

**FILED**  
U.S. DISTRICT COURT  
EASTERN DISTRICT ARKANSAS

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF ARKANSAS  
CENTRAL DIVISION

SEP 21 2020

JAMES W. McCORMACK, CLERK  
By: [Signature]  
DEP CLERK

Christina Reynolds,  
individually and on behalf of all others similarly situated,  
Plaintiff(s)

Civil Action No: 4:20CV1118-DPM

-v.-

**CLASS ACTION COMPLAINT**

**DEMAND FOR JURY TRIAL**

Mountain Run Solutions, LLC,  
and John Does 1-25.

This case assigned to District Judge Marshall  
and to Magistrate Judge Ray

Defendant(s).

Plaintiff Christina Reynolds (hereinafter, "Plaintiff"), an Arkansas resident, brings this Class Action Complaint by and through her attorneys, Stein Saks, PLLC, against Defendant Mountain Run Solutions, LLC ("Mountain Run"), individually and on behalf of a class of all others similarly situated, pursuant to Rule 23 of the Federal Rules of Civil Procedure, based upon information and belief of Plaintiff's counsel, except for allegations specifically pertaining to Plaintiff, which are based upon Plaintiff's personal knowledge.

**INTRODUCTION/PRELIMINARY STATEMENT**

1. Congress enacted the Fair Debt Collection Practices Act ("FDCPA") in 1977 in response to the "abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors." 15 U.S.C. §1692(a). At that time, Congress was concerned that "abusive debt collection practices contribute to the number of personal bankruptcies, to material instability, to the loss of jobs, and to invasions of individual privacy." *Id.* Congress concluded that "existing laws...[we]re inadequate to protect consumers," and that "the effective

collection of debts" does not require "misrepresentation or other abusive debt collection practices." 15 U.S.C. §§ 1692(b) & (c).

2. Congress explained that the purpose of the Act was not only to eliminate abusive debt collection practices, but also to ensure "that those debt collectors who refrain from using abusive debt collection practices are not competitively disadvantaged." *Id.* § 1692(e). After determining that the existing consumer protection laws were inadequate, *Id.* § 1692(b), Congress gave consumers a private cause of action against debt collectors who fail to comply with the Act. *Id.* § 1692k.

### **JURISDICTION AND VENUE**

3. The Court has jurisdiction over this class action pursuant to 28 U.S.C. § 1331 and 15 U.S.C. § 1692 et. seq.

4. Venue is proper in this judicial district pursuant to 28 U.S.C. § 1391(b)(2) as this is where the Plaintiff resides as well as where a substantial part of the events or omissions giving rise to the claim occurred.

### **NATURE OF THE ACTION**

5. Plaintiff brings this class action on behalf of a class of Arkansas consumers under § 1692 et seq. of Title 15 of the United States Code, commonly referred to as the Fair Debt Collections Practices Act ("FDCPA"), and

6. Plaintiff is seeking damages and declaratory relief.

### **PARTIES**

7. Plaintiff is a resident of the State of Arkansas, County of White, residing at 130 Meadow Drive, Beebe AR 72012.

8. Defendant Mountain Run is a “debt collector” as the phrase is defined in 15 U.S.C. § 1692(a)(6) and used in the FDCPA with an address at 313 E 1200 S, Ste 102, Orem, UT 84058.

9. Upon information and belief, Defendant Mountain Run is a company that uses the mail, telephone, and facsimile and regularly engages in business the principal purpose of which is to attempt to collect debts alleged to be due to itself or another.

10. 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 ALLEGATIONS**

11. Plaintiff brings this claim on behalf of the following class, pursuant to Fed. R. Civ. P. 23(a) and 23(b)(3).

12. The Class consists of:

- a. all individuals with addresses in the State of Arkansas;
- b. to whom Defendant Mountain Run sent a letter;
- c. attempting to collect a consumer debt;
- d. that discusses a potential necessary adjustment to the amount owed;
- e. without explaining under what circumstance or a basis for an adjustment;

13. The identities of all class members are readily ascertainable from the records of Defendant and those companies and entities on whose behalf it attempts to collect and/or has purchased debts.

