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4 UNITED STATES DISTRICT COURT
5 FOR THE NORTHERN DISTRICT OF CALIFORNIA
6 OAKLAND DIVISION

7 JAMES FORKUM,

8 Plaintiff,

9 vs.

10 CO-OPERATIVE ADJUSTMENT
11 BUREAU, INC.,

12 Defendant.

Case No: C 13-0811 SBA

**ORDER GRANTING MOTION
FOR SUMMARY JUDGMENT**

Docket 33

13
14 Plaintiff James Forkum (“Plaintiff”) brings the instant action against Defendant Co-
15 Operative Adjustment Bureau, Inc. (“Defendant”) alleging claims under the Fair Debt
16 Collection Practices Act (“FDCPA”), 15 U.S.C. § 1692 et seq., and California’s Rosenthal
17 Fair Debt Collection Practices Act (“RFDCPA”), Cal. Civ. Code § 1788 et seq. See Dkt.
18 16. The parties are presently before the Court on Plaintiff’s motion for summary judgment
19 under Rule 56 of the Federal Rules of Civil Procedure. Dkt. 33. Defendant opposes the
20 motion. Dkt. 34. Having read and considered the papers filed in connection with this
21 matter and being fully informed, the Court hereby GRANTS Plaintiff’s motion for
22 summary judgment, for the reasons stated below. The Court, in its discretion, finds these
23 matters suitable for resolution without oral argument. See Fed.R.Civ.P. 78(b); N.D. Cal.
24 Civ. L.R. 7-1(b).

25 **I. BACKGROUND**

26 The Court finds the following facts undisputed. Plaintiff is a consumer as defined
27 by the FDCPA and was the object of a collection activity arising from a consumer debt.
28 Defendant is a “debt collector” as defined by the FDCPA. In or around December 2012,

1 Defendant's representative, George Woodruff ("Woodruff"), placed several telephone calls
2 to Plaintiff in an attempt to collect a consumer debt. Plaintiff spoke with Woodruff about
3 his consumer debt prior to Woodruff leaving the following voicemail message:

4 Yeah, Mr. Forkum this is George Woodruff at CO-Operative. Uh, you know
5 you called me Friday, I think I left you a message on Saturday, but uh,
6 anyway, uh, give me a buzz, my number is 800-331-0009, my extension is
7 108. Thanks.

8 On February 21, 2013, Plaintiff commenced the instant action alleging claims under
9 the FDCPA and the RFDCPA predicated on Woodruff's failure to identify himself as a debt
10 collector in the above voicemail message. Compl., Dkt. 1. A first amended complaint was
11 filed on May 29, 2013.¹ Dkt. 16. On April 7, 2014, Plaintiff filed a motion for summary
12 judgment. Dkt. 33. On April 21, 2014, Defendant filed an opposition. Dkt. 34. A reply
13 was filed on April 28, 2014. Dkt. 35.

14 **II. LEGAL STANDARD**

15 "A party may move for summary judgment, identifying each claim or defense . . . on
16 which summary judgment is sought. The court shall grant summary judgment if the
17 movant shows that there is no genuine dispute as to any material fact and the movant is
18 entitled to judgment as a matter of law." Fed.R.Civ.P. 56(a).

19 The moving party's burden on summary judgment depends on whether it bears the
20 burden of proof at trial with respect to the claim or defense at issue. When the party
21 moving for summary judgment would bear the burden of proof at trial, it must come
22 forward with evidence which would entitle it to a directed verdict if the evidence went
23 uncontroverted at trial. See C.A.R. Transp. Brokerage Co., Inc. v. Darden Restaurants,
24 Inc., 213 F.3d 474, 480 (9th Cir. 2000). In such a case, the moving party has the initial
25 burden of establishing the absence of a genuine dispute of fact on each issue material to its
26 case. Id. However, when the nonmoving party has the burden of proof at trial, the moving
27 party can meet its burden on summary judgment by pointing out that there is an absence of

28 ¹ The complaint was amended to correct a typographical error.

1 evidence to support the nonmoving party’s case. Devereaux v. Abbey, 263 F.3d 1070,
2 1076 (9th Cir. 2001).

