

## *Curriculum Vitae*

### EDUCATION

*Legal* Thomas Jefferson School of Law, San Diego, California  
Juris Doctor (*pro bono honors*)  
Moot Court, Alternative Dispute Resolution Team

*Undergraduate* Arkansas State University, Jonesboro, Arkansas  
B.A. Political Science; Minor, German Studies (*with honors*)

### PROFESSIONAL LICENSES

Attorney, State Bar of New Jersey  
Bar No. 048362011

### ADMISSIONS

*State Courts* New Jersey Supreme Court

*Federal Courts* United States Courts of Appeal:

Second Circuit  
Third Circuit  
Fourth Circuit  
Fifth Circuit

Sixth Circuit  
Seventh Circuit  
Eighth Circuit

United States District Courts:

Eastern District of Arkansas  
District of Colorado  
Northern District of Florida  
Central District of Illinois  
Northern District of Illinois  
Southern District of Indiana  
Eastern District of Michigan

Western District of Michigan  
District of New Jersey  
Northern District of Texas  
Southern District of Texas  
Western District of Texas  
Eastern District of Wisconsin  
Western District of Wisconsin

### EXPERIENCE

Thomasson PLLC, 2021 to present.

Stern Thomasson LLP, 2015 to 2021

Thomasson Law LLC, 2013 to 2015

Practice primarily in class action litigation and appeals on behalf of consumers with claims under the Fair Debt Collection Practices Act, Fair Credit Reporting Act, Telephone Consumer Protection Act, and concomitant state statutes including, *inter alia*, New Jersey Consumer Fraud Act and Texas Finance Code.

NOTABLE  
DECISIONS

*Steffek v. Client Servs.*, 948 F.3d 761 (7th Cir. 2020)

Represented Appellants and certified class of Wisconsin consumers in reversing district court's grant of summary judgment.

*Heredia v. Capital Mgmt. Servs., L.P.*, 942 F.3d 811 (7th Cir. 2019)

Represented plaintiff-appellant on dismissed FDCPA class claims. Court reversed finding collection letters falsely stated possibility that the creditor "may" file an IRS Form 1099C if the consumer accepted a settlement because the creditor would never do so.

*Prospect Funding Holdings, LLC v. Breen*, 757 Fed.Appx. 130 (3d Cir. 2018)

Personal injury attorney, who signed acknowledgment of a client's agreement with a "litigation funding" company, had collateral estoppel defense against funding company when a different court in a prior lawsuit ruled the agreement was unenforceable in violation of usury and champerty.

*Panico v. Portfolio Recovery Assocs., LLC*, 879 F.3d 56 (3d Cir. 2018)

Delaware statute tolling its limitations period for claims against defendants outside Delaware did not apply in a lawsuit filed in non-Delaware court against a non-Delaware defendant who was amenable to service of process in the chosen forum notwithstanding enforcement of a Delaware choice of law provision in the parties' contract.

*Levins v. Healthcare Revenue Recovery Grp. LLC*, 902 F.3d 274 (3d Cir. 2018)

Reversed dismissal of FDCPA violation based on collector's failure to use its true name in voicemail messages left to collect debts.

*Boucher v. Financial. Systems of Green Bay, Inc.*, 880 F.3d 362 (7th Cir. 2018)

A debt collector's use of the Seventh Circuit's previously-approved safe harbor language in collection letters does not shield debt collector from liability when it inaccurately uses the safe harbor language with respect to the debt it is collecting.

*Bock v. Pressler & Pressler, LLP*, 658 Fed. App'x. 63 (3rd Cir. 2016)

*Bock v. Pressler & Pressler, LLP*, 254 F. Supp. 3d 724 (D.N.J. 2017), *recon. den.*, 2017 WL 4711472 (D.N.J. Oct. 19, 2017)

Following remand to allow the district court to consider standing issues (then) recently addressed by Supreme Court in *Spokeo v. Robins*, the falsity of implied representation of an attorney's involvement in preparing and filing state court collection complaint was an invasion of a consumer's substantive right sufficient for Article III standing. Therefore, judgment re-entered against debt collection law firm.

