

**UNITED STATES DISTRICT COURT
FOR THE
DISTRICT OF NEW JERSEY**

DINA FLORY

Plaintiff,

v.

McCABE, WEISBERG & CONWAY, LLC
AND FIRST ATLANTIC FEDERAL CREDIT
UNION,

Defendants.

CIVIL ACTION NO. 18-15522

**PLAINTIFF'S RESPONSE
IN SUPPORT OF AN AWARD OF
ATTORNEYS' FEES AND COSTS**

[NO ORAL ARGUMENT REQUESTED]

**PLAINTIFF'S RESPONSE TO DEFENDANTS OBJECTION TO THE FEE
REQUEST AND ADDITIONAL SUPPORT THEREFOR IN CONJUNCTION
WITH THE OFFER FO JUDGMENT.**

Defendant does not contest that, as the successful party to the FDCPA claim, Plaintiff is entitled to an award of counsel fees. Rather, Defendant objects to the requested amount, based on Counsel's certification and hourly rate. Plaintiff submits this legal memorandum in further support of his requested fee and hourly rate.

A. Plaintiff has met the burden concerning reasonableness of counsel fee rate and resulting fee.

As set forth in our original submission, and as agreed to by Defendant, in calculating an award of attorney's fees, the Court must first begin with the "lodestar" figure, which is calculated by multiplying the hours reasonably expended times an allowed hourly rate. *See Hensley v. Eckerhart*, 103 S.Ct. 1933, 1939 (1983) (viewing an award of fees under 42 U.S.C. §1988). Defendant alleges that the amount of time set forth in Plaintiff's submission is not reasonable. Under the FDCPA, there is no dispute that a successful party is entitled to

“reasonable attorney’s fees as determined by the court.” 28 U.S.C. § 1692(k)(a)(3). In setting forth the standard for determining a fee award under the FDCPA, the Third Circuit has observed that “[g]iven the structure of [section 1692k], attorney’s fees should not be construed as a special or discretionary remedy; rather, the Act mandates an award of attorney’s fees as a means of fulfilling Congress’s intent that the Act should be enforced by debtors acting as private attorneys general.” *Graziano v. Harrison*, 950 F.2d 107, 113 (3d Cir. 1991). While Defendants do not dispute Plaintiff’s entitlement to attorney’s fees and costs, Defendants disagree with the reasonableness of the attorney’s hourly rate and contend that the amount of hours expended is excessive.

Specifically, Defendant contends that, in light of Defendant’s clear and “straightforward” violation of the FDCPA, Plaintiff’s long recitation of alleged fact set forth in the Complaint were unnecessary and irrelevant. As a result, Defendant asserts that the 9.25 hours Plaintiff spent “developing the facts” were unnecessary. Defendant further asserts that because the violation was so clear cut, the FDCPA complaint “should have been simple and brief...” However, Plaintiff asserts this amount of time was reasonable as she had numerous questions, a significant amount of papers to review with her Counsel, and she had difficulty explaining facts and circumstances of the case. The time spent was necessary to gather evidence and clarify the issues. When Plaintiff came to Counsel she was extremely nervous and petrified she was losing her house. She had a pending modification application and then a threat of foreclosure on a debt she had paid. Plaintiff had over eight years’ worth of documents and information she felt necessary to explain. Counsel takes the Plaintiff as she comes. In order to properly perform an attorney’s due diligence, a client must be permitted to provide all the facts they deem relevant.

The attorney must then weed through those facts, and apply the law, to determine whether actionable claims exist, and how to best pursue them.

While the FDCPA violation may be straightforward, the anguish and anxiety associated with the violation further sets forth the picture of Plaintiff's injuries. The FDCPA makes clear that some debtors suffer actual physical damage from the improper acts of debt collectors, including stress-related heart problems, migraine headaches, skin rashes, and so forth. Debt collectors' actions cause real stress and can affect the debtor's emotional well-being. Repeatedly courts and juries have found an offending debt collector liable for this distress and have permitted the debtor to recover against the debt collector.

In this case Plaintiff wanted the Court to know the full relationship between the parties, and it was necessary to have all the underlying facts set forth in the complaint because some were clearly linked to the FDCPA violation. Plaintiff did agree to the offer of judgment rather than pursuing this possible relief. However, this does not wipe away the hours spent reviewing the matter, explaining to the Plaintiff, and drafting the complaint. Such a ruling would deter Plaintiffs from accepting offers of judgment and FDCPA counsel from truly reviewing the full file, facts and history of a client.

Plaintiff further asserts that the hours set forth in Plaintiff's Counsel's certification were necessary to adequately prepare the case for trial, despite the acceptance of Defendant's Offer of Judgment. Plaintiff's Counsel's certification makes clear that over the course of two days he was required to review both sets of loan files to determine the discrepancy and violations with Plaintiff, review medical issues and factors establishing potential damages; drafting and issuing letters to Plaintiff regarding her emotional distress claims, outline the complaint, and take calls with the client. It is clear that the majority of the time billed by counsel were spent working with

Ms. Flory personally - informing her of the status of the case, explaining procedure and the law regarding emotional damages, executing letters and phone calls, researching various claims and explaining the offer of judgment. Plaintiff's counsel has also submitted contemporaneous time records confirming that significant time for which compensation is requested were allotted to specific tasks, and the reasonableness of those hours.

It is clear that attorney's fees need not be proportionate to the minimal statutory damages in FDCPA cases, but need only be reasonable to the facts of the case. See Tolentino v. Friedman, 46 F.3d 645, 652 (7th Cir. 1995) ("In order to encourage able counsel to undertake FDCPA cases, as congress intended, it is necessary that counsel be awarded fees commensurate with those which they could obtain by taking other types of cases.") In this particular case, Plaintiff's counsel fee request is reasonable and, would otherwise be passed on to the client but for 15 U.S.C. § 1692k(a)(3) requirement that the award of attorney's fees is "mandate[d] . . . as a means of fulfilling Congress's intent that the [FDCPA] should be enforced by debtors acting as private attorneys general." Graziano v. Harrison, 950 F.2d 107, 113 (3d Cir. 1991).

B. The rates sought by Plaintiff's counsel are reasonable as evidenced by the United States Attorneys' Office and the "Laffey Matrix"

Defendant disputes the reasonableness of the actual hourly rate charged by counsel of \$350.00 per hour. This hourly rate is commensurate with the prevailing rates for attorneys that practice federal law. As the case at bar was filed pursuant to a federal remedial statute, the FDCPA, rates charged by other attorneys practicing federal law may be compared to determine an appropriate rate. See Laffey v. Northwest Airlines, Inc., 572 F. Supp. 354, 371 (D.D.C. 1983).

In Laffey, the court compared rates of attorneys practicing federal claims with fee-shifting provisions to reach a hybrid rate. Id. The court's analysis in Laffey was taken one step further by the Civil Division for the United States Attorney's Office to reflect how rates have

changed over the years due to inflation. In doing so, the United States Attorney's office created the "Laffey Matrix." The Laffey Matrix is an official statement of market-supported reasonable attorney fee rates that was adopted, and is periodically updated, by the United States Court of Appeals for the District of Columbia. Adcock-Ladd v. Secretary of Treasury, 227 F.3d 343, 347 (6th Cir. 2000), citing Laffey v. Northwest Airlines, Inc., 746 F.2d 4 (D.C. Cir. 1984). As demonstrated by the "Laffey Matrix" the rates sought by Plaintiff's attorneys herein are commensurate with recognized rates for attorneys' with similar experience. (See Laffey Matrix, attached hereto as **Exhibit A**). The "Laffey Matrix" provides conclusive evidence that the rates sought by Plaintiff in this matter are reasonable. It establishes that attorney's practices for 2-3 years in the field charge \$340 per hour and those practicing 4-5 charge \$351 per hour. Plaintiff's counsel falls within this matrix. Additionally, Plaintiff's counsel has taken several specialized course to become more specialized and knowledgeable in the area of FDCPA issues further warranting the \$350 per hour fee.

The Laffey Matrix has been utilized by numerous Courts in determining reasonable attorney's fees. Smith v. Dist. of Columbia, 466 F.Supp.2d 151, 156 (D.D.C. 2006); Salazar v. Dist. of Columbia, 750 F.Supp.2d 70, 73 (D.D.C. 2011); Ricks v. Barnes, 2007 WL 956940, at *3 (D.D.C. Mar. 28, 2007). Although the Laffey Matrix is not dispositive, many Courts use the Laffey Matrix as "satisfactory evidence of the prevailing rate" in determining the reasonableness of attorney's fees.

Furthermore, attached hereto as **Exhibit B** are numerous orders entered from various courts around the country awarding Plaintiff's counsel of \$350 or more. In each case to which the respective order applies, the court was asked to review a fee petition similar to that submitted by counsel in the present matter. Without exception, each court reviewed the fee petition and

granted counsel their fees. The attached orders evince the reasonableness of Plaintiff's counsel in the manner with which they prosecute matters similar to the case at bar. Plaintiff also attaches the United States Consumer Law Attorney Fee Survey Report (limited to New Jersey) for 2015/2016 as **Exhibit C**. This Survey Report indicates that a law firm with a primary practice in Consumer Law has a median hourly rate of \$497 per hour with 95% of median attorney rates being \$725 per hour. The median attorney rate in the central Area of New Jersey is set as \$675. Despite this, Plaintiff's counsel has maintained a reduced rate of only \$350 per hour, consistent with the Laffey Matrix, based on his years of experience.

