

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEW JERSEY

MONIQUE WILSON, on behalf of herself and all  
others similarly situated,

Plaintiff(s),

-against-

MATTLEMANN, WEINROTH & MILLER, P.C.;  
and EXECUTIVE CREDIT MANAGEMENT,  
INC.; and JOHN DOES 1-25.

Defendant(s).

Civil Case Number: \_\_\_\_\_

**CIVIL ACTION**

**CLASS ACTION COMPLAINT  
AND  
DEMAND FOR JURY TRIAL**

Plaintiff, Monique Wilson, on behalf of herself and all others similarly situated (hereinafter "Plaintiff") by and through her undersigned attorney, alleges against the above-named Defendants, Mattlemann, Weinroth & Miller, P.C. (hereinafter "MWM"); and Executive Credit Management, Inc.; (hereinafter "Executive"); and John Does 1-25, collectively ("Defendants") their employees, agents, and successors the following:

**PRELIMINARY STATEMENT**

1. Plaintiff brings this action for damages and declaratory and injunctive relief arising from the Defendant's violation of 15 U.S.C. § 1692 *et seq.*, the Fair Debt Collection Practices Act (hereinafter "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive and unfair practices.

**JURISDICTION AND VENUE**

2. This Court has jurisdiction over this action pursuant to 28 U.S.C. §1331. This is an action for violations of 15 U.S.C. § 1692 *et seq.*

3. Venue is proper in this district under 28 U.S.C. §1391(b)(2) because the acts and transactions that give rise to this action occurred, in substantial part, in this district.

**DEFINITIONS**

4. As used in reference to the FDCPA, the terms “creditor,” “communication” “consumer,” “debt,” and “debt collector” are defined in § 803 of the FDCPA and 15 U.S.C. § 1692a.

**PARTIES**

5. The FDCPA, 15 U.S.C. § 1692 *et seq.*, which prohibits certain debt collection practices provides for the initiation of court proceedings to enjoin violations of the FDCPA and to secure such equitable relief as may be appropriate in each case.

6. Plaintiff is a natural person and a resident of the State of New Jersey, and is a “Consumer” as defined by 15 U.S.C. § 1692a(3).

7. Mattlemann, Weinroth & Miller, P.C. is a domestic law firm with its primary offices located at 401 Route 70 East, Suite 100, Cherry Hill, New Jersey 08034.

8. Upon information and belief, MWM is primarily in the business of collecting debts allegedly due to another.

9. Executive Credit Management, Inc. is a domestic corporation with its offices located at 4 Waterloo Road, Stanhope, New Jersey 07874.

10. Upon information and belief, Executive is primarily in the business of collecting debts allegedly due to another

11. John Does 1-25, are fictitious names of individuals and businesses alleged for the purpose of substituting names of defendants whose identities will be disclosed in discovery and should be made parties to this action.

**CLASS ACTION ALLEGATIONS**

12. Plaintiff brings this action as a class action, pursuant to Rule 23 of the Federal Rules of Civil Procedure (hereinafter “FRCP”), on behalf of himself and all consumers and their successors in interest (the “Class”), who have received debt collection letters and/or notices from the Defendant which are in violation of the FDCPA, as described in this Complaint.

13. This Action is properly maintained as a statewide class action. The Class consists of:

- All New Jersey consumers who were sent collection letters and/or notices from the Defendant that contained at least one of the alleged violations arising from the Defendant's violation of 15 U.S.C. § 1692 *et seq.*
- The Class period begins one year to the filing of this Action.