*Franco v. Allied Interstate LLC*, 602 Fed. Appx. 40 (2d Cir. 2015)

*Franco v. Allied Interstate LLC*, 718 F. App'x 1 (2d Cir. 2018)

Twice obtained reversal of district court judgment on an erroneous finding that a defendant's unaccepted Rule 68 offer mooted the plaintiff's individual claim in a consumer class action.

*Avila v. Riexinger & Assocs., LLC*, 817 F.3d 72 (2d Cir. 2016)

Adopted Seventh Circuit's safe-harbor language requiring disclosure of debt amount in collection letters if the balance will increase over time.

*Vandehy v. Client Servs.*, 390 F. Supp. 3d 956 (E.D. Wis. 2019)

Holding potentially *de minimis* class recovery is not a bar under Rule 23 to finding a class action is superior method for fairly and efficiently adjudicating the controversy.

*Manuel, et al. v. Caliber Home Loans, Inc.*, C.A. No. 2:14-cv-05233- SRC-CLW (D.N.J. August 20, 2015)

Obtained \$1 million national class settlement for claims under Fair Debt Collection Practices Act, Real Estate Settlement Procedures Act, and Truth in Lending Act (TILA).

#### NOTABLE APPOINTMENTS

Appointed by United States Bankruptcy Trustee to serve on Official Committee of Unsecured Creditors in the following consolidated Chapter 11 cases filed by publicly traded companies:

*In re Pernix Sleep, Inc., et al.*, District of Delaware (Case No. 19-10323) [elected Committee Chairman]; and

*In re SquareTwo Financial Services Corporation*, Southern District of New York (Case No. 17-10659 jlg)

#### SPEAKING ENGAGEMENTS

State Bar of Texas, Advanced Consumer & Commercial Law CLE  
*Speaker*, 19th Annual Conference (2023)

Legal Services of New Jersey, CLE on Updates & Developments re:  
Fair Debt Collection Practices Act, *Speaker* (2016)

#### CLASS COUNSEL APPOINTMENTS

*Pascal, et al. vs. Steine & Associates, P.C., et al.*,  
E.D.N.Y. Case No. 2:12-cv-04436-JFB

*Fischer vs. NCB Management Services, Inc.*,  
S.D.N.Y. Case No. 7:12-cv-09451-CS

*Freeman vs. General Revenue Corporation*,  
E.D.N.Y. Case No. 1:12-cv-01406-RER

*Goldman vs. Horizon Financial Management, LLC,*  
S.D.N.Y. Case No. 7:12-cv-07592-LMS

*Dabbas vs. Alpha Recovery Corp.,*  
E.D.N.Y. Case No. 1:13-cv-05169-SMG

*Sabri vs. E. Hope Greenberg d/b/a Law Office of E. Hope Greenberg,*  
E.D.N.Y. Case No. 1:13-cv-00699-FB-VMS

*Bryan vs. National Enterprise Systems, Inc., et al.,*  
E.D.N.Y. Case No. 2:13-cv-03740-LDW

*Gillman Harris vs. Midland Credit Management, Inc.,*  
S.D.N.Y. Case No. 1:13-cv-03125-TPG

*Graff vs. United Collection Bureau, Inc.,*  
E.D.N.Y. Case No. 2:12-cv-02402-GRB

*Rice vs. National Enterprise Systems, Inc.,*  
E.D.N.Y. Case No. 2:13-cv-05118-LDW-ARL

*Mazzucco, et al. vs. Certified Credit & Collection Bureau,*  
D.N.J. C.A. No. 3:13-cv-07422-TJB

*Kavalin vs. AmeriFinancial Solutions, LLC,*  
S.D. Fla. Case No. 0:13-cv-62789-DPG