14. Excluded from the Plaintiff Class are the Defendant and all officers, members, partners, managers, directors and employees of the Defendant and their respective immediate

families, and legal counsel for all parties to this action, and all members of their immediate families.

15. There are questions of law and fact common to the Plaintiff Class, which common issues predominate over any issues involving only individual class members. The principal issue is whether the Defendant's written communications to consumers, in the form attached as Exhibit A, violate 15 U.S.C. §§ 1692e, and 1692f.

16. The Plaintiff's claims are typical of the class members, as all are based upon the same facts and legal theories. The Plaintiff will fairly and adequately protect the interests of the Plaintiff Class defined in this complaint. The Plaintiff has retained counsel with experience in handling consumer lawsuits, complex legal issues, and class actions, and neither the Plaintiff nor her attorneys have any interests, which might cause them not to vigorously pursue this action.

17. This action has been brought, and may properly be maintained, as a class action pursuant to the provisions of Rule 23 of the Federal Rules of Civil Procedure because there is a well-defined community interest in the litigation:

- a. **Numerosity:** The Plaintiff is informed and believes, and on that basis alleges, that the Plaintiff Class defined above is so numerous that joinder of all members would be impractical.
- b. **Common Questions Predominate:** Common questions of law and fact exist as to all members of the Plaintiff Class and those questions predominate over any questions or issues involving only individual class members. The principal issue is whether the Defendants' written communications to consumers, in the form **attached as Exhibit A** violate 15 § 1692e, and 1692f.

- c. **Typicality**: The Plaintiff's claims are typical of the claims of the class members. The Plaintiff and all members of the Plaintiff Class have claims arising out of the Defendants' common uniform course of conduct complained of herein.
- d. **Adequacy**: The Plaintiff will fairly and adequately protect the interests of the class members insofar as Plaintiff has no interests that are adverse to the absent class members. The Plaintiff is committed to vigorously litigating this matter. Plaintiff has also retained counsel experienced in handling consumer lawsuits, complex legal issues, and class actions. Neither the Plaintiff nor her counsel have any interests which might cause them not to vigorously pursue the instant class action lawsuit.
- e. **Superiority**: A class action is superior to the other available means for the fair and efficient adjudication of this controversy because individual joinder of all members would be impracticable. Class action treatment will permit a large number of similarly situated persons to prosecute their common claims in a single forum efficiently and without unnecessary duplication of effort and expense that individual actions would engender.

18. Certification of a class under Rule 23(b)(3) of the Federal Rules of Civil Procedure is also appropriate in that the questions of law and fact common to members of the Plaintiff Class predominate over any questions affecting an individual member, and a class action is superior to other available methods for the fair and efficient adjudication of the controversy.

19. Depending on the outcome of further investigation and discovery, Plaintiff may, at the time of class certification motion, seek to certify a class(es) only as to particular issues pursuant to Fed. R. Civ. P. 23(c)(4).

**FACTUAL ALLEGATIONS**

20. Plaintiff repeats the allegations contained in the above paragraphs as if set forth herein.

21. On a date between known to the Defendant, the Defendant began collection activities for an obligation that was allegedly incurred for consumer debt owed by the Plaintiff.

22. This alleged debt was incurred as a financial obligation that was primarily for personal, family or household purposes and is therefore a “debt” as that term is defined by 15 U.S.C. § 1692a (5).

23. Defendant 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. On or about October 3, 2019, Defendant sent Plaintiff a collection letter in the form **attached as Exhibit A.**

25. The letter gives a payoff amount due immediately but then states “an adjustment may be necessary after we receive your payment.”

26. No explanation is given for why such an ‘adjustment’ would be necessary and how this may affect the amount stated as owed.

27. No basis is given for this potential adjustment, or a deadline by which, if paid, the adjustment would not be needed.

28. This lack of clarity confuses the consumer as to the total amount owed and if she will still have an outstanding balance even if she pays the amount demanded.

29. This deceives the consumer since she cannot properly evaluate the need for making, and amount of, a payment and the possible benefits and/or detriments to the consumer.