The above factors, in conjunction with Plaintiff's Counsel's certification sets forth sufficient evidence of what constitutes a reasonable market rate for the services provided as well as the qualifications warranting such an hourly rate. See Maldonado v. Houstoun, 256 F.3d 181, 184 (3d Cir. 2001) (Courts determine reasonable rates by "assessing the experience and skill of the prevailing party's attorneys and compare their rates to the rates prevailing in the community for similar services by lawyers of reasonably comparable skill, experience, and reputation.") Plaintiff's counsel certifies that his hourly rate of \$350/hr is comparable to other attorneys practicing in Middlesex and Monmouth Counties. Counsel certifies that his comparison is made based on a review of Affidavits of Services submitted to him in other matters, and through discussions with colleagues. Accordingly, Plaintiff's hourly charge of \$350 per hour is reasonable based on his experience, knowledge and reasonable market rate in this area.

CONCLUSION

For all of the reasons herein, Plaintiffs respectfully request that this Court:

- **GRANT** Plaintiffs' Motion for Attorney's fees in the amount of \$5,425.00 and costs in the amount of \$513.20;

- **ORDER** Defendants to pay Plaintiff's counsel a total of \$5,938.20 or such other amount as the Court may determine, no later than January 31, 2019.

Dated: January 15, 2019

Respectfully submitted,

**IRA J. METRICK, ATTORNEY AT LAW,
LLC**

By: /s/Ira J. Metrick

Ira J. Metrick, Esq.

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Attorney for Plaintiff

CERTIFICATION

The undersigned does hereby certify that the matter in controversy is not the subject of any other litigation, arbitration or other proceeding, either in existence or presently contemplated, between the parties of which I am aware.

Dated: 01/15/18

/s/ Ira J. Metrick

EXHIBIT A

USAO ATTORNEY'S FEES MATRIX — 2015-2019

Revised Methodology starting with 2015-2016 Year

Years (Hourly Rate for June 1 – May 31, based on change in PPI-OL since January 2011)

Experience	2015-16	2016-17	2017-18	2018-19
31+ years	568	581	602	613
21-30 years	530	543	563	572
16-20 years	504	516	536	544
11-15 years	455	465	483	491
8-10 years	386	395	410	417
6-7 years	332	339	352	358
4-5 years	325	332	346	351
2-3 years	315	322	334	340
Less than 2 years	284	291	302	307
Paralegals & Law Clerks	154	157	164	166

Explanatory Notes

1. This matrix of hourly rates for attorneys of varying experience levels and paralegals/law clerks has been prepared by the Civil Division of the United States Attorney's Office for the District of Columbia (USAO) to evaluate requests for attorney's fees in civil cases in District of Columbia courts. The matrix is intended for use in cases in which a fee-shifting statute permits the prevailing party to recover "reasonable" attorney's fees. *See, e.g.,* 42 U.S.C. § 2000e-5(k) (Title VII of the 1964 Civil Rights Act); 5 U.S.C. § 552(a)(4)(E) (Freedom of Information Act); 28 U.S.C. § 2412(b) (Equal Access to Justice Act). The matrix has not been adopted by the Department of Justice generally for use outside the District of Columbia, or by other Department of Justice components, or in other kinds of cases. The matrix does **not** apply to cases in which the hourly rate is limited by statute. *See* 28 U.S.C. § 2412(d).
2. A "reasonable fee" is a fee that is sufficient to attract an adequate supply of capable counsel for meritorious cases. *See, e.g., Perdue v. Kenny A. ex rel. Winn*, 559 U.S. 542, 552 (2010). Consistent with that definition, the hourly rates in the above matrix were calculated from average hourly rates reported in 2011 survey data for the D.C. metropolitan area, which rates were adjusted for inflation with the Producer Price Index-Office of Lawyers (PPI-OL) index. The survey data comes from ALM Legal Intelligence's 2010 & 2011 Survey of Law Firm Economics. The PPI-OL index is available at <http://www.bls.gov/ppi>. On that page, under "PPI Databases," and "Industry Data (Producer Price Index - PPI)," select either "one screen" or "multi-screen" and in the resulting window use "industry code" 541110 for "Offices of Lawyers" and "product code" 541110541110 for "Offices of Lawyers." The average hourly rates from the 2011 survey data are multiplied by the PPI-OL index for May in the year of the update, divided by 176.6, which is the PPI-OL index for January 2011, the month of the survey data, and then rounding to the nearest whole dollar (up if remainder is 50¢ or more).
3. The PPI-OL index has been adopted as the inflator for hourly rates because it better reflects the mix of legal services that law firms collectively offer, as opposed to the legal services that typical consumers use, which is what the CPI-

Legal Services index measures. Although it is a national index, and not a local one, *cf. Eley v. District of Columbia*, 793 F.3d 97, 102 (D.C. Cir. 2015) (noting criticism of national inflation index), the PPI-OL index has historically been generous relative to other possibly applicable inflation indexes, and so its use should minimize disputes about whether the inflator is sufficient.

4. The methodology used to compute the rates in this matrix replaces that used prior to 2015, which started with the matrix of hourly rates developed in *Laffey v. Northwest Airlines, Inc.* 572 F. Supp. 354 (D.D.C. 1983), *aff'd in part, rev'd in part on other grounds*, 746 F.2d 4 (D.C. Cir. 1984), *cert. denied*, 472 U.S. 1021 (1985), and then adjusted those rates based on the Consumer Price Index for All Urban Consumers (CPI-U) for the Washington-Baltimore (DC-MD-VA-WV) area. Because the USAO rates for the years 2014-15 and earlier have been generally accepted as reasonable by courts in the District of Columbia, *see* note 9 below, the USAO rates for those years will remain the same as previously published on the USAO's public website. That is, the USAO rates for years prior to and including 2014-15 remain based on the prior methodology, *i.e.*, the original *Laffey* Matrix updated by the CPI-U for the Washington-Baltimore area. *See Citizens for Responsibility & Ethics in Washington v. Dep't of Justice*, 142 F. Supp. 3d 1 (D.D.C. 2015) and Declaration of Dr. Laura A. Malowane filed therein on Sept. 22, 2015 (Civ. Action No. 12-1491, ECF No. 46-1) (confirming that the USAO rates for 2014-15 computed using prior methodology are reasonable).
5. Although the USAO will not issue recalculated *Laffey* Matrices for past years using the new methodology, it will not oppose the use of that methodology (if properly applied) to calculate reasonable attorney's fees under applicable fee-shifting statutes for periods prior to June 2015, provided that methodology is used consistently to calculate the entire fee amount. Similarly, although the USAO will no longer issue an updated *Laffey* Matrix computed using the prior methodology, it will not oppose the use of the prior methodology (if properly applied) to calculate reasonable attorney's fees under applicable fee-shifting statutes for periods after May 2015, provided that methodology is used consistently to calculate the entire fee amount.
6. The various "brackets" in the column headed "Experience" refer to the attorney's years of experience practicing law. Normally, an attorney's experience will be calculated starting from the attorney's graduation from law school. Thus, the "Less than 2 years" bracket is generally applicable to attorneys in their first and second years after graduation from law school, and the "2-3 years" bracket generally becomes applicable on the second anniversary of the attorney's graduation (*i.e.*, at the beginning of the third year following law school). *See Laffey*, 572 F. Supp. at 371. An adjustment may be necessary, however, if the attorney's admission to the bar was significantly delayed or the attorney did not otherwise follow a typical career progression. *See, e.g., EPIC v. Dep't of Homeland Sec.*, 999 F. Supp. 2d 61, 70-71 (D.D.C. 2013) (attorney not admitted to bar compensated at "Paralegals & Law Clerks" rate); *EPIC v. Dep't of Homeland Sec.*, 982 F. Supp. 2d 56, 60-61 (D.D.C. 2013) (same). The various experience levels were selected by relying on the levels in the ALM Legal Intelligence 2011 survey data. Although finer gradations in experience level might yield different estimates of market rates, it is important to have statistically sufficient sample sizes for each experience level. The experience categories in the current USAO Matrix are based on statistically significant sample sizes for each experience level.
7. ALM Legal Intelligence's 2011 survey data does not include rates for paralegals and law clerks. Unless and until reliable survey data about actual paralegal/law clerk rates in the D.C. metropolitan area become available, the USAO will compute the hourly rate for Paralegals & Law Clerks using the most recent historical rate from the USAO's former *Laffey* Matrix (*i.e.*, \$150 for 2014-15) updated with the PPI-OL index. The formula is \$150 multiplied by the PPI-OL index for May in the year of the update, divided by 194.3 (the PPI-OL index for May 2014), and then rounding to the nearest whole dollar (up if remainder is 50¢ or more).
8. The USAO anticipates periodically revising the above matrix if more recent reliable survey data becomes available, especially data specific to the D.C. market, and in the interim years updating the most recent survey data with the PPI-OL index, or a comparable index for the District of Columbia if such a locality-specific index becomes available.
9. Use of an updated *Laffey* Matrix was implicitly endorsed by the Court of Appeals in *Save Our Cumberland Mountains v. Hodel*, 857 F.2d 1516, 1525 (D.C. Cir. 1988) (en banc). The Court of Appeals subsequently stated that parties may rely on the updated *Laffey* Matrix prepared by the USAO as evidence of prevailing market rates for litigation counsel in the Washington, D.C. area. *See Covington v. District of Columbia*, 57 F.3d 1101, 1105 & n.14, 1109 (D.C. Cir. 1995), *cert. denied*, 516 U.S. 1115 (1996). Most lower federal courts in the District of Columbia