*Cohen vs. M.L. Zager, P.C.,*  
D.N.J. Case No. 2:14-cv-03143-JBC

*Manuel, et al. vs. Caliber Home Loans, Inc.,*  
D.N.J. Case No. 2:14-cv-05233-SRC-CLW

*Babcock, et al. vs. C.Tech Collections, Inc., et al.,*  
E.D.N.Y. Case No. 1:14-cv-03124-MDG

*Mansour vs. Seas & Associates, LLC,*  
D.N.J. Case No. 2:14-cv-02935-SCM

*Avila vs. Law Office of Gary M. Feldman, Esq.,*  
E.D.N.Y. Case No. 2:13-cv-07407-GRB

*Dispennett vs. Frederick J. Hanna & Associates, P.C.,*  
W.D.Pa. C.A. No. 2:15-cv-00636-MPK

*Jones vs. Delta Management Associates, Inc.,*  
E.D. Wis. Case No. 1:15-cv-00267-WCG

*Zavian vs. Client Services, Inc.,*  
D.N.J. Case No. 2:15-cv-0682-SCM

*Kopchak vs. United Resource Systems, et al.*,  
E.D. Pa. Case No. 5:13-cv-05884-MSG

*Kavalin vs. AFNI, Inc.*,  
S.D. Fla. Case No. 0:15-cv-60143-BB

*Maldonado, et al. vs. Raymond Meisenbacher & Sons, Esqs., P.C., et al.*,  
D.N.J. Case No. 3:15-cv-01845-DEA

*Gamil vs. Rubin & Rothman, LLC*,  
E.D.N.Y. Case No. 2:15-cv-00981-ARL

*Wood vs. New Century Financial Services, Inc.*,  
N.J. Super., Docket No. MRS-L-002679-15

*Prendergast vs. Certified Credit & Collection Bureau*,  
D.N.J. Case No. 3:15-cv-07411-TJB

*Kielbasinski vs. A.R. Resources, Inc.*,  
W.D. Pa. Case No. 3:15-cv-00066-KRG

*Rittle vs. Premium Receivables, LLC*,  
M.D. Pa. Case No. 1:15-cv-00166-SHR

*Specht vs. Eastern Account System of Connecticut, Inc.*,  
S.D.N.Y. Case No. 7:15-cv-02159

*Gadime vs. NRA Group, LLC*,  
E.D.N.Y. Case No. 2:15-cv-04841-SJF-AKT

*Hayes vs. Convergent Healthcare Recoveries, Inc.*,  
C.D. Ill. Case No. 1:14-cv-01467-JES-JEH

*Maldonado, et al. vs. Nelson, Watson & Associates*,  
D.N.J. Case No. 2:15-cv-05940-MAH

*Sandoval vs. LVNV Funding LLC, et al.*,  
D.N.J. Case No. 2:15-cv-06728-KM-MAH

*Chung vs. CCB Credit Services, Inc.*,  
D.N.J. Case No. 2:15-cv-05198-KM-MAH

*Wood vs. Credit Control, LLC*,  
D. Kan. Case No. 6:16-cv-01098-KGG

*Feliciano, et al. vs. Forster, Garbus & Garbus*,  
D.N.J. Case No. 2:15-cv-02496-CLW

*Maldonado, et al. vs. Law Offices of Faloni & Assoc., LLC*,  
D.N.J. Case No. 2:15-cv-02859

*Dickon vs. Rubin & Rothman, LLC,*  
D.N.J. Case No. 2:15-cv-7961-SCM

*Williams vs. Pressler & Pressler, LLP,*  
D.N.J. Case No. 2:11-cv-07296-CLW

*Bell vs. Adler Wallach & Associates, Inc., et al.,*  
W.D. Tex. Case No. 5:16-cv-00366-OLG

*Thomas vs. ARS National Services, Inc.,*  
D.N.J. Case No. 2:15-cv-03635-JAD

*Ballaj vs. Gatestone & Co. International, Inc.,*  
D.N.J. Case No. 2:16-cv-01311-CLW

*Bordeaux vs. Ltd. Fin. Servs., L.P., et al.,*  
D.N.J. Case No. 2:16-cv-00243-KSH-CLW

*Safranski vs. Professional Placement Services, LLC,*  
E.D. Wis. Case No. 1:17-cv-00129-WCG

*Smith vs. Simm Associates, Inc.,*  
E.D. Wis. Case No. 1:17-cv-00769-WCG

*Heerema vs. AFNI, Inc.,*  
D.N.J. Case No. 2:16-cv-00244-JBC

*Zirogiannis vs. National Recovery Agency, Inc.,*  
E.D.N.Y. Case No. 2:14-cv-03954-DRH-AYS

*Heerema, et al. vs. Collecto, Inc., et al.,*  
D.N.J. Case No. 2:16-cv-02087-MF

*Steffek, et al. vs. Client Services, Inc.,*  
E.D. Wis. Case No. 1:18-cv-00160-WCG

*Volkman vs. Enhanced Recovery Company, LLC,*  
E.D. Wis. Case No. 1:18-cv-00091-WCG

*Medicine to Go Pharmacies, Inc. vs. Macoven Pharmaceuticals LLC, et al.,*  
D.N.J. Case No. 2:16-cv-07717-MF

*Hovermale vs. Immediate Credit, Inc.,*  
D.N.J. Case No. 1:15-cv-05646-RBK-JS

*Weiss vs. The Law Offices of Frederic I Weinberg & Associates, P.C., et al.,*  
D.N.J. Case No. 1:16-cv-01679-KMW

*Vandehey vs. Allianceone Receivables Management, Inc.,*  
E.D. Wis. Case No. 1:18-cv-00481

*Long vs. Michael C. Koehn,*  
E.D. Wis. Case No. 1:18-cv-00943-WCG

*Aronne vs. Credit Control LLC,*  
E.D.N.Y. Case No. 2:18-cv-03744-ADS-AYS

*Ramos, et al. vs. Credit Control LLC,*  
E.D.N.Y. Case No. 2:16-cv-04098-JMA-SIL

*Sandri vs. Asset Recovery Solutions LLC,*  
E.D. Wis. Case No. 1:18-cv-01182-WCG

*Henhaffer vs. Simeone & Raynor LLC,*  
N.J. Super., Docket No. CAM-L-001620-18

*Vandehy vs. Client Services, Inc.,*  
E.D. Wis. Case No. 1:18-cv-01669-WCG

*Panico vs. Portfolio Recovery Associates LLC,*  
N.J. Super, Docket No. SOM-L- 001183-18

*Oh, et al. vs. Cavalry Portfolio SPV I, LLC, et al.,*  
D.N.J. Case No. 2:16-cv-05127-MF (Lead)

*Garcia vs. Allied Interstate LLC, et al.,*  
W.D. Tex. Case No. 5:15-cv-00294-RCL

*Nagan vs. Optio Solutions LLC,*  
E.D. Wis. Case No. 1:19-cv-00170-WCG

*Cole vs. Menn Law Firm, Ltd.,*  
E.D. Wis. Case No. 1:19-cv-00527-WCG

*Heredia vs. Capital Management Services, L.P.,*  
E.D. Wis. Case No. 1:17-cv-00248-WCG

*Filgueiras vs. Portfolio Recovery Associates LLC,*  
N.J. Super., Docket No. ESX-L-006277-18

*Monroe vs. AssetCare LLC, et al.,*  
S.D. Tex. Case. No. 4:19-cv-05039

*DePalma vs. Arcon Credit Solutions LLC,*  
N.J. Super., Docket No. OCN-L-000351-22