3 Once the moving party has met its burden, the burden shifts to the nonmoving party
4 to designate specific facts showing a genuine dispute for trial. Celotex Corp. v. Catrett, 477
5 U.S. 317, 324 (1986). To carry this burden, the non-moving party must “do more than
6 simply show that there is some metaphysical doubt as to the material facts.” Matsushita
7 Elec. Indus. Co. v. Zenith Radio Corp., 475 U.S. 574, 586 (1986). “The mere existence of
8 a scintilla of evidence . . . will be insufficient; there must be evidence on which the jury
9 could reasonably find for the [non-moving party].” Anderson, 477 U.S. at 252.

10 **III. DISCUSSION**

11 Plaintiff moves for summary judgment on the ground that Woodruff’s failure to
12 identify himself as a debt collector in his December 2012 voicemail message violated the
13 FDCPA and RFDCPA as a matter of law. In addition, Plaintiff moves for summary
14 judgment on Defendant’s bona fide error affirmative defense on the ground that Defendant
15 has no evidence to support this defense.

16 **A. FDCPA Claim**

17 Plaintiff’s first claim for relief alleges that Defendant violated § 1692e of the
18 FDCPA by using false, deceptive or misleading representations or means in connection
19 with the collection of a debt. Specifically, Plaintiff alleges that Defendant violated §
20 1692e(10) of the FDCPA by using deceptive means in an attempt to collect a debt. Plaintiff
21 further alleges that Defendant violated § 1692e(11) of the FDCPA because Woodruff failed
22 to disclose in a communication with Plaintiff that he is a debt collector.

23 “[T]he FDCPA is a remedial statute aimed at curbing what Congress considered to
24 be an industry-wide pattern of and propensity towards abusing debtors.” Clark v. Capital
25 Credit & Collection Services, Inc., 460 F.3d 1162, 1171 (9th Cir. 2006). It prohibits and
26 imposes strict liability and both statutory and actual damages for a wide range of abusive
27 and unfair practices. Donohue v. Quick Collect, Inc., 592 F.3d 1027, 1030 (9th Cir. 2010).
28 Because the FDCPA is a remedial statute, it is construed liberally in favor of the consumer.

1 Id. at 1033-1034 (“the FDCPA should be construed liberally to effect its remedial
2 purpose”).

3 The FDCPA prohibits “debt collectors” from using “any false, deceptive, or
4 misleading representation or means in connection with the collection of any debt.”
5 15 U.S.C. § 1692e. Section 1692e identifies specific conduct that violates the FDCPA.
6 Section 1692e(10) provides that “[t]he use of any false representation or deceptive means to
7 collect or attempt to collect any debt or to obtain information concerning a consumer” is a
8 violation of the Act. 15 U.S.C. § 1692e(10). Section 1692e(11) provides that “[t]he failure
9 to disclose in the initial . . . communication with the consumer . . . that the debt collector is
10 attempting to collect a debt and that any information obtained will be used for that purpose,
11 and the failure to disclose in subsequent communications that the communication is from a
12 debt collector” violates the Act. 15 U.S.C. § 1692e(11).

13 Whether conduct violates § 1692e requires an objective analysis that takes into
14 account whether “the least sophisticated debtor would likely be misled by a
15 communication.” Donohue, 592 F.3d at 1030. A debt collector’s liability under § 1692e of
16 the FDCPA is an issue of law. Gonzales v. Arrow Financial Servs., Inc., 660 F.3d 1055,
17 1061 (9th Cir. 2011).

18 Here, although the plain language of § 1692e(11) requires a debt collector to identify
19 himself as such in all communications following the initial communication with a
20 consumer,² and it is undisputed that Woodruff failed to do so with respect to the voicemail
21 message giving rise to this action, Defendant nevertheless contends that summary judgment
22 is inappropriate because Plaintiff was fully aware that Woodruff was a debt collector
23 representing a collection agency. The Court disagrees.

24 District courts in the Ninth Circuit have held that the failure of a debt collector to
25 identify himself as such in *all* communications following the initial communication with a
26 consumer is a violation of § 1692e(11). See e.g., Pasquale v. Law Offices of Nelson &

27 _____
28 ² It is undisputed that the voicemail at issue was not the initial communication
between the parties regarding Plaintiff’s debt.

1 Kennard, 940 F.Supp.2d 1151, 1158 (N.D. Cal. 2013); Savage v. NIC, Inc., 2009 WL
2 2259726, at *6 (D. Ariz. 2009); Schwarm v. Craighead, 552 F.Supp.2d 1056, 1081-1082
3 (E.D. Cal. 2008); Hosseinzadeh v. M.R.S. Associates., Inc., 387 F.Supp.2d 1104, 1116
4 (C.D. Cal. 2005). The Court agrees with the reasoning of these cases. The Court finds that
5 the clear and unambiguous language of the FDCPA governs this case; it requires a debt
6 collector to identify himself as such in all subsequent communications with a consumer.
7 Defendant, for its part, has failed to cite any controlling authority or provide persuasive
8 legal analysis demonstrating that summary judgment is inappropriate. Accordingly,
9 Plaintiff’s motion for summary judgment on his FDCPA claim is GRANTED to the extent
10 that it is predicated on a violation of § 1692e(11).

11 To the extent Plaintiff contends that the Court should find that Defendant violated §
12 1692e(10) as a matter of law simply because Defendant violated § 1692e(11), the Court
13 disagrees. Section 1692e(10) has been referred to as a “catchall” provision. Gonzales, 660
14 F.3d at 1062. As noted above, it prohibits “[t]he use of any false representation or
15 deceptive means to collect or attempt to collect any debt or to obtain information
16 concerning a consumer.” 15 U.S.C. § 1692e(10). Here, while Woodruff’s failure to
17 identify himself as a debt collector in violation of § 1692e(11) is arguably a “deceptive”
18 means to attempt to collect a debt, Plaintiff has not cited any controlling authority or
19 provided persuasive legal analysis demonstrating that Defendant violated § 1692e(10).
20 Accordingly, Plaintiff has failed to sustain his burden to show that he is entitled to
21 summary judgment on his FDCPA claim predicated on a violation of § 1692e(10).

22 **B. RFDCPA Claim**

23 “California has adopted a state version of the FDCPA, called the Rosenthal Act,”
24 i.e., the RFDCPA. Riggs v. Prober & Raphael, 681 F.3d 1097, 1100 (9th Cir. 2012). The
25 RFDCPA “mimics or incorporates by reference the FDCPA’s requirements . . . and makes
26 available the FDCPA’s remedies for violations.” Id. “[W]hether [conduct] violates the
27 [RFDCPA] turns on whether it violates the FDCPA.” Id. Thus, “a plaintiff who recovers
28 under the FDCPA is entitled to damages under the corresponding section of the RFDCPA.”

1 Costa v. Nat'l Action Financial Servs., 634 F.Supp.2d 1069, 1077 (E.D. Cal. 2007).

2 Moreover, the RFDCPA's "remedies are cumulative and available even when the FDCPA
3 affords relief." Gonzalez, 660 F.3d at 1069. Accordingly, because Plaintiff is entitled to
4 summary judgment on his FDCPA claim predicated on a violation of § 1692e(11), he is
5 also entitled to judgment as a matter of law on his RFDCPA claim. Therefore, Plaintiff's
6 motion for summary judgment on his RFDCPA claim is GRANTED.

7 **C. Bona Fide Error Affirmative Defense**

8 Plaintiff moves for summary judgment on Defendant's bona fide error affirmative
9 defense on the ground that Defendant does not have any evidence to support this defense.

10 While the FDCPA makes debt collectors liable for violations that are not knowing or
11 intentional, it provides a "narrow exception to strict liability," for bona fide errors.

12 Reichert v. National Credit Systems, Inc., 531 F.3d 1002, 1005 (9th Cir. 2008). The
13 statutory bona fide error defense provides:

14 A debt collector may not be held liable in any action brought under this
15 subchapter if the debt collector shows by a preponderance of evidence that
16 the violation was not intentional and resulted from a bona fide error
notwithstanding the maintenance of procedures reasonably adapted to avoid
any such error.

17 15 U.S.C. § 1692k(c).

18 The bona fide error defense is an affirmative defense, for which the debt collector
19 has the burden of proof. Reichert, 531 F.3d at 1006. The defense requires the defendant to
20 show that it maintains procedures to avoid errors. Id. A debt collector fails to meet its
21 burden under the defense when it does not produce evidence of "reasonable preventive
22 procedures" aimed at avoiding the errors. Id.

