, and not the 7th, of April) the Plaintiff sent her First Set of Interrogatories and her First Request for Production to the Defendant. The Defendant did not answer those two sets of discovery requests until May 22nd (the extended deadline to which the Plaintiff had agreed). Even still the Defendant's answer was only partial. The Defendant relied heavily on boilerplate objections at the time of its initial answer.

---

<sup>1</sup> The Plaintiff filed her Reply on Friday, August 4th but after the noontime deadline. This Court hereby accepts the technically late Reply as timely and takes it into consideration.

2. The Defendant says the Plaintiff's conferral effort during the time period after its May 22nd initial answer was insufficient. The Defendant complains that the Plaintiff limited the conferral to demanding the Defendant to withdraw its objections. The Defendant complains that the Plaintiff did not articulate its discovery requests with the degree of specificity that it was waiting for. In any event one obstacle to the production of responsive discovery was resolved during this period of time. On June 27th the parties agreed to a Confidentiality Order to protect the sharing of sensitive information.

3. Still other progress was made regardless of the sufficiency of the Plaintiff's conferral effort. On June 25th the Defendant made its first supplemental production with the promise of additional information to come.

4. On June 29th this Court rendered a discovery order in this case. Although it concerned a separate discovery dispute, that Order squarely informed the parties of the need to fulfill their discovery obligations in a good faith and common sense way. That Order also reminded the parties to act expeditiously to complete discovery before the September 8, 2017 deadline.

5. On July 7th the Defendant made a second supplemental production. On July 17th the Defendant reported an anticipated third supplemental production that still was to come. The

Plaintiff filed the instant Motion to Compel on July 19th. The Defendant's Response indicates that still more information will be produced, but as the Plaintiff emphasizes in her Reply, that promised production remains outstanding.

6. This Court will use this Order to resolve those discovery disputes that remain outstanding after the briefing of the instant Motion to Compel. Before turning to the substance of those disputes, this Court makes a finding of a procedural nature first. This Court notes two basic deadlines. First the Defendant had thirty days to answer both the Requests for Production, see Rule 34(b)(2)(A), Fed.R.Civ.P., and the Interrogatories, see Rule 33(b)(2), Fed.R.Civ.P. Second the Plaintiff had thirty days from the Defendant's answer to seek judicial relief. See Local Rule 26.1(g). And of course there is the requirement to engage in a good faith conferral before seeking judicial relief. It is difficult to see how these requirements were met here. The Response and Reply narrow the issues down greatly, but that should have been achieved much sooner in the process and before the filing of the Motion to Compel. As the timing now stands, these discovery disputes are being addressed during the same week when the Plaintiff is deposing the Defendant's corporate representatives and officers.

7. Ruling on the substance of the remaining discovery disputes, this Court finds the Plaintiff entitled to relief. The

Defendant shall answer Interrogatory No. 3 regarding contact information for its two former employee fact witnesses. The Defendant shall answer Interrogatory No. 2 by answering specifically how many times it called the Plaintiff's cell phone number. The Defendant shall answer this interrogatory with a specific (not approximate) number even if that information can be gleaned from underlying records and without awaiting reconciliation with the Plaintiff's telephone records.

8. The Defendant shall answer those several requests (Requests for Production Nos. 1, 2, 10, 27-29, 46-48, and 59) that seek its policies and procedures for complying with laws that govern telephone calls and collection activity in place during the relevant time period. The Defendant shall use good faith and common sense to produce those policies and procedures that relate to the violations that the Plaintiff is alleging for her situation. As for redactions, the Defendant shall prepare a Privilege Log to account for what redactions it has made and why. This Court allows the redactions on the Defendant's representation to this Court that the redacted information is both highly sensitive and irrelevant to the Plaintiff's theories of relief.

9. Lastly this Court grants those several requests (Requests for Production Nos. 38-45 and 50-53) that seek complaints made to the Defendant during 2014 through 2017 from



consumers or governmental agencies about unlawful telephone calls similar to what the Plaintiff alleges she experienced. The Defendant shall produce records of such complaints whether made formally or informally consistent with how it receives, collects, and maintains them in the regular course of its business and recordkeeping operations. If the Defendant lacks any such database or means of recordkeeping that is accessible and searchable with a reasonable degree of effort, the Defendant shall make a clear explanation of such.

