

**OPINION SUMMARY**  
**MISSOURI COURT OF APPEALS EASTERN DISTRICT**

PORTFOLIO RECOVERY ASSOCIATES, LLC,	)	No. ED101023
	)	
Plaintiff/Appellant,	)	Appeal from the Circuit Court of
	)	St. Louis County
v.	)	
	)	
JUANITA SCHULTZ,	)	Hon. Brenda Stith Loftin
	)	
Defendant/Respondent.	)	Filed: November 18, 2014
	)	

Portfolio Recovery Associates, LLC (Appellant) appeals from the trial court’s judgment entered in favor of Juanita Schultz (Respondent) on Appellant’s claims and Respondent’s counterclaim.

REVERSED and REMANDED.

Division Two Holds: The trial court erred in excluding from evidence 30 pages of business records attached to a Business Records Affidavit created by GE Money Bank because the affidavit was prepared in accordance with Sections 490.680 and 490.692 RSMo 2006. The trial court erred in finding Appellant’s actions in pursuing its cause of action against Respondent with the evidence the court excluded as inadmissible hearsay constituted a misleading representation in connection with the collection of a debt in violation of 15 U.S.C. § 1692e of the Fair Debt Collection Practices Act and awarding Respondent \$500 on her counterclaim as statutory damages pursuant to 15 U.S.C. § 1692k(a)(2)(A).

Opinion by: Sherri B. Sullivan, P.J. Mary K. Hoff, J., and Philip M. Hess, J., concur.

Attorney for Appellant: Karen L. Mayfield-Jones  
Attorneys for Respondent: Mark G. Arnold and Jason M. Husgen

<p><b>THIS SUMMARY IS NOT PART OF THE OPINION OF THE COURT. IT HAS BEEN PREPARED FOR THE CONVENIENCE OF THE READER AND SHOULD NOT BE QUOTED OR CITED.</b></p>
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