30. As a result of Defendant's deceptive, misleading and unfair debt collection practices, Plaintiff has been damaged.

**COUNT I**

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

31. Plaintiff repeats, reiterates and incorporates the allegations contained in the paragraphs above with the same force and effect as if the same were set forth at length herein.

32. Defendant's debt collection efforts attempted and/or directed towards the Plaintiff violated various provisions of the FDCPA, including but not limited to 15 U.S.C. § 1692e.

33. Pursuant to 15 U.S.C. §1692e, a debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt.

34. Defendant violated said section by:

- a. Making a misleading representation in violation of §1692e (2)(a) and (10) by claiming the amount demanded may be adjusted, without describing how such adjustments are made or how to determine the amount that will ultimately be owed.

35. By reason thereof, Defendant is liable to Plaintiff for judgment that Defendant's conduct violated Section 1692e et seq. of the FDCPA, actual damages, statutory damages, costs and attorneys' fees.

**COUNT II**

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

36. Plaintiff repeats, reiterates and incorporates the allegations contained in the paragraphs above with the same force and effect as if the same were set forth at length herein.

37. Defendant's debt collection efforts attempted and/or directed towards the Plaintiff violated various provisions of the FDCPA, including but not limited to 15 U.S.C. § 1692f.

38. Pursuant to 15 U.S.C. §1692f, a debt collector may not use any unfair or unconscionable means in connection with the collection of any debt.

39. Defendant violated this section by

- a. claiming the amount demanded may be adjusted, without describing how such adjustments are made or how to determine the amount that will ultimately be owed.

40. By reason thereof, Defendant is liable to Plaintiff for judgment that Defendant's conduct violated Section 1692f et seq. of the FDCPA, actual damages, statutory damages, costs and attorneys' fees.

#### **DEMAND FOR TRIAL BY JURY**

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

#### **PRAYER FOR RELIEF**

**WHEREFORE**, Plaintiff Christina Reynolds individually and on behalf of all others similarly situated demands judgment from Defendant Mountain Run Solutions, LLC, as follows:

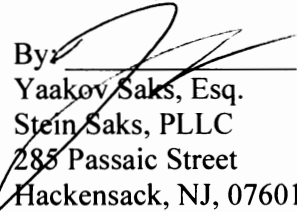
1. Declaring that this action is properly maintainable as a Class Action and certifying Plaintiff as Class representative, and Yaakov Saks, Esq. as Class Counsel;
2. Awarding Plaintiff and the Class statutory damages;



3. Awarding Plaintiff and the Class actual damages;
4. Awarding Plaintiff costs of this Action, including reasonable attorneys' fees and expenses;
5. Awarding pre-judgment interest and post-judgment interest; and
6. Awarding Plaintiff and the Class such other and further relief as this Court may deem just and proper.

Dated: September 15, 2020

Respectfully Submitted,

By:   
Yaakov Saks, Esq.  
Stein Saks, PLLC  
285 Passaic Street  
Hackensack, NJ, 07601  
(201) 282-6500

*Attorneys for Plaintiff*

# Exhibit

# A



**MOUNTAIN RUN  
SOLUTIONS**

111 F. 1200 S suite 200  
Orem, UT 84058  
**(801) 921-7379**

**Christina Reynolds**  
**Patrick Hathaway**  
Original Creditor: Vvint  
**AMOUNT DUE: \$3,309.05**  
Account Number: [REDACTED]

**THIS IS A DEMAND FOR  
PAYMENT ON YOUR ACCOUNT**

This account has been placed in collections. Your payment of \$3,309.05 is due immediately. Therefore, if you pay the amount shown above, an adjustment may be necessary after we receive your payment. In order to ensure that your account is properly credited, please write your account number on all payments. Should you have any questions, please call us at (801) 921-7379. We will be happy to discuss your account and assist you in reaching a positive resolution.

If there is some dispute or difficulty involved, please call us. Unless you pay this account, you can appreciate that we may have to take further action. Therefore, we need to hear from you. When you call, PLEASE refer to the account number [REDACTED]

*Sincerely,*

*Mountain Run Solutions*

December 11<sup>th</sup>, 2019.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.