

Our File #I127410

SMALL CLAIMS

STATE OF ILLINOIS CIRCUIT COURT SANGAMON COUNTY

MIDLAND CREDIT MANAGEMENT, INC
350 CAMINO DE LA REINA, SUITE 100
SAN DIEGO CA 92108

Plaintiff

VS.

Defendant.

COMPLAINT

Case No. 2025SC001007

Now comes the plaintiff by the Kohn Law Firm S.C., plaintiffs attorneys, and for a cause of action against the defendant, alleges as follows:

1. The plaintiff in this action is:

MIDLAND CREDIT MANAGEMENT, INC
350 CAMINO DE LA REINA, SUITE 100
SAN DIEGO CA 92108

2. Upon information and belief, the defendant is:

3. The defendant was issued a credit account identified as Account #*****5060, and the defendant used said Account to obtain various goods, services, merchandise and/or money on credit. CITIBANK, N.A. was the creditor at the time of charge off.

4. The plaintiff is in the business of purchasing debt, and is the successor in interest to the creditor at the time of charge off.

5. As successor in interest to the creditor at the time of charge off, plaintiff is entitled to collect all sums previously due to said creditor

6. The plaintiff is the bona fide owner of the above-referenced Account and an assignment and/or bill of sale confirming how and when plaintiff acquired ownership of the Account is attached hereto and incorporated herein by reference

7. The lawsuit is being filed within the relevant statute of limitations.

FIRST CAUSE OF ACTION - BREACH OF CONTRACT

8. The plaintiff realleges and incorporates paragraphs 1 through 7 above.
9. The defendant agreed to be bound by the terms and conditions of the credit agreement.
10. The defendant defaulted under the terms of said credit agreement by failing to make payments when due, and there remains a balance due on the Account.

SECOND CAUSE OF ACTION -IMPLIED CONTRACT/UNJUST ENRICHMENT

11. The plaintiff realleges and incorporates paragraphs 1 through 7 above.
12. A benefit was conferred upon the defendant through the use of the Account in obtaining various goods, services, merchandise and/or money on credit.
13. The defendant was unjustly enriched by retaining the benefit of the various goods, services, merchandise and/or money and not paying for same.

THIRD CAUSE OF ACTION - ACCOUNT STATED

14. The plaintiff realleges and incorporates paragraphs 1 through 7 above.
15. The defendant was provided statements evidencing the credit Account activity.
16. The defendant retained the statements without making written objection thereto.
17. The defendant has failed to pay the amount set forth on the statements and there remains a balance due.

DAMAGES

18. The plaintiff is seeking to recover from the defendant the amount set forth below, calculated as follows:

Principal, interest and fees through date of attached statement:	\$4,388.22
Late fees from the date of attached statement to April 3, 2025:	\$.00
Interest from the date of attached statement to April 3, 2025:	\$.00
Payments and/or credits received from the date of attached statement to April 3, 2025:	\$.00
TOTAL:	<hr/> \$4,388.22

19. The defendant refuses to pay this debt despite due demand having been made by the plaintiff.
20. Attached hereto and incorporated herein by reference is a billing statement addressed to the defendant reflecting the total outstanding balance on the defendant's Account at the time this billing statement was issued.

WHEREFORE, the plaintiff demands judgment against the defendant in the amount of \$4,388.22, as well as the costs of this action and any other relief this court deems just and equitable.

NOTICE: This communication is from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

VERIFICATION

Under the penalties of perjury as provided by the law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in the instrument are true and correct, except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that the undersigned verily believes the same to be true.

Dated this April 3, 2025.

Electronically Signed By:

KOHN LAW FIRM S.C.
/s/ DAVID A. AMBROSH
DAVID A. AMBROSH
Attorney for Plaintiff
ARDC 6328349

Attorney David A. Ambrosh
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