14. The Class satisfies all the requirements of Rule 23 of the FRCP for maintaining a class action:

- Upon information and belief, the Class is so numerous that joinder of all members is impracticable because there are hundreds and/or thousands of persons who have received debt collection letters and/or notices from the Defendant that violate specific provisions of the FDCPA. Plaintiff is complaining of a standard form letter and/or notice that is sent to hundreds of persons;
- There are questions of law and fact which are common to the Class and which predominate over questions affecting any individual Class member. These common questions of law and fact include, without limitation:

- a. Whether Defendant violated various provisions of the FDCPA;

- b. Whether Plaintiff and the Class have been injured by Defendant's conduct;
  - c. Whether Plaintiff and the Class have sustained damages and are entitled to restitution as a result of Defendant's wrongdoing and if so, what is the proper measure and appropriate statutory formula to be applied in determining such damages and restitution; and
  - d. Whether Plaintiff and the Class are entitled to declaratory and/or injunctive relief.
- Plaintiff's claims are typical of the Class, which all arise from the same operative facts and are based on the same legal theories.
  - Plaintiff has no interest adverse or antagonistic to the interest of the other members of the Class.
  - Plaintiff will fairly and adequately protect the interest of the Class and has retained experienced and competent attorneys to represent the Class.
  - A Class Action is superior to other methods for the fair and efficient adjudication of the claims herein asserted. Plaintiff anticipates that no unusual difficulties are likely to be encountered in the management of this class action.
  - A Class Action will permit large numbers of similarly situated persons to prosecute their common claims in a single forum simultaneously and without the duplication of effort and expense that numerous individual actions would engender. Class treatment will also permit the adjudication of relatively small claims by many Class members who could not otherwise afford to seek legal redress for the wrongs complained of herein. Absent a Class Action, class members will continue to suffer losses of statutory protected rights as well as

monetary damages. If Defendant's conduct is allowed proceed without remedy they will continue to reap and retain the proceeds of their ill-gotten gains.

- Defendant has acted on grounds generally applicable to the entire Class, thereby making appropriate final injunctive relief or corresponding declaratory relief with respect to the Class as a whole.

### **FACTUAL ALLEGATIONS**

15. Sometime prior to October 12, 2012, Plaintiff allegedly incurred a financial obligation to Sunrise Village, LLC. ("Sunrise")

16. The Sunrise obligation arose out of a transaction in which money, property, insurance or services, which are the subject of the transaction, are primarily for personal, family or household purposes.

17. The alleged Sunrise obligation is a "debt" as defined by 15 U.S.C. § 1692a(5).

18. Plaintiff is at all times relevant to this lawsuit, a "consumer" as that term is defined by 15 U.S.C. §1692a(3).

19. Plaintiff is informed and believes and on that basis, that sometime prior to October 12, 2012, the creditor of the Sunrise obligation either directly or through intermediate transactions assigned, place, transferred or sold the debt to Executive.

20. Executive collects and attempts to collect debts incurred or alleged to have been incurred for personal, family or household purposes on behalf of creditors using the United States Postal Services, telephone and Internet.

21. Executive is a "debt collector" as defined by 15 U.S.C. §1692a(6).

22. Plaintiff is informed and believes and on that basis, that sometime prior to October 12, 2012, that Executive either directly or through intermediate transactions assigned, place, transferred or sold the Sunrise debt to MWM.

23. MWM collects and attempts to collect debts incurred or alleged to have been incurred for personal, family or household purposes on behalf of creditors using the United States Postal Services, telephone and Internet.

24. MWM is a “debt collector” as defined by 15 U.S.C. §1692a(6).

25. On or about October 12, 2012, MWM caused to be delivered to Plaintiff a collection letter addressed to Plaintiff. A copy of said letter is annexed hereto as Exhibit A, except that the undersigned attorney has, in accordance with Fed. R. Civ. P. 5.2 partially redacted the financial account numbers in an effort to protect Plaintiff’s privacy.

26. Said letter was sent or caused to be sent by persons employed by MWM as a “debt collector” as defined by 15 U.S.C. §1692a(6).

27. Said letter was sent to Plaintiff in connection with the collection of a “debt” as defined by 15 U.S.C. §1692a(5).

28. Said letter is a “communication” as defined by 15 U.S.C. §1692a(2).

29. Upon receipt, Plaintiff read said letter.

30. On information and belief, said letter is a computer – generated form letter, that is prepared for MWM and sent to consumers from whom it is attempting to collect a debt.

31. Said letter did not contain a statement informing Plaintiff of her right to dispute the alleged debt pursuant to 15 U.S.C. §1692g(a)(3).