have relied on the USAO's *Laffey* Matrix, rather than the so-called "*Salazar* Matrix" (also known as the "LSI Matrix" or the "Enhanced *Laffey* Matrix"), as the "benchmark for reasonable fees" in this jurisdiction. *Miller v. Holzmann*, 575 F. Supp. 2d 2, 18 n.29 (D.D.C. 2008) (quoting *Pleasants v. Ridge*, 424 F. Supp. 2d 67, 71 n.2 (D.D.C. 2006)); see, e.g., *Joaquin v. Friendship Pub. Charter Sch.*, 188 F. Supp. 3d 1 (D.D.C. 2016); *Prunty v. Vivendi*, 195 F. Supp. 3d 107 (D.D.C. 2016); *CREW v. U.S. Dep't of Justice*, 142 F. Supp. 3d 1 (D.D.C. 2015); *McAllister v. District of Columbia*, 21 F. Supp. 3d 94 (D.D.C. 2014); *Embassy of Fed. Republic of Nigeria v. Ugwuonye*, 297 F.R.D. 4, 15 (D.D.C. 2013); *Berke v. Bureau of Prisons*, 942 F. Supp. 2d 71, 77 (D.D.C. 2013); *Fisher v. Friendship Pub. Charter Sch.*, 880 F. Supp. 2d 149, 154-55 (D.D.C. 2012); *Sykes v. District of Columbia*, 870 F. Supp. 2d 86, 93-96 (D.D.C. 2012); *Heller v. District of Columbia*, 832 F. Supp. 2d 32, 40-49 (D.D.C. 2011); *Hayes v. D.C. Public Schools*, 815 F. Supp. 2d 134, 142-43 (D.D.C. 2011); *Queen Anne's Conservation Ass'n v. Dep't of State*, 800 F. Supp. 2d 195, 200-01 (D.D.C. 2011); *Woodland v. Viacom, Inc.*, 255 F.R.D. 278, 279-80 (D.D.C. 2008); *American Lands Alliance v. Norton*, 525 F. Supp. 2d 135, 148-50 (D.D.C. 2007). But see, e.g., *Salazar v. District of Columbia*, 123 F. Supp. 2d 8, 13-15 (D.D.C. 2000). Since initial publication of the instant USAO Matrix in 2015, numerous courts similarly have employed the USAO Matrix rather than the *Salazar* Matrix for fees incurred since 2015. E.g., *Electronic Privacy Information Center v. United States Drug Enforcement Agency*, 266 F. Supp. 3d 162, 171 (D.D.C. 2017) ("After examining the case law and the supporting evidence offered by both parties, the Court is persuaded that the updated USAO matrix, which covers billing rates from 2015 to 2017, is the most suitable choice here.") (requiring recalculation of fees that applicant had computed according to *Salazar* Matrix); *Clemente v. FBI*, No. 08-1252 (BJR) (D.D.C. Mar. 24, 2017), 2017 WL 3669617, at *5 (applying USAO Matrix, as it is "based on much more current data than the *Salazar* Matrix"); *Gatore v. United States Dep't of Homeland Security*, 286 F. Supp. 3d 25, 37 (D.D.C. 2017) (although plaintiff had submitted a "'great deal of evidence regarding [the] prevailing market rates for complex federal litigation' to demonstrate that its requested [*Salazar*] rates are entitled to a presumption of reasonableness, . . . the Court nonetheless concludes that the defendant has rebutted that presumption and shown that the current USAO Matrix is the more accurate matrix for estimating the prevailing rates for complex federal litigation in this District"); *DL v. District of Columbia*, 267 F. Supp. 3d 55, 70 (D.D.C. 2017) ("the USAO Matrix ha[s] more indicia of reliability and more accurately represents prevailing market rates" than the *Salazar* Matrix). The USAO contends that the *Salazar* Matrix is fundamentally flawed, does not use the *Salazar* Matrix to determine whether fee awards under fee-shifting statutes are reasonable, and will not consent to pay hourly rates calculated with the methodology on which that matrix is based. The United States recently submitted an appellate brief that further explains the reliability of the USAO Matrix vis-à-vis the *Salazar* matrix. See Br. for the United States as *Amicus Curiae* Supporting Appellees, *DL v. District of Columbia*, No. 18-7004 (D.C. Cir. filed July 20, 2018).

LAFFEY MATRIX

History

Case Law

Expert Opinion

See the Matrix

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			Years Out of Law School *				
Year	Adjustmt Factor**	Paralegal/ Law Clerk	1-3	4-7	8-10	11-19	20 +
6/01/17- 5/31/18	1.0463	\$196	\$359	\$440	\$636	\$717	\$864
6/01/16- 5/31/17	1.0369	\$187	\$343	\$421	\$608	\$685	\$826
6/01/15- 5/31/16	1.0089	\$180	\$331	\$406	\$586	\$661	\$796
6/01/14- 5/31/15	1.0235	\$179	\$328	\$402	\$581	\$655	\$789
6/01/13- 5/31/14	1.0244	\$175	\$320	\$393	\$567	\$640	\$771
6/01/12- 5/31/13	1.0258	\$170	\$312	\$383	\$554	\$625	\$753
6/01/11- 5/31/12	1.0352	\$166	\$305	\$374	\$540	\$609	\$734
6/01/10- 5/31/11	1.0337	\$161	\$294	\$361	\$522	\$589	\$709
6/01/09- 5/31/10	1.0220	\$155	\$285	\$349	\$505	\$569	\$686
6/01/08- 5/31/09	1.0399	\$152	\$279	\$342	\$494	\$557	\$671
6/01/07-5/31/08	1.0516	\$146	\$268	\$329	\$475	\$536	\$645
6/01/06-5/31/07	1.0256	\$139	\$255	\$313	\$452	\$509	\$614
6/1/05-5/31/06	1.0427	\$136	\$249	\$305	\$441	\$497	\$598
6/1/04-5/31/05	1.0455	\$130	\$239	\$293	\$423	\$476	\$574
6/1/03-6/1/04	1.0507	\$124	\$228	\$280	\$405	\$456	\$549
6/1/02-5/31/03	1.0727	\$118	\$217	\$267	\$385	\$434	\$522
6/1/01-5/31/02	1.0407	\$110	\$203	\$249	\$359	\$404	\$487
6/1/00-5/31/01	1.0529	\$106	\$195	\$239	\$345	\$388	\$468
6/1/99-5/31/00	1.0491	\$101	\$185	\$227	\$328	\$369	\$444
6/1/98-5/31/99	1.0439	\$96	\$176	\$216	\$312	\$352	\$424
6/1/97-5/31/98	1.0419	\$92	\$169	\$207	\$299	\$337	\$406
6/1/96-5/31/97	1.0396	\$88	\$162	\$198	\$287	\$323	\$389
6/1/95-5/31/96	1.032	\$85	\$155	\$191	\$276	\$311	\$375

EXHIBIT 2

6/1/94-5/31/95	1.0237	\$82	\$151	\$185	\$267	\$301	\$363
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The methodology of calculation and benchmarking for this Updated Laffey Matrix has been approved in a number of cases. See, e.g., *McDowell v. District of Columbia*, Civ. A. No. 00-594 (RCL), LEXSEE 2001 U.S. Dist. LEXIS 8114 (D.D.C. June 4, 2001); *Salazar v. Dist. of Col.*, 123 F.Supp.2d 8 (D.D.C. 2000).

* "Years Out of Law School" is calculated from June 1 of each year, when most law students graduate. "1-3" includes an attorney in his 1st, 2nd and 3rd years of practice, measured from date of graduation (June 1). "4-7" applies to attorneys in their 4th, 5th, 6th and 7th years of practice. An attorney who graduated in May 1996 would be in tier "1-3" from June 1, 1996 until May 31, 1999, would move into tier "4-7" on June 1, 1999, and tier "8-10" on June 1, 2003.

** The Adjustment Factor refers to the nation-wide Legal Services Component of the Consumer Price Index produced by the Bureau of Labor Statistics of the United States Department of Labor.

EXHIBIT B

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
DETROIT OFFICE**

BRIAN O'NEIL,)	
)	
Plaintiff,	)	2:15-cv-14040-SFC-EAS
)	
v.	)	Judge Cox
	)	Magistrate Judge Stafford
ZENCO COLLECTIONS, LLC,)	
)	
Defendant.)	

ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and a Clerk's Order of Default having previously been entered against Defendant,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, BRIAN O'NEIL, and against Defendant, ZENCO COLLECTIONS, LLC, as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$2,000.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$3,404.50 for Plaintiff's attorneys' fees.
4. \$475.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$6,879.50.