10. The Defendant shall comply with this Order by FRIDAY, AUGUST 18, 2017. This Court gives the Defendant the benefit of some additional time to gather this information. However the Defendant shall not construe this Friday, August 18th deadline as a shield that prevents deponents from answering relevant questions during this week's depositions.

It is hereby,

**ORDERED AND ADJUDGED** that the Motion to Compel (DE 32) is **GRANTED** as explained above. The Defendant shall comply by **FRIDAY, AUGUST 18, 2017**. This Court denies at this time to award fees and costs or to impose any sanctions. However this Court will continue to monitor all future discovery disputes for careful, good faith, and common sense compliance with all general discovery obligations and this Court's discovery Orders to-date.

**DONE AND ORDERED** in Chambers at Fort Pierce, Florida, this  
7<sup>m</sup> day of August, 2017.

  
\_\_\_\_\_  
SHANIEK M. MAYNARD  
UNITED STATES MAGISTRATE JUDGE

CIVIL COVER SHEET

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.)

I. (a) PLAINTIFFS

(b) County of Residence of First Listed Plaintiff (EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys (Firm Name, Address, and Telephone Number)

DEFENDANTS

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)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- 1 U.S. Government Plaintiff, 2 U.S. Government Defendant, 3 Federal Question (U.S. Government Not a Party), 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)

- Citizen of This State, Citizen of Another State, Citizen or Subject of a Foreign Country, PTF DEF, Incorporated or Principal Place of Business In This State, Incorporated and Principal Place of Business In Another State, Foreign Nation

IV. NATURE OF SUIT (Place an "X" in One Box Only)

Click here for: Nature of Suit Code Descriptions.

Table with 5 columns: CONTRACT, REAL PROPERTY, TORTS, CIVIL RIGHTS, PRISONER PETITIONS, FORFEITURE/PENALTY, LABOR, IMMIGRATION, BANKRUPTCY, SOCIAL SECURITY, FEDERAL TAX SUITS, OTHER STATUTES. Contains various legal categories and codes.

V. 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), 6 Multidistrict Litigation - Transfer, 8 Multidistrict Litigation - Direct File

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

Brief description of cause:

VII. REQUESTED IN COMPLAINT:

CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P. DEMAND \$ CHECK YES only if demanded in complaint: JURY DEMAND: Yes No

VIII. RELATED CASE(S) IF ANY

(See instructions): JUDGE DOCKET NUMBER

DATE SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT # AMOUNT APPLYING IFP JUDGE MAG. JUDGE

## 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 statute.
- 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.

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

**UNITED STATES DISTRICT COURT**

for the

\_\_\_\_\_ District of \_\_\_\_\_

)  
)  
)  
)  
)  
)  
)  
)  
)  
)  
)  
)  
)

\_\_\_\_\_  
*Plaintiff(s)*

v.

Civil Action No. \_\_\_\_\_

\_\_\_\_\_  
*Defendant(s)*

**SUMMONS IN A CIVIL ACTION**

To: *(Defendant's name and address)*

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

*CLERK OF COURT*

Date: \_\_\_\_\_

\_\_\_\_\_  
*Signature of Clerk or Deputy Clerk*

Civil Action No. \_\_\_\_\_

**PROOF OF SERVICE**

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

This summons for *(name of individual and title, if any)* \_\_\_\_\_  
was received by me on *(date)* \_\_\_\_\_.

I personally served the summons on the individual at *(place)* \_\_\_\_\_  
\_\_\_\_\_ 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 summons on *(name of individual)* \_\_\_\_\_, who is  
designated by law to accept service of process on behalf of *(name of organization)* \_\_\_\_\_  
\_\_\_\_\_ on *(date)* \_\_\_\_\_; or

I returned the summons unexecuted because \_\_\_\_\_; or

Other *(specify)*: \_\_\_\_\_

My fees are \$ \_\_\_\_\_ for travel and \$ \_\_\_\_\_ for services, for a total of \$ \_\_\_\_\_.

I declare under penalty of perjury that this information is true.

Date: \_\_\_\_\_

\_\_\_\_\_  
*Server's signature*

\_\_\_\_\_  
*Printed name and title*

\_\_\_\_\_  
*Server's address*

Additional information regarding attempted service, etc: