

Filing # 119189590 E-Filed 01/06/2021 09:49:14 PM

IN THE COUNTY COURT IN AND FOR  
PALM BEACH COUNTY, FLORIDA  
CASE NO:

CAVALRY SPV I, LLC, AS ASSIGNEE OF CITIBANK, N.A.

Plaintiff,

vs.

COMPLAINT FOR DAMAGES

EVAN S GUTMAN

Defendant(s)

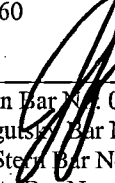
COMES NOW the Plaintiff, CAVALRY SPV I, LLC, AS ASSIGNEE OF CITIBANK, N.A., owner of the defaulted debt at issue, sue(s) the Defendant(s), EVAN S GUTMAN and states as follows:

COUNT I – ACCOUNT STATED

1. This action is within the jurisdictional limits of this court.
2. Defendant(s) is/are resident(s) of this county.
3. All conditions precedent have occurred.
4. Citibank, N.A. has assigned the chose in action and Plaintiff is the owner of the debt.
5. Before the institution of this action Citibank, N.A. and Defendant had business transactions between them and they agreed to the resulting balance for account number ending in [REDACTED].
6. Citibank, N.A. rendered a statement of it to the Defendant and Defendant did not object to the statement.
7. Defendant owes Plaintiff \$13,084.23 on the account.

WHEREFORE, Plaintiff demands judgment for \$13,084.23 and court costs against Defendant(s).

HAYT, HAYT & LANDAU, P.L.  
Attorneys for Plaintiff  
7765 S.W. 87 Avenue, Suite 101  
Miami, FL 33173  
(305) 661-6660

BY:  Jason S. Dragutsky  
Dana M. Stern Bar No. 0037092  
Jason S. Dragutsky Bar No: 0757551  
Jonathan D. Stern Bar No: 0070761  
Robert Orovitz Bar No.: 501379

DESIGNATION OF EMAIL ADDRESS  
eservice@haytfla.com

Please understand that this is an attempt to collect a debt and any information we obtain will be used for that purpose.

Our File #: 1007051



EVAN S GUTMAN

Member Since 2013 Account number ending in: [REDACTED]

Billing Period: 04/19/19-05/20/19

www.citicards.com

Customer Service 1-866-696-5673

TTY-hearing-impaired services only 1-800-325-2865

BOX 6500 SIOUX FALLS, SD 57117

MAY STATEMENT

<b>Minimum payment due:</b>	<b>\$3,079.67</b>
<b>New balance as of 05/20/19:</b>	<b>\$13,084.23</b>
<b>Payment due date:</b>	<b>06/16/19</b>

See the back of this statement for important information about how to avoid paying interest on purchases.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$1690.83 and an overlimit amount of \$1084.23.

Account Summary

Previous balance	\$12,910.62
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$173.61
<b>New balance</b>	<b>\$13,084.23</b>

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	26 year(s)	\$25,163

For information about credit counseling services, call 1-877-337-8188.

Credit Limit

Credit limit	\$12,000
Includes \$3,000 cash advance limit	



Savings Spotlight

Your Citi Simplicity Lifetime Savings:

**\$3,549.32**

See page 3 to view your Savings Summary.

NOT A CERTIFIED COPY

Pay your bill from virtually anywhere with the Citi Mobile® App and Citi® Online



To download: Text 'App15' to MyCiti (692484) or go to your device's app store. Or visit www.citicards.com

Minimum payment due	\$3,079.67
New balance	\$13,084.23
Payment due date	06/16/19

Amount enclosed:

Account number ending in [REDACTED]

000000 MC 32 A 0

EVAN S GUTMAN  
1675 NW 4TH AVE  
APT 511  
BOCA RATON FL 33432-3505

CITI CARDS  
PO BOX 9001037  
Louisville, KY 40290-1037

EVAN S GUTMAN

**Account Summary**

Trans. date	Post date	Description	Amount
-------------	-----------	-------------	--------

**Fees charged**

Total fees charged in this billing period \$0.00

**Interest charged**

Date	Description	Amount
05/20	INTEREST CHARGED TO STANDARD PURCH	\$173.61
Total interest charged in this billing period		\$173.61

**2019 totals year-to-date**

Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$799.24

**Interest charge calculation**

Days in billing cycle: 32

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance type	Annual percentage rate (APR)	Balance subject to interest rate	Interest charge
<b>PURCHASES</b>			
Standard Purch	15.24% (V)	\$12,994.52 (D)	\$173.61
<b>ADVANCES</b>			
Standard Adv	15.24% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions).

**Account messages**

**SAVINGS SPOTLIGHT DETAILS**

**INTEREST:** If you have promotional balances on your account, we have estimated your savings. This savings is the difference between the interest that was assessed against the promotional balances using the promotional APRs and the estimated interest that would have been assessed against these same balances using the Enhanced Purchase APRs. This savings amount does not include any balance transfer fees. This savings is from your billing period covered by this statement.

**NO LATE FEE:** Savings on late fee is determined by reviewing your payments and calculating what your late fee would have been on your card without this benefit. If you paid late prior to May 2014, savings on late fee is determined by using a \$15 late fee (if your minimum payment due was less than \$15, we used that amount as the savings amount). This savings is from your billing period covered by this statement.

**CITI EASY DEALS:** If you made a purchase on Citi Easy Deals, your savings is the difference between the retail price and the price you paid. This savings is from the prior calendar month.

**CITI PRICE REWIND:** If you received a Citi Price Rewind refund, savings is the refunded amount. This savings is from the prior calendar month.

**CITI SIMPLICITY LIFETIME SAVINGS:** The savings from interest, no late fee, Citi Easy Deals and Citi Price Rewind since you became a Citi Simplicity cardmember. This savings amount does not include any balance transfer fees.

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment will not be reflected until your next statement.



**Savings Spotlight**  
Your Citi Simplicity® Savings Summary

From This Billing Period:

No Late Fee: \$35.00



**CITI SIMPLICITY LIFETIME SAVINGS:**  
**\$3,549.32**

See Account Messages for more information about Savings Spotlight

**EVAN S GUTMAN**

Please be sure to pay on time. If you submit your payment by mail, we suggest you mail it no later than 06/09/2019 to allow enough time for regular mail to reach us.

©2018 Citibank, N.A.  
Citi, Citi with Arc Design are registered service marks of Citigroup Inc.

NOT A CERTIFIED COPY