Dated: May 12, 2016

s/ Sean F. Cox
Sean F. Cox
U. S. District Judge

I hereby certify that on May 12, 2016, the document above was served on counsel and/or

the parties of record via electronic means and/or First Class Mail.

s/ Jennifer McCoy

Case Manager

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

SPIROS TZAKIS,

Plaintiff,

v.

SECURE ASSET RECOVERY, INC.,
d/b/a SAR & ASSOCIATES,

Defendant.

1:16-cv-00181

Judge Gettleman
Magistrate Judge Rowland

ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and an order of Default having previously been entered against Defendants,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, SPIROS TZAKIS, and against Defendant, SECURE ASSET RECOVERY, INC., d/b/a SAR & ASSOCIATES, as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$3,000.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$4,066.50 for Plaintiff's attorneys' fees.
4. \$440.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$8,506.50.


Honorable Robert Gettleman
United States District Judge

Dated: March 31, 2016

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

IESHIA WEBSTER-HARRIS,)	
)	
Plaintiff,	)	1:15-cv-01596-TWP-DKL
)	
v.)	
	)	Judge Pratt
ABILITY RECOVERY SERVICES, LLC,	)	Magistrate Judge LaRue
)	
Defendant.)	

ORDER OF JUDGMENT

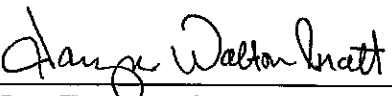
This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and a Clerk's Order of Default having previously been entered against Defendants,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, IESHIA WEBSTER-HARRIS, and against Defendant, ABILITY RECOVERY SERVICES, LLC, as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$3,000.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$3,127.50 for Plaintiff's attorneys' fees.
4. \$440.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$7,567.50.

Dated: 3/9/2016


Hon. Tanya Walton Pratt, Judge
United States District Court
Southern District of Indiana

Distribution to electronically registered counsel of record via CM/ECF
Ability Recovery Services, LLC, PO Box 4031, Wyoming, PA 18644-0031
Ability Recovery Services, LLC, 1 Montage Mountain Rd, Ste. A, Moosic, PA 18507-1777
Ability Recovery Services, LLC, 18 Pierce St., Kingston, PA 18704
Ability Recovery Services, LLC., c/o Corporation Service Company, 1201 Hays Street,
Tallahassee, FL 32301
Case 1:15-cv-01596-TWP-DKL Document 11 Filed 02/06/17 Page 5 of 57 Document 67-5

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6 **IN THE UNITED STATES DISTRICT COURT**
7 **FOR THE DISTRICT OF ARIZONA**
8

9 Stephanie Fausnacht,

10 Plaintiff,

11 v.

12 Accounts Receivable,

13 Defendant.
14

No. CV-15-00958-PHX-ESW

ORDER OF JUDGMENT

15
16 This matter having come before this Honorable Court on Plaintiff's Motion for
17 Default Judgment (Doc. 11), due notice having been given, the Court having been fully
18 advised, and a Clerk's Order of Default (Doc. 9) having previously been entered against
19 Defendant,

20 IT IS HEREBY ORDERED granting Plaintiff's Motion for Default Judgment
21 (Doc. 11).

22 IT IS ORDERED that judgment is entered in favor of Plaintiff, Stephanie
23 Fausnacht, and against Defendant, Accounts Receivable, as follows:

24 1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt
25 Collection Practices Act.

26 2. \$5,000.00 actual damages, as established by Plaintiff's affidavit, for
27 Defendant's violation of the Fair Debt Collection Practices Act.

28 3. \$2,884.00 for Plaintiff's attorneys' fees.

1 4. \$450.00 for Plaintiff's costs.

2 5. Total Judgment in the amount of \$9,334.00 is entered against Defendant in
3 favor of Plaintiff.

4 Dated this 11th day of December, 2015.

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8 Honorable Eileen S. Willett
United States Magistrate Judge
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**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF TEXAS
TYLER DIVISION**

HILLARY JOHNSON,

v.

**NATIONWIDE RECOVERY GROUP,
LLC**

§
§
§
§
§
§

Case No. 6:15-cv-9

ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment (Doc. No. 8), due notice having been given, the Court having been fully advised, and a Clerk's Order of Default (Doc. No. 7) having previously been entered against Defendants,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, HILLARY JOHNSON, and against Defendant, NATIONWIDE RECOVERY GROUP, LLC., as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$10,000.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$3,135.00 for Plaintiff's attorneys' fees.
4. \$445.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$14,580.00.

This is a FINAL JUDGMENT.

It is SO ORDERED.

SIGNED this 20th day of October, 2015.


MICHAEL H. SCHNEIDER

UNITED STATES DISTRICT JUDGE

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO. 14-62305-CIV-COHN/SELTZER

DAMIAN PANTIN,

Plaintiff,

vs.

RIVERWALK FINANCIAL CORPORATION,

Defendant.

FINAL DEFAULT JUDGMENT

THIS CAUSE is before the Court upon Plaintiff's Motion for Default Judgment [DE 14] ("Motion"). The Court has considered the Motion and operative Amended Complaint [DE 8], notes the lack of response to the Motion by Defendant, and is otherwise advised in the premises.

Pursuant to Rule 55 of the Federal Rules of Civil Procedure, the Court concludes that Plaintiff has met his burden of showing that he is entitled to a final default judgment as to Defendant Riverwalk Financial Corporation.

Accordingly, it is **ORDERED AND ADJUDGED** as follows:

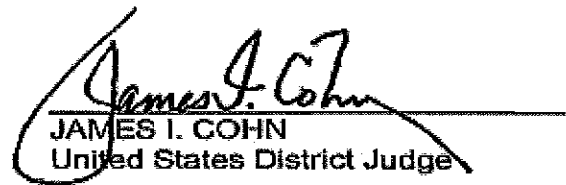
1. Plaintiff's Motion for Default Judgment [DE 14] is **GRANTED**.
2. Final Default Judgment is entered in favor of Plaintiff Damian Pantin and against Defendant Riverwalk Financial Corporation in the amount of \$5,823.50, representing the total of \$1,000 in statutory damages for Defendant's violation of the

Fair Debt Collections Practices Act, \$2,000 in actual damages, \$2,358.50 for Plaintiff's attorneys' fees, and \$465 for Plaintiff's costs.

3. Execution shall issue on this judgment forthwith. Post-judgment interest shall accrue at the rate of 0.25 percent per annum as of the date of this Final Judgment until this judgment is satisfied.

4. The Clerk shall **CLOSE** this case and **DENY** any pending motions as **MOOT**.

DONE AND ORDERED in Chambers at Fort Lauderdale, Broward County, Florida on this 8th day of April, 2015.



JAMES I. COHN
United States District Judge

Copies provided to counsel of record via CM/ECF.

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION

JENNIFER KIDDER f/k/a
JENNIFER ATHAN,

Plaintiff,

Case No. 14-cv-12538

v

Honorable Thomas L. Ludington

ABILITY RECOVERY SERVICES, INC.,

Defendant.

JUDGMENT

In accordance with the order granting Plaintiff's motion for judgment of default entered on this date,

It is **ORDERED AND ADJUDGED** that judgment is granted in favor of Plaintiff and against Defendant as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$1,500.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$2,871.00 for Plaintiff's attorneys' fees.
4. \$450.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$5,821.00.

s/Thomas L. Ludington
THOMAS L. LUDINGTON
United States District Judge

Dated: October 29, 2014

PROOF OF SERVICE

The undersigned certifies that a copy of the foregoing order was served upon each attorney or party of record herein by electronic means or first class U.S. mail on October 29, 2014.

s/Tracy A. Jacobs
TRACY A. JACOBS

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

DEREK HIRT,)	
)	
Plaintiff,	)	1:14-cv-00832
)	
v.	)	Judge Holderman
	)	Magistrate Judge Schenkier
ACCOUNTS RECEIVABLE)	
MANAGEMENT PROFESSIONAL)	
SERVICES, LLC.,)	
)	
Defendant.)	

ORDER OF JUDGMENT

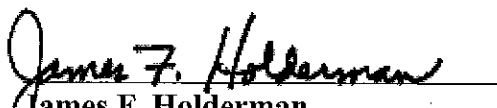
This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and an order of Default having previously been entered against Defendant,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, DEREK HIRT, and against Defendant, ACCOUNTS RECEIVABLE MANAGEMENT PROFESSIONAL SERVICES, LLC., as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$3,172.00 for Plaintiff's attorneys' fees.
3. \$465.00 for Plaintiff's costs.
4. Total Judgment in the amount of \$4,637.00.

8/14/14


James F. Holderman
United States District Judge

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF INDIANA
HAMMOND DIVISION

BRETA JACKSON,
Plaintiff,

V.

**SECURITY CREDIT SOLUTIONS,
LLC.,
Defendant.**

No. 2:14 CV 30

ORDER FOR ENTRY OF JUDGMENT

It appears that defendant has been properly served with the summons and complaint in this action, but has failed to appear, answer or otherwise defend. The clerk has entered default pursuant to FED. R. CIV. P. 55(a), and plaintiff has moved for entry of a default judgment pursuant to FED. R. CIV. P. 55(b)(2). Reviewing plaintiff's affidavit submitted in support of her motion, the court finds that she has demonstrated that in addition to \$1,000 in statutory damages, she has suffered emotional distress with attendant physical consequences, for which compensatory damages in the amount of \$3,250 are fair and reasonable. In addition, affidavits submitted by her attorney show that hours billed are reasonable both in time and hourly rate, and that plaintiff is therefore entitled to an award of \$3,044.50, plus \$465 in costs.

The clerk is directed to **ENTER FINAL JUDGMENT** for plaintiff in the total amount of \$7,779.50.

SO ORDERED.

Date: June 23, 2014

s/ James T. Moody
JUDGE JAMES T. MOODY
UNITED STATES DISTRICT COURT

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

STEPHANIE CAINE,)	
)	
Plaintiff,	)	1:13-cv-00923-WTL-DML
)	
v.	)	Judge Lawrence
	)	Magistrate Judge Lynch
JAMES NELMS III.,)	
)	
Defendant.)	

ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and a Clerk's Order of Default having previously been entered against JAMES NELMS, III.

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, STEPHANIE CAINE, and against Defendant, JAMES NELMS, III, as follows:

1. \$1,000.00 statutory damages for JAMES NELMS, III's violation of the Fair Debt Collection Practices Act.
2. \$3,500.00 actual damages, as established by Plaintiff's affidavit, for JAMES NELMS III's violation of the Fair Debt Collection Practices Act.
3. \$4,127.00 for Plaintiff's attorneys' fees.
4. \$465.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$9,092.00.

06/23/2014



Hon. William T. Lawrence, Judge
United States District Court
Southern District of Indiana

For Plaintiff

David Marco, dmarco@smithmarco.com

For Defendant

James Nelms, III
35 Roosevelt Ave.
Buffalo, NY 14215

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF WISCONSIN

JEFF JOHLL,

Plaintiff,

JUDGMENT IN A CIVIL CASE

v.

Case No. 14cv-113-wmc

PREMIER RECOVERY GROUP,
INC.,


Defendant.

This action came for consideration before the court with District Judge William M. Conley presiding. The issues have been considered and a decision has been rendered.

IT IS ORDERED AND ADJUDGED

that judgment is entered in favor of plaintiff Jeff Johll's against defendant Premier Recovery Group, Inc. in the amount of \$6,549.00.


Peter Oppeneer, Clerk of Court


Date

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF WISCONSIN

DOUGLAS JOHLL,

Plaintiff,

JUDGMENT IN A CIVIL CASE

v.

Case No. 14-cv-60-wmc

PREMIER RECOVERY GROUP, INC.,

Defendant.

This action came before the court for consideration with District Judge William M. Conley presiding. The issues have been considered and a decision has been rendered.

IT IS ORDERED AND ADJUDGED that default judgment is entered in favor of plaintiff Douglas Johll against defendant Premier Recovery Group, Inc. in the amount of \$12,077.50.

s/ R.Plender, Deputy Clerk
Peter Oppeneer, Clerk of Court

4/16/2014
Date

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

LISA JOHNSON,

Plaintiff,

Case No. 12-cv-14637

v.

HONORABLE STEPHEN J. MURPHY, III

MICHAEL NELMS and TRISTATE
FINANCIAL ENTERPRISES, LLC,

Defendants.

JUDGMENT

IT IS ORDERED AND ADJUDGED that, pursuant to this Court's order dated March 31, 2014, **JUDGMENT** is entered against defendants Michael Nelms and Tristate Financial Enterprises, LLC in the amount of \$8,525.50.

DAVID J. WEAVER
CLERK OF THE COURT

BY: s/C. Cohron

APPROVED:

s/Stephen J. Murphy, III
STEPHEN J. MURPHY, III
UNITED STATES DISTRICT JUDGE

I hereby certify that a copy of the foregoing document was served upon the parties and/or counsel of record on March 31, 2014, by electronic and/or ordinary mail.

s/Carol Cohron
Case Manager

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF ILLINOIS**

RICKIE THOMAS,

Plaintiff,

3:13-cv-01069-DRH-PMF

v.

**HILLCREST, DAVIDSON AND
ASSOCIATES, LLC.,**

Defendant.

ORDER and DEFAULT JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and a Clerk's Order of Default having previously been entered against Defendants,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, RICKIE THOMAS, and against Defendant, HILLCREST, DAVIDSON AND ASSOCIATES, LLC., as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$2,500.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$3,190.00 for Plaintiff's attorneys' fees.

4. \$475.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$7,165.00.

DATED: March 17, 2014

Digitally signed by
David R. Herndon
Date: 2014.03.17
11:40:59 -05'00'

A circular digital signature stamp is visible, containing the text "Digitally signed by David R. Herndon Date: 2014.03.17 11:40:59 -05'00'". The signature "David R. Herndon" is written in cursive across the stamp.

**Chief Judge
United States District Court**

UNITED STATES DISTRICT COURT

for the

Northern District of IllinoisKIM RUBINO*Plaintiff*

v.

ACCOUNT DISCOVERY SYSTEMS, LLC*Defendant*

Civil Action No. 13 C 8510

JUDGMENT IN A CIVIL ACTION

The court has ordered that (*check one*):

☐ the plaintiff (*name*) _____ recover from the
defendant (*name*) _____ the amount of
_____ dollars (\$ _____), which includes prejudgment
interest at the rate of _____ %, plus post judgment interest at the rate of _____ % per annum, along with costs.

☐ the plaintiff recover nothing, the action be dismissed on the merits, and the defendant (*name*) _____
recover costs from the plaintiff (*name*) _____

☒ other: Judgment is entered in favor of plaintiff, Kim Rubino, and against defendant, Account Discovery Systems, LLC., in the
amounts of \$1,000.00 for damages and \$3,528.50 for attorney fees and costs, for a total amount of \$4,528.50.

This action was (*check one*):

☐ tried by a jury with Judge _____ presiding, and the jury has
rendered a verdict.

☐ tried by Judge _____ without a jury and the above decision
was reached.

☒ decided by Judge Matthew F. Kennelly on a motion for default judgment.

Date: 2/25/2014

THOMAS G. BRUTON, CLERK OF COURT

/S/ Pamela J. Geringer

Signature of Clerk or Deputy Clerk

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

CRAIG LEE,

Plaintiff,

vs.

CRITICAL RESOLUTION MEDIATION LLC,

Defendant.

)
)
)
)
)
)
)
)
)
)

Case No. 4:13CV1561 JAR

JUDGMENT

This matter is before the Court on Plaintiff's Motion for Default Judgment (ECF No. 7). The Clerk of the Court previously entered an Order of Default [6] on October 23, 2013. Having reviewed Plaintiff's Motion for Default Judgment, including the supporting affidavits, the Court finds that Plaintiff has provided sufficient evidence to support his requested award, except the Court reduces the actual damages award from \$7,500 to \$5,000.

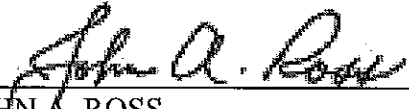
Accordingly,

IT IS HEREBY ORDERED that Plaintiff's Motion for Default Judgment [7] is **GRANTED** and Judgment is entered in favor of Plaintiff Craig Lee and against Defendant Critical Resolution Medication, LLC as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collective Practices Act.
2. \$5,000.00 for actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collective Practices Act.
3. \$2,580.50 for Plaintiff's attorneys' fees.
4. \$570.00 for Plaintiff's costs.

The Court awards a total judgment in favor of Plaintiff Craig Lee and against Defendant Critical Resolution Mediation LLC in the amount of **\$9,150.50**.

Dated this 21st day of February, 2014.



JOHN A. ROSS
UNITED STATES DISTRICT JUDGE

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

FELICIA GROSSMAN,)	
)	
Plaintiff,	)	1:13-cv-5175
)	
v.	)	Judge Lefkow
	)	Magistrate Judge Gilbert
P.N. FINANCIAL, INC., and)	
NELSON MACWAN,)	
)	
Defendants.)	

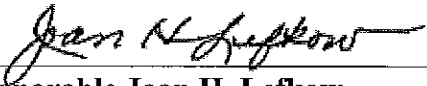
ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and an Order of Default having previously been entered against Defendants,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, Felicia Grossman, and against Defendants, P.N. Financial, Inc. and Nelson Macwan, as follows:

1. \$1,000.00 statutory damages for Defendants' violation of the Fair Debt Collection Practices Act.
2. \$1,250.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$4,978.00 for Plaintiff's attorneys' fees.
4. \$755.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$7,983.00.



Honorable Joan H. Lefkow
United States District Judge

Dated: February 18, 2014

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

JENNIFER RYMER,)	
)	
Plaintiff,	)	1:13-cv-07061
)	
v.	)	Judge St. Eve
)	
CHM CAPITAL GROUP, LLC., d/b/a)	
CAPITAL HARRIS MILLER &)	
ASSOCIATES,)	
)	
Defendant.)	

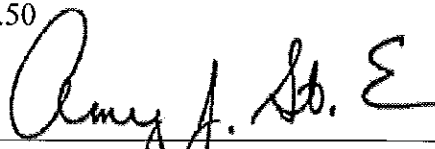
ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and an Order of Default having previously been entered against Defendant,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, Jennifer Rymer, and against Defendant, CHM Capital Group, LLC., d/b/a Capital Harris Miller & Associates, as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$4,250.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$3,307.50 for Plaintiff's attorneys' fees.
4. \$524.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$9,081.50



Honorable Amy St. Eve
United States District Judge

Date: January 27, 2014

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLORADO
Senior District Judge Richard P. Matsch

Civil Action No. 13-cv-00366-RPM-KLM

AUDREY CAULKINS,

Plaintiff,

v.

FIRST LEGACY ASSET MANAGEMENT, LLC.,

Defendant.

JUDGMENT

Pursuant to the Order for Entry of Judgment entered by Senior District Judge Richard P. Matsch on January 9, 2014, it is

ORDERED AND ADJUDGED that judgment is entered for Plaintiff Audrey Caulkins and against Defendant First Legacy Asset Management, LLC, in the amount of \$2,000.00 in actual damages, \$1,000.00 in statutory damages, and \$3,129.00 in attorneys' fees, for a total judgment of \$6,129.00, together with costs to be taxed upon the filing of a bill of costs within 14 days.

DATED: January 9th, 2014

FOR THE COURT:

JEFFREY P. COLWELL, Clerk

s/M. V. Wentz

By _____
Deputy

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

RONALD ROHN,

Plaintiff,

Case No. 13-cv-10780

v.

HONORABLE STEPHEN J. MURPHY, III

COMMERCIAL RECOVERY SYSTEMS,
INCORPORATED,

Defendant.

_____ /

JUDGMENT

IT IS ORDERED AND ADJUDGED that pursuant to this Court's Order dated November 26, 2013, judgment of \$6,563.50 is entered against Commercial Recovery Systems, Incorporated.

Dated at Detroit, Michigan this 26th day of November, 2013.

DAVID J. WEAVER
CLERK OF THE COURT

BY: s/C. Cohron

APPROVED:

s/Stephen J. Murphy, III
STEPHEN J. MURPHY, III
UNITED STATES DISTRICT JUDGE

I hereby certify that a copy of the foregoing document was served upon the parties and/or counsel of record on November 26, 2013, by electronic and/or ordinary mail.

s/Carol Cohron
Case Manager

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION**

JENNIFER LODGE,)	
)	
Plaintiff,	)	1:13-cv-11785-TLL-CEB
)	
v.	)	Judge Ludington
	)	Magistrate Judge Binder
CRED X DEBT RECOVERY, LLC.,)	
d/b/a CDR,)	
)	
Defendant.)	

DEFAULT JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and an Order of Default having previously been entered against Defendant,

It is **ORDERED AND ADJUDGED** that judgment is entered in favor of Plaintiff, JENNIFER LODGE, and against Defendant, CRED X DEBT RECOVERY, LLC., d/b/a CDR, as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$3,000.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$2,819.00 for Plaintiff's attorneys' fees.
4. \$415.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$7,234.00

Dated: November 7, 2013

s/Thomas L. Ludington
THOMAS L. LUDINGTON
United States District Judge

PROOF OF SERVICE

The undersigned certifies that a copy of the foregoing order was served upon each attorney or party of record herein by electronic means or first class U.S. mail on November 7, 2013.

s/Tracy A. Jacobs
TRACY A. JACOBS

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF ILLINOIS**

DARREN SCHRADER,

Plaintiff,

3:13-cv-00162-DRH-PMF

v.

**COMMERCIAL RECOVERY
SYSTEMS, INC.,**

Defendant.

ORDER and DEFAULT JUDGMENT

This matter is before the Court on plaintiff's motion for default judgment, due notice has been given pursuant to Local Rule 55, the Court having been fully advised, and an entry of default having previously been entered against defendant,

IT IS HEREBY ORDERED:

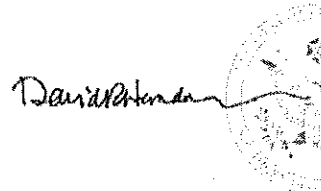
Judgment is entered in favor of plaintiff, DARREN SCHRADER, and against Defendant, COMMERCIAL RECOVERY SYSTEMS, INC., as follows:

1. \$1,000.00 statutory damages for defendant's violation of the Fair Debt Collection Practices Act.
2. \$3,250.00 actual damages, as established by plaintiff's affidavit, for defendant's violation of the Fair Debt Collection Practices Act.
3. \$2,451.00 for plaintiff's attorneys' fees.

4. \$365.00 for plaintiff's costs.
5. Total Judgment in the amount of \$7,066.00

DATED: August 19, 2013

Digitally signed by
David R. Herndon
Date: 2013.08.19
12:18:21 -05'00'



**Chief Judge
United States District Judge**

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

KIRK CRAIG,

Plaintiff,

Y.

**CREDITORS SPECIALTY SERVICE,
INC., and CHARLES STANLEY,**

Defendants.

1:13-cv-3843

Judge Kennelly
Magistrate Judge Schenkier

ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and an Order of Default having previously been entered against Defendants,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, KIRK CRAIG, and against Defendants, CREDITORS SPECIALTY SERVICE, INC., and CHARLES STANLEY, as follows:

1. \$1,000.00 statutory damages for Defendants' violation of the Fair Credit Reporting Act.
2. \$2,000.00 actual damages, as established by Plaintiff's affidavit, for Defendants' violation of the Fair Credit Reporting Act.
3. \$3,830.50 for Plaintiff's attorneys' fees.
4. \$520.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$7,350.50.

Honorable Matthew F. Kennelly
United States District Judge

Dated: August 7, 2013

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF KANSAS**

JOSEPH OSBORNE,)	
)	
Plaintiff,)	
)	
vs.	)	Case No. 11-2335-KGG
)	
C&D COMPLETE BUSINESS)	
SOLUTIONS, INC., and)	
SONYA CUMMINGS)	
)	
Defendants.)	
_____)	

ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment (Doc. 64), due notice having been given, the Court having been fully advised, and an Order of Default having previously been entered against Defendants,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, Joseph Osborne, and against Defendants, C & D Complete Business Solutions, Inc., and Sonya Cummings, as follows:

1. \$1,000.00 statutory damages for Defendants' violation of the Fair Debt Collection Practices Act.

2. 10,000.00 statutory damages for Defendants' Violation of the Kansas Consumer Protection Act.
3. \$5,000.00 actual damages, as established by Plaintiff's affidavit, for Defendants' violation of the Fair Debt Collection Practices Act and the Kansas Consumer Protection Act.
4. \$17,268.00 for Plaintiff's attorneys' fees.
5. \$542.00 for Plaintiff's costs.
6. Total Judgment in the amount of **\$33,810.00**.

IT IS SO ORDERED.

Dated at Wichita, Kansas, on this 25th day of June, 2013.

S/ KENNETH G. GALE
Kenneth G. Gale
United States Magistrate Judge

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEBRASKA

CYNTHIA HULL,

Plaintiff,

vs.

NORTHEAST LEGAL GROUP, LLC.,

Defendant.

4:12-CV-3224

JUDGMENT

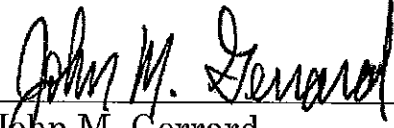
In accordance with the accompanying Memorandum and Order,

IT IS ORDERED:

1. Judgment is entered in favor of Hull and against Northeast.
2. Hull shall recover from Northeast the sum of \$1,000 as statutory damages, \$500 as actual damages, and attorney fees of \$4,645.50, with post-judgment interest thereon at the rate provided by 28 U.S.C. § 1961. The Clerk is directed to award costs in this matter.

Dated this 31st day of May, 2013.

BY THE COURT:



John M. Gerrard
United States District Judge

P am

IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

SARAH JEAN HAYWOOD,

Plaintiff,

v.

LRA CORPORATION d/b/a
L.R.A. CORPORATION DEBT
COLLECTION SERVICES and
LARRY RAYBIN,

Defendants.

1:12-cv-2527

Judge Leinenweber

ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and an order of Default having previously been entered against Defendants,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, Sarah Jean Haywood, and against Defendant, LRA Corporation d/b/a L.R.A. Corporation Debt Collection Services and Larry Raybin, as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$1,500.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$6,715.00 for Plaintiff's attorneys' fees.
4. \$545.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$9,760.00


Honorable Harry D. Leinenweber

Dated: 4/16/13

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF KANSAS**

RYAN VANDER PLUYM,)	
)	
Plaintiff,	)	2:12-cv-02322-EFM-JPO
)	
v.	)	Judge Melgren
	)	Magistrate Judge O'Hara
TERRELL GIBSON & ASSOCIATES,)	
LLC., AND JOSHUA ALLEY,)	
)	
Defendants.)	