*Mardis, et al. vs. Jackson Hewitt Tax Service, Inc., et al.,*  
D.N.J. No. 2:16-cv-02115-LDW

PROFESSIONAL &  
COMMUNITY  
INVOLVEMENT,  
and  
RECOGNITION

National Association of Consumer Advocates, Member  
New Jersey Bar Association, Member  
National Consumer Law Center, Donor  
New Jersey Legal Services, Donor  
New Jersey Rising Stars list 2018-2023  
Martindale-Hubbell, Peer-Reviewed

NEWS

*New York Times*

A Patient is Sued and His Mental Health Diagnosis Becomes Public  
(<https://www.nytimes.com/2015/12/24/nyregion/a-patient-is-sued-and-his-mental-health-diagnosis-becomes-public.html>)

New Jersey Says Psychologist Failed to Prevent Disclosure of Patient Data  
(<https://www.nytimes.com/2017/04/19/nyregion/new-jersey-says-psychologist-failed-to-prevent-disclosure-of-patient-data.html>)

New Jersey to Suspend Prominent Psychologist for Failing to Protect Patient Privacy  
(<https://www.nytimes.com/2018/06/29/nyregion/new-jersey-to-suspend-prominent-psychologist-for-failing-to-protect-patient-privacy.html>)

*Law360*

Jackson Hewitt, Tax Preparers Agree To \$1.1M Settlement  
(<https://www.law360.com/employment-authority/articles/1523954/jackson-hewitt-tax-preparers-agree-to-1-1m-settlement>)

Jaffe & Asher Sued Over AmEx Debt Collection Letters  
(<https://www.law360.com/articles/720213/jaffe-asher-sued-over-amex-debt-collection-letters>)

Jackson Hewitt Can't Escape Suit Over Tax Prep Commissions  
(<https://www.law360.com/articles/906070/jackson-hewitt-can-t-escape-suit-over-tax-prep-commissions>)

NJ Debtor Was Harmed By Law Firm's Practices, Judge Says  
(<https://www.law360.com/articles/929091/nj-debtor-was-harmed-by-law-firm-s-practices-judge-says>)

Law Firm Can't Undo Debtor's Win In Unfair-Collection Suit  
(<https://www.law360.com/articles/976780/law-firm-can-t-undo-debtor-s-win-in-unfair-collection-suit>)

Suit Funder Can't Seek Payout In NJ After Ky. Loss: Judge  
(<https://www.law360.com/articles/1009803/suit-funder-can-t-seek-payout-in-nj-after-ky-loss-judge>)



Debt Collector Must Face Claim Over Voicemail, 3rd Circ. Says  
(<https://www.law360.com/articles/1075944/-debt-collector-must-face-claim-over-voicemail-3rd-circ-says>)

Debt Collector Can't Head Off Class Cert. In Student Loan Suit  
(<https://www.law360.com/articles/1107865/debt-collector-can-t-head-off-class-cert-in-student-loan-suit>)

Jackson Hewitt Tax Preparers Denied Class Cert. In Wage Suit  
(<https://www.law360.com/articles/1379515/jackson-hewitt-tax-preparers-denied-class-cert-in-wage-suit>)

*New York Law  
Journal*

Rule 68 Decisions Bolster Second Circuit's Latest Reversal  
(publ. April 9, 2018)

*New Jersey Law  
Journal*

Firm Accused of Filing Collection Suits Without Review by Lawyer  
(publ. Oct. 11, 2016)

Third Circuit, Interpreting Del. Law, Preserves Strict Time Limit for Debt  
Collection in NJ Consumer Case (publ. Jan. 2, 2018)

*Thomson-Reuters*

Appeals Court Blocks Litigation Funder's Suit Against Plaintiff's Lawyer  
(publ. Dec. 18, 2018)

Warning about report to IRS may violate fair-debt law - 7th Circuit  
(publ. Nov. 8, 2019)