

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF PENNSYLVANIA

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|                                |   |                   |
|--------------------------------|---|-------------------|
| ELIZABETH MCROBIE,             | : |                   |
|                                | : |                   |
| Plaintiff,                     | : |                   |
|                                | : |                   |
| v.                             | : | No. 5:18-cv-00566 |
|                                | : |                   |
| CREDIT PROTECTION ASSOCIATION, | : |                   |
|                                | : |                   |
| Defendant.                     | : |                   |

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**ORDER**

**AND NOW**, this 2<sup>nd</sup> day of April, 2019, for the reasons expressed in the opinion issued this date, **IT IS ORDERED THAT**:

1. Plaintiff’s Motion to Certify Class, ECF No. 23, is **GRANTED in part**.
2. This Court hereby **CERTIFIES** a Rule 23(b)(3) class defined as follows:  
  
All natural persons residing in Pennsylvania, New Jersey and Delaware to whom Defendant CPA mailed a postcard, substantially similar to the Postcard sent to Plaintiff, in an attempt to collect a debt, where the postcard was not returned as undeliverable.
3. The class is certified only for purposes of resolving the claim under 15 U.S.C. § 1692f(8) in Count II of Plaintiff’s Amended Complaint. Certification is **DENIED** in all other respects.
4. Plaintiff is **APPOINTED** Class Representative and Plaintiff’s counsel of record are **APPOINTED** class counsel.
5. Defendant’s Unopposed Motion for Leave to File Answer *Instante*, ECF No. 41, is **GRANTED**. The Answer is deemed filed as of November 14, 2018. The Clerk of Court **shall docket** Exhibit A to the Motion, ECF No. 41-1, as Defendant’s Answer and Affirmative Defenses to Plaintiff’s First Amended Class Action Complaint.

6. The parties shall confer and report to this Court their proposed timeline for further proceedings **within fourteen days** of the date of this Order.

BY THE COURT:

/s/ Joseph F. Leeson, Jr.  
JOSEPH F. LEESON, JR.  
United States District Judge