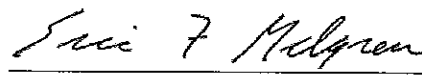
ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment (Doc. 15), due notice having been given, the Court having been fully advised, and a Clerk's Order of Default having previously been entered against Defendants,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, Ryan Vander Pluym, and against Defendants, Terrell Gibson & Associates, LLC., and Joshua Alley, as follows:

1. \$1,000.00 statutory damages for Defendants' violation of the Fair Debt Collection Practices Act.
2. \$10,000.00 statutory damages for Defendants' Violation of the Kansas Consumer Protection Act.
3. \$5,000.00 actual damages, as established by Plaintiff's affidavit, for Defendants' violation of the Fair Debt Collection Practices Act and the Kansas Consumer Protection Act.
4. \$4,799.00 for Plaintiff's attorneys' fees.
5. \$530.00 for Plaintiff's costs.
6. Total Judgment in the amount of \$21,329.00.


Honorable Eric F. Melgren
United States District Judge

Dated: March 27, 2013

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
FLINT OFFICE**

RODGER HOOKER,)	
)	
Plaintiff,	)	2:12-cv-12232-RHC-LJM
)	
v.	)	Judge Cleland
	)	Magistrate Judge Michelson
)	
GOLDSTEIN & ASSOCIATES, LLC.,)	
and JOE CAMPBELL, SR.,)	
)	
Defendants.)	

JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and an order of Default having previously been entered against Defendants,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, RODGER HOOKER, and against Defendants, GOLDSTEIN & ASSOCIATES, LLC., and JOE CAMPBELL, SR., as follows:

1. \$1,000.00 statutory damages for Defendants' violation of the Fair Debt Collection Practices Act.
2. \$2,750.00 actual damages, as established by Plaintiff's affidavit, for Defendants' violation of the Fair Debt Collection Practices Act.
3. \$2,973.50 for Plaintiff's attorneys' fees.
4. \$430.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$7,153.50

s/Robert H. Cleland
Honorable Robert Cleland
United States District Judge

Dated: March 7, 2013

UNITED STATES DISTRICT COURT

for the

Northern District of Indiana

Lisa Richardson

Plaintiff

v.

Check Systems Recovery LLC

Defendant

Civil Action No. 2:12cv106

JUDGMENT IN A CIVIL ACTION

The court has ordered that *(check one)*:

☒ the plaintiff *(name)* Lisa Richardson recover from the
defendant *(name)* Check Systems Recovery LLC the amount of
four thousands seventy seven dollars (\$ 4,077.00), which includes
prejudgment
interest at the rate of _____ %, plus postjudgment interest at the rate of 0.18 %, along with costs.

☐ the plaintiff recover nothing, the action be dismissed on the merits, and the defendant *(name)* _____
recover costs from the plaintiff *(name)* _____

☐ other: _____

This action was *(check one)*:

☐ tried by a jury with Judge _____ presiding, and the jury has
rendered a verdict.

☐ tried by Judge _____ without a jury and the above decision
was reached.

X decided by Judge James T Moody on a motion for
Default Judgment

Date: 12/5/2012

by: Marijana Ciric

Signature of Clerk or Deputy Clerk

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

KENNETH NELSON, JR.,)	
Plaintiff,)	
	)	No. 1:12-cv-655
-v-)	
	)	HONORABLE PAUL L. MALONEY
CHECK & CREDIT REPORTING,)	
Defendant.)	
_____)	

JUDGMENT

Having granted Plaintiff Kenneth Nelson's motion for default judgment, under Rule 58 of the Federal Rules of Civil Procedure, **JUDGMENT** enters in favor of Plaintiff and against Defendant. Nelson is awarded a total of \$5,026.50: \$1000.00 in actual damages, \$500.00 in statutory damages, \$425 in costs, and \$3,101.50 in attorney's fees.

THIS ACTION IS TERMINATED.

IT IS SO ORDERED.

Date: October 19, 2012

/s/ Paul L. Maloney
Paul L. Maloney
Chief United States District Judge

Par

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

NANCY HERNANDEZ,

Plaintiff,

v.

**JOSEPH AND STEPHENS
ASSOCIATES and
STEPHEN LARRIMORE,**

Defendants.

1:12-cv-3464

**Judge Kendall
Magistrate judge Cox**

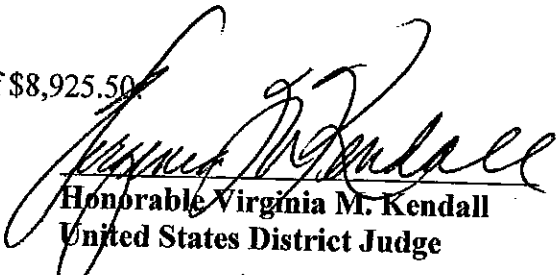
ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and an order of Default having previously been entered against Stephen Larrimore,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, Nancy Hernandez, and against Defendant, Stephen Larrimore, as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$3,250.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$4,260.50 for Plaintiff's attorneys' fees.
4. \$415.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$8,925.50.


**Honorable Virginia M. Kendall
United States District Judge**

Dated: 10-9-12

UNITED STATES DISTRICT COURT
for the
Northern District of Illinois

Pleshette Taylor

Plaintiff

v.

A-Change Management Group, Inc.

Defendant

Civil Action No. 12 C 4269

JUDGMENT IN A CIVIL ACTION

The court has ordered that (check one):

☐ the plaintiff (name) _____ recover from the
defendant (name) _____ the amount of
_____ dollars (\$ _____), which includes prejudgment
interest at the rate of _____ %, plus postjudgment interest at the rate of _____ %, along with costs.

☐ the plaintiff recover nothing, the action be dismissed on the merits, and the defendant (name) _____
recover costs from the plaintiff (name) _____

☒ other:

Judgment is entered in favor of the Plaintiff Pleshette Taylor in the amount of \$5,326.50.

This action was (check one):

☐ tried by a jury with Judge _____ presiding, and the jury has
rendered a verdict.

☐ tried by Judge _____ without a jury and the above decision
was reached.

☒ decided by Judge Edmond E. Chang on a motion for
default judgment.

Date: Sept. 25, 2012

Thomas G. Bruton, Clerk of Court

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF KANSAS**

ADAM LISTON,)	
	)	2:12-cv-02237-KHV-GLR
Plaintiff,)	
)	
V.)	
)	
JACOBSON & ASSOCIATES, LLC.,)	
)	
Defendant.)	

JUDGMENT

This matter comes before the Court on Plaintiff's Motion for Default Judgment (Doc. #6) filed July 20, 2012. Based on the record before the Court,

IT IS HEREBY ORDERED that the motion is **SUSTAINED**.

Judgment is entered in favor of Plaintiff, ADAM LISTON, and against Defendant, JACOBSON & ASSOCIATES, LLC., as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$3,650.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$2,414.50 for Plaintiff's attorneys' fees.
4. \$400.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$7,464.50.

Dated this 20th day of August, 2012 at Kansas City, Kansas

s/Kathryn H. Vratil
Kathryn H. Vratil
United States District Judge

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION

JOEL BURROWS,

Plaintiff,

v.

JOE HUNT, et al.,

Defendants,

Case No. 11-11511

Hon. Thomas L. Ludington

JUDGMENT

In accordance with the opinion and ordered entered on this date,

It is hereby **ORDERED AND ADJUDGED** that Judgment is hereby entered for the Plaintiff
and against the Defendant in the amount of \$31,002.50.

s/Thomas L. Ludington

THOMAS L. LUDINGTON

United States District Judge

Dated: February 9, 2012

PROOF OF SERVICE

The undersigned certifies that a copy of the foregoing order was served upon each attorney of record herein by electronic means and upon Rawlins & Rivera, Inc., at 1200 South Pine Island Road, Plantation, FL 33324 and Joe Hunt, at 311 Sandy Lane, Deltona, FL 32738 by first class U.S. mail on February 9, 2012.

s/Tracy A. Jacobs

TRACY A. JACOBS

United States District Court
Northern District of Illinois
Eastern Division

Yolanda Jones-Moore,

JUDGMENT IN A CIVIL CASE

v.

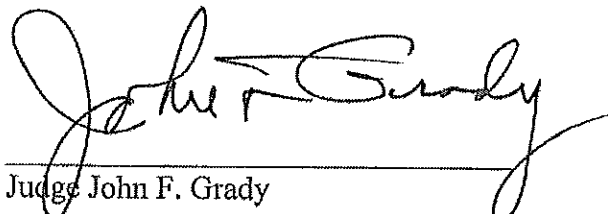
Case Number: 11-cv-1165

Advanced Check Processing, LLC

- ☐ Jury Verdict. This action came before the Court for a trial by jury. The issues have been tried and the jury rendered its verdict.
- ☒ Decision by Court. This action came to trial or hearing before the Court. The issues have been tried or heard and a decision has been rendered.

IT IS HEREBY ORDERED AND ADJUDGED that default judgment is entered in favor of plaintiff Yolanda Jones-Moore and against defendant Advanced Check Processing, LLC in the amount of \$4,028.50, consisting of \$1,000.00 in statutory damages and \$3,028.50 in attorneys' fees and costs.

Date: 1/11/2012



Judge John F. Grady

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

JAMES JANSEN,)	
)	
Plaintiff,	)	4:10-cv-1309
)	
v.	)	Judge Perry
)	
ALLSTATE COLLECTIONS, LLC.,)	
d/b/a SMITH KLEIN & ASSOCIATES,)	
)	
Defendant.)	