23 Here, Defendant provided no response to Plaintiff's motion for summary judgment
24 on Defendant's bona fide error defense. When, as here, the nonmoving party (i.e.,
25 Defendant) has the burden of proof at trial, the moving party can meet its burden on
26 summary judgment by pointing out that there is an absence of evidence to support the
27 nonmoving party's case. Devereaux, 263 F.3d at 1076. If the movant meets its burden, the
28 burden shifts to the nonmovant to show summary judgment is inappropriate. See Celotex,

1 477 U.S. at 324; C.A.R., 213 F.3d at 480. The nonmovant must go beyond the pleadings to
2 designate specific facts showing there are genuine factual issues which “can be resolved
3 only by a finder of fact because they may reasonably be resolved in favor of either party.”
4 Anderson, 477 U.S. at 250. The Court finds that Plaintiff has met his initial burden on
5 summary judgment by pointing out that there is an absence of evidence to support
6 Defendant’s bona fide error affirmative defense. The burden therefore shifts to Defendant
7 to come forward with evidence to support this defense. Defendant has failed to do so.
8 Defendant has not identified any specific facts showing that summary judgment is
9 inappropriate. Accordingly, Plaintiff’s motion for summary judgment on Defendant’s bona
10 fide error affirmative defense is GRANTED.

11 **D. Damages, Costs, and Attorney’s Fees**

12 In an action brought by an individual, a debt collector who fails to comply with any
13 provision of the FDCPA is liable to that individual in an amount equal to the sum of: (1)
14 any actual damages sustained as a result of such failure; (2) any additional damages as the
15 court may allow, but not exceeding \$1,000; and (3) costs of the action, together with
16 reasonable attorney’s fees. 15 U.S.C. § 1692k(a). In determining the amount of liability,
17 the court must consider, among other relevant factors, the frequency and persistence of
18 noncompliance by the debt collector, the nature of such noncompliance, and the extent to
19 which such noncompliance was intentional. 15 U.S.C. § 1692k(b)(1).

20 Under the RFDCPA, any debt collector that violates the Act with respect to any
21 debtor is liable to that individual in an amount equal to the sum of any actual damages
22 sustained by the individual as a result of the violation. Cal. Civ. Code § 1788.30(a). Any
23 debt collector who willfully and knowingly violates the RFDCPA with respect to any
24 debtor is, in addition to actual damages sustained by the debtor as a result of the violation,
25 also liable to the debtor for a penalty in such amount as the court may allow, which shall be
26 no less than one hundred dollars (\$100) nor greater than one thousand dollars (\$1,000).
27 Cal. Civ. Code § 1788.30(b). A prevailing plaintiff in an action brought under the
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1 RFDCPA is entitled to costs of the action and reasonable attorney's fees. Cal. Civ. Code §
2 1788.30(c).

3 Here, Plaintiff has provided no argument or evidence with respect to damages, costs,
4 or attorney's fees. As such, the Court lacks a basis to rule on this issue. Therefore, the
5 Court declines to determine, at this juncture, the amount of damages, costs, and attorney's
6 fees Plaintiff is entitled to as a result of Defendant's violation of the FDCPA and RFDCPA.
7 However, as set forth below, the Court will afford the parties an opportunity to provide
8 briefing on this issue.

9 **IV. CONCLUSION**

10 For the reasons stated above, IT IS HEREBY ORDERED THAT:

11 1. Plaintiff's motion for summary judgment is GRANTED. Summary judgment
12 is granted in favor of Plaintiff on his FDCPA and RFDCPA claims with respect to liability.
13 Summary judgment is also granted in favor of Plaintiff on Defendant's bona fide error
14 affirmative defense.

15 2. Within seven (7) days from the date this Order is filed, Plaintiff shall file a
16 memorandum, not to exceed five (5) pages, addressing his entitlement to damages, costs,
17 and attorney's fees as a result of Defendant's violation of the FDCPA and RFDCPA.
18 Defendant shall file a response, not to exceed five (5) pages, by no later than seven (7) days
19 from the date Plaintiff's brief is due. Upon the completion of briefing, the Court will take
20 this matter under submission without oral argument.

21 3. The Clerk shall close the file and terminate all pending matters.

22 IT IS SO ORDERED.

23 Dated: 5/21/2014

24 
SAUNDRA BROWN ARMSTRONG
25 United States District Judge
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