**POLICIES AND PRACTICES COMPLAINED OF**

32. It is Defendants' policy and practice to send initial written collection communications, in the form annexed hereto as Exhibit A, which violate the FDCPA, by inter alia:

- (a) Failing to disclose the consumer's right to dispute the alleged debt; and
- (b) Using deceptive means in an attempt to collect a debt.

33. On information and belief, Defendants sent a written communication, in the form annexed hereto as Exhibit A and/or Exhibit B, to at least 50 natural persons in the State of New Jersey.

**COUNT I**

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

34. Plaintiff repeats the allegations contained in paragraphs 1 through 33 as if the same were set forth at length.

35. Defendants violated the FDCPA. Defendants' violations with respect to its written communications in the form annexed hereto as Exhibit A, include, but are not limited to, the following:

- (a) Failing to inform the consumer of her right to dispute the debt, pursuant to 15 U.S.C. § 1692g(a)(3);
- (b) Using deceptive means in an attempt to collect a debt, in violation of 15 U.S.C. § 1692e(10);

**WHEREFORE,** Plaintiff demands judgment against Defendant as follows:

(a) Declaring that this action is properly maintainable as a Class Action and certifying Plaintiff as Class representative and, Joseph K. Jones, Esq., and Laura S. Mann, Esq. as Class Counsel;

(b) Issuing a preliminary and/or permanent injunction restraining Defendant, their employees, agents and successors from, *inter alia*, engaging in conduct and practices that are in violation of the FDCPA;

(c) Issuing a declaratory Order requiring Defendant to make corrective disclosures;

(d) Awarding Plaintiff and the Class statutory damages;

(e) Awarding Plaintiff and the Class actual damages

(f) Awarding Plaintiff costs of this Action, including reasonable attorneys' fees and expenses; and

(g) Awarding Plaintiff and the Class such other and further relief as this Court may deem just and proper.

Dated: Fairfield, New Jersey  
January 13, 2013

s/ Joseph K. Jones  
Joseph K. Jones, Esq. (JJ5509)  
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**DEMAND FOR TRIAL BY JURY**

Pursuant to Rule 38 of the Federal Rules of Civil Procedure, Plaintiff hereby requests a trial by jury on all issues so triable.

/s/ Joseph K. Jones  
Joseph K. Jones, Esq.

**CERTIFICATION PURSUANT TO LOCAL RULE 11.2**

I, Joseph K. Jones, the undersigned attorney of record for Plaintiff, do hereby certify to my own knowledge and based upon information available to me at my office, the matter in controversy is not the subject of any other action now pending in any court or in any arbitration or administrative proceeding.

Dated: January 13, 2013

/s/ Joseph K. Jones  
Joseph K. Jones, Esq.

# Exhibit

A



Mattleman, Weinroth & Miller, P.C.

ATTORNEYS - AT - LAW

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Alison B. Weinroth-Shaw  
Member of NJ & PA Bars

October 12, 2012

Monique Wilson

Our File No.: 00-85211-0



Creditor: SUNRISE VILLAGE, LLC

Account No.:

Amount Owed: \$4,241.98

Dear Monique Wilson:

Our office is in receipt of a claim owed to our client, **EXECUTIVE CREDIT MANAGEMENT INC.**, in the above amount. If you owe this amount, please remit this sum to our office. If this amount is incorrect, or disputed, please refer to the final paragraphs of this letter for further instructions. To receive proper credit, send this letter back with your payment.

As of the date of this letter, you owe **\$4,241.98**. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be different. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment, in which event we will inform you before depositing your payment for collection. For further information, write our office or call 888-229-2289.

In the event you notify us in writing within thirty (30) days of your receipt of this letter that the debt, or any portion of the debt, is disputed, we will mail you verification of the debt, or, if applicable, obtain a copy of the judgment, and upon your written request we will provide you with the original creditor's name and address should it be different from the current creditor.

Should you fail to respond within thirty (30) days, we will recommend that our client commence an action against you to protect its rights. Please understand that this communication is from a debt collector and any information we obtain will be used for the purpose of collecting this debt.

Very truly yours,

ALISON B. WEINROTH-SHAW  
For the Firm

ABWS/js

\*\*\*THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.\*\*\*