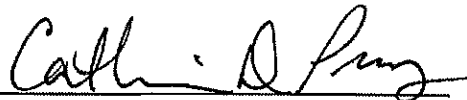
ORDER OF JUDGMENT

This matter having come before this Honorable Court on Plaintiff's Motion for Entry of Default and Default Judgment, due notice having been given, the Court having been fully advised, and an order of Default having been entered against Defendant,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, James Jansen, and against Defendant, Allstate Collections, LLC., d/b/a Smith Klein & Associates, as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$1,500.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$8,706.00 for Plaintiff's attorneys' fees.
4. \$460.00 for Plaintiff's costs.
5. Total Judgment in the amount of \$11,666.00.


Honorable Catherine D. Perry
United States District Judge

Dated: 12/16/11

**UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA**

Debi Piscitiello,

Plaintiff,

v.

Delanor, Kemper & Associates, LLC,

Defendant.

Civ. No. 11-2204 (RHK/AJB)
ORDER

This matter is before the Court on Plaintiff's Motion for Default Judgment (Doc. No. 6). A hearing on the Motion was held on December 8, 2011, at which Defendant failed to appear. The Court has reviewed the Motion and the supporting Memorandum of Law and determines that Plaintiff is entitled to the relief requested therein.

Based on the foregoing, and all the files, records, and proceedings herein, **IT IS ORDERED** that Plaintiff's Motion for Default Judgment (Doc. No. 6) is **GRANTED**, and Plaintiff shall recover of Defendant \$8,941, comprising \$1,000 in statutory damages, \$3,500 in actual damages, \$4,035 in attorneys' fees, and \$406 in costs.

LET JUDGMENT BE ENTERED ACCORDINGLY.

Dated: December 8, 2011

s/Richard H. Kyle
RICHARD H. KYLE
United States District Judge

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF WISCONSIN

DEIDRA DAWLEY,

Plaintiff,

v.

LAW OFFICE OF VINCENT P.
CIGNARALE, LLC.,

Defendant.

DEFAULT JUDGMENT

11-cv-109-bbc

Defendant Law Office of Vincent P. Cignarale, LLC., entered into a settlement agreement with plaintiff and paid \$1500 toward satisfaction of the agreement, but then ceased communication with plaintiff and her counsel. He never appeared, pleaded or otherwise defended this action. Plaintiff sought default against counsel defendant, which was entered by the clerk of court on November 23, 2011.

A hearing was held on November 23, 2011 before United States District Judge Barbara B. Crabb on plaintiff's motion for default judgment. Plaintiff itemized its damages, fees and costs.

ORDER

IT IS ORDERED that the clerk of court shall enter judgment in favor of plaintiff Deidra Dawley and against defendant Law Office of Vincent P. Cignarale, LLC., for statutory damages in the amount of \$1,000.00, attorney fees in the amount of \$2,928.50 and court costs in the amount of \$415.00, minus \$1,750.00 paid by defendant before default, for a total award of \$2,593.50.

Entered this 28th day of November, 2011.

BY THE COURT:

/s/

BARBARA B. CRABB

District Judge

**IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

MICHELE LAWSON,)	
)	
Plaintiff,	)	1:11-cv-00442-TWP-MJD
)	
v.	)	Judge Pratt
	)	Magistrate Judge Dinsmore
SINERGY RECOVERY LLC.,)	
)	
Defendant.)	

ORDER OF JUDGMENT


This matter having come before this Honorable Court on Plaintiff's Motion for Default Judgment, due notice having been given, the Court having been fully advised, and an order of Default having previously been entered against Defendant,

IT IS HEREBY ORDERED:

Judgment is entered in favor of Plaintiff, MICHELE LAWSON, and against Defendant, SINERGY RECOVERY LLC., as follows:

1. \$1,000.00 statutory damages for Defendant's violation of the Fair Debt Collection Practices Act.
2. \$3,000.00 actual damages, as established by Plaintiff's affidavit, for Defendant's violation of the Fair Debt Collection Practices Act.
3. \$2,171.00 for Plaintiff's attorneys' fees.
4. \$427.50 for Plaintiff's costs.
5. Total Judgment in the amount of \$6,598.00

Date: 11/03/2011



Hon. Tanya Walton Pratt, Judge
United States District Court
Southern District of Indiana

David Marco, dmarco@smithlaw.us

Sinergy Recovery, LLC.
275 Northpointe Pkwy, Suite 60
Buffalo NY 14228

Sinergy Recovery, LLC.
PO Box 386
Lockport NY 1409

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

RHONDA RANKINS,

Plaintiff,

vs.

NATIONAL CREDIT WORKS II, LLC,
and GREGORY C. EMMINGER,

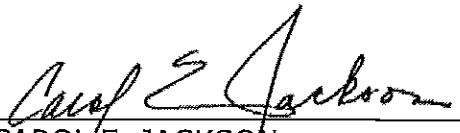
Defendants.

No. 4:11-CV-885 (CEJ)

JUDGMENT

In accordance with the Memorandum and Order entered this date,

IT IS HEREBY ORDERED, ADJUDGED and DECREED that judgment is entered in favor of plaintiff and against defendants National Credit Works II, LLC, and Gregory C. Emminger in the sum of \$8,595.00.


CAROL E. JACKSON
UNITED STATES DISTRICT JUDGE

Dated this 2nd day of November, 2011.

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

JENNIFER WAELLNER,

Plaintiff,

vs.

NATIONAL CREDIT WORKS II, LLC,
and GREGORY C. EMMINGER,

Defendants.


)
)
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)

Case No. 4:11-CV-932 (CEJ)

DEFAULT JUDGMENT

In accordance with the Memorandum and Order entered this same date,

IT IS HEREBY ORDERED, ADJUDGED and DECREED that judgment is entered in favor of Jennifer Waelner and against defendants National Credit Works II, LLC, and Gregory C. Emminger, in the total amount of \$7,966.00, consisting of statutory damages of \$1,000.00, actual damages of \$3,500.00, attorney's fees of \$3,016.00, and costs of \$450.00.


CAROL E. JACKSON
UNITED STATES DISTRICT JUDGE

Dated this 4th day of October, 2011.

United States District Court

EASTERN DISTRICT OF WISCONSIN

TUAH VANG,

Plaintiff,

v.

Case No. 11-C-0468

NORTHEASTERN ACQUISITIONS
GROUP, INC.,

Defendant.

This action came before the court and default has been entered. Now,
therefore,

IT IS ORDERED AND ADJUDGED that defendant Northeastern
Acquisitions Group, Inc., is liable to plaintiff Tuah Vang in the amount of \$5,155.

APPROVED:

s/ C. N. CLEVERT, JR.
C. N. CLEVERT, JR.
Chief U. S. District Judge

10/4/11
Date

JON W. SANFILIPPO
Clerk

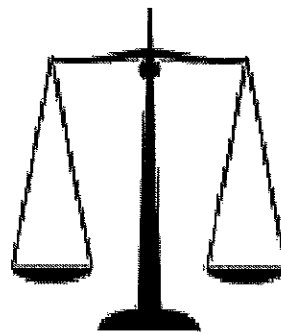
s/C. Fehrenbach
(By) Deputy Clerk

EXHIBIT C

UNITED STATES CONSUMER LAW

ATTORNEY FEE SURVEY REPORT

2015-2016



Ronald L. Burdge, Esq.

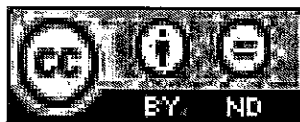


**United States Consumer Law
Attorney Fee Survey Report 2015-2016**

Survey Conducted By
and
Survey Report Authored By

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March 13, 2018

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Median Rates for Practice Areas

	25% Median	Median	95% Median
Attorneys Handling Bankruptcy Cases	320	350	550
Attorneys Handling Class Action Cases	438	650	725
Attorneys Handling Credit Rights Cases	310	375	700
Attorneys Handling Mortgage Cases	400	675	725
Attorneys Handling Vehicle Cases	350	375	700
Attorneys Handling TCPA Cases	300	425	700
Attorneys Handling Other Cases	300	625	700

New Jersey

	This Survey
Firm Size	2.9
Median Years in Practice	20.0
Concentration of Practice in Consumer Law	84.9
Primary Practice Area	Consumer Law
Secondary Practice Area	Bankruptcy Employment Law
Number of Paralegals in Firm	1.9
Last Time Rate Change Occurred (months)	10.8
Median Paralegal Rate for All Paralegals	150
Average Attorney Rate for All Attorneys	497
25% Median Attorney Rate for All Attorneys	325
Median Attorney Rate for All Attorneys	450
75% Median Attorney Rate for All Attorneys	675
95% Median Attorney Rate for All Attorneys	725
Median Metropolitan Attorney Rate	463
Median Non-Metropolitan Attorney Rate	425
Median Attorney Rate in Northern Area of State	425
Median Attorney Rate in Southern Area of State	650
Median Attorney Rate in Eastern Area of State	450
Median Attorney Rate in Western Area of State	713
Median Attorney Rate in Central Area of State	675