# IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF TEXAS AUSTIN DIVISION

COLIN KALOMIRIS	§	
Plaintiff	§	CASE NUMBER: 1:23-CV-1145
	§	
vs.	§	
	§	
SENTRY RECOVERY AND	§	
COLLECTIONS, INC.	§	
	§	DEMAND FOR JURY TRIAL
WESTLAND SA 1 LLC	§	
	§	
&	§	
	§	
TRAVELERS CASUALTY AND	§	
SURETY COMPANY OF AMERICA	§	
Defendants.	§	

### ORIGINAL COMPLAINT

1. Plaintiff Colin Kalomiris sues for claims under the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692, et seq., and the Texas Debt Collection Act ("TDCA"), Tex. Fin. Code Chapter 392, to obtain actual damages, statutory damages, injunctive relief, costs and a reasonable attorney's fee for the Defendants' violations of the FDCPA and the TDCA.

## **JURISDICTION AND VENUE**

2. The federal claims asserted arise under 15 U.S.C. § 1692. The jurisdiction of the Court is founded on 28 U.S.C. § 1331 (federal question). This Court has supplemental jurisdiction over the state-law claims under 28 U.S.C. § 1367.

3. Venue is proper in the United States District Court for the Western District of Texas, Austin Division, because the acts and transactions occurred in this district and because the Defendants transact business in this district.

#### THE PARTIES

- 4. Plaintiff Colin Kalomiris ("**Kalomiris**") is an individual living in Travis County, Texas.
- 5. Defendant Sentry Recovery and Collections, Inc. ("**Sentry**") is a business organized under the laws of the State of Nevada. Sentry may be served by serving its registered agent at:

Corporation Service Company 211 E. 7<sup>th</sup> Street, Ste. 620 Austin, TX 78701

6. Defendant Westland SA 1 LLC ("**Amber Hill**") is a business organized under the laws of the State of Delaware. Torre may be served by serving its registered agent at:

Corporation Service Company 211 E. 7<sup>th</sup> Street, Ste. 620 Austin, TX 78701

7. Defendant Travelers Casualty and Surety Company of America ("**Travelers**") is a business and may be served by serving its registered agent at:

Corporation Service Company 211 E. 7<sup>th</sup> Street, Ste. 620 Austin, TX 78701

#### FACTUAL ALLEGATIONS

8. Kalomiris's vehicle was stolen on February 2, 2022.

- 9. Kalomiris's wallet, driver's license, and a document containing his social security number were in the stolen vehicle.
  - 10. Kalomiris's identity was stolen.
- 11. Kalomiris's identity was used to rent a residential apartment at the Amber Hill apartment complex in San Antonio, Texas.
- 12. Westland SA 1 LLC is the owner of the Amber Hill apartment complex.
  - 13. Kalomiris did not rent the apartment.
- 14. Kalomiris is informed and believes, and on that basis alleges, the lease for a residential apartment at Amber Hill apartment complex was signed April 5, 2022.
- 15. Kalomiris is informed and believes, and on that basis alleges, the identity thief did not pay rent to Amber Hill apartment complex.
- 16. Kalomiris is informed and believes, and on that basis alleges, the identity thief caused damage to the apartment at Amber Hill apartment complex.
- 17. Kalomiris learned of the rental at Amber Hill apartment complex using his stolen identity on or about May 2023.
- 18. Kalomiris learned of the rental at Amber Hill apartment complex when a collections account appeared on his credit reports.
- 19. Kalomiris is informed and believes, and on that basis alleges, that Amber Hill apartment complex placed an alleged debt related to the fraudulent rental using his name with Sentry for collection.

- 20. Sentry describes itself as a collection agency on its website.
- 21. Sentry attempted to collect the alleged debt from Kalomiris by reporting the debt to credit reporting agencies.
- 22. Sentry reported to the Equifax credit reporting agency that Kalomiris owed \$4,682 to Amber Hill.
  - 23. Kalomiris disputed the debt.
  - 24. Sentry continued to collect the debt after Kalomiris disputed it.
- 25. After Kalomiris's dispute, Sentry continued to report the alleged debt to the Equifax credit reporting agency.
  - 26. Sentry's entry on Kalomiris's credit report appears as shown below:

### Date Reported: Jul 28, 2023

Collection Agency	SENTRY RECOVERY AND COLLECTION	Balance Date	Jul 28, 2023
Original Creditor Name	AMBER HILL APARTMENTS	Account Designator Code	INDIVIDUAL_ACCOUNT
Date Assigned	Jun 03, 2023	Account Number	xxxxx 8401
Original Amount Owed	\$4,682	Creditor Classification	Rental or Leasing
Amount	\$4,682	Last Payment Date	
Status Date	Jul 28, 2023	Date of First Delinquency	
Status	UNPAID		

Comments Contact

Consumer disputes this account information Collection account SENTRY RECOVERY AND COLLECTION INC. 3090 S DURANGO DR. #100 LAS VEGAS, NV 89117 1-702-946-1140

- 27. Nearly all landlords screen prospective tenants by checking credit and rental history.
- 28. Many landlords have a policy of not renting to a prospective tenant who owes a former landlord money.

- 29. Many potential landlords would not rent to Kalomiris if they had information Kalomiris owed a former landlord \$4,682.00.
- 30. Kalomiris fears that Amber Hill's and Sentry's attempts to collect this alleged debt from him could result in him being unable to find safe, affordable, and decent housing.
- 31. Kalomiris alerted Sentry they were trying to collect money he did not owe, and they ignored their responsibilities.
- 32. Faced with no possible alternative to resolve this issue, Kalomiris was left with no resort other than to hire counsel and file the present suit.

## VIOLATIONS OF THE FDCPA

- 33. Plaintiff re-alleges the above paragraphs as if set forth in this count.
- 34. Sentry falsely represented the amount of the alleged debt in violation of 15 U.S.C. § 1692e(2)(A) by representing Kalomiris owed \$4,682.00 when he owed nothing.
- 35. Sentry unfairly tried to collect a debt by failing to reasonably investigate into Kalomiris' dispute in violation 15 U.S.C. § 1692f.

## **VIOLATIONS OF THE TDCA**

- 36. Plaintiff re-alleges the above paragraphs as if set forth in this count.
- 37. Sentry and Amber Hill misrepresented the amount of the alleged debt in violation of § 392.304(8) of the TDCA by representing Kalomiris owed \$4,682.00 when he owed nothing.

# REQUEST FOR RELIEF

- 38. Plaintiff requests this Court award him:
  - a. Actual damages;
  - b. Injunctive relief prohibiting Senty Recovery and Collections, Inc.

and Westland SA 1 LLC continuing to collect a debt he does not owe;

- c. Costs; and
- d. A reasonable attorney's fee.

### **JURY DEMAND**

Plaintiff demands trial by jury.

Respectfully Submitted,

By: Hardele Plaintiff's Attorney

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