

# OPINION SUMMARY

## MISSOURI COURT OF APPEALS EASTERN DISTRICT

### DIVISION FIVE

ROYAL FINANCIAL GROUP, LLC.,	)	No. ED92972
	)	
Respondent,	)	Appeal from the Circuit Court
	)	of St. Louis County
vs.	)	
	)	
MARGARET A. GEORGE,	)	Hon. Sandra A. Ferragut-Hemphill
	)	
Appellant.	)	FILED: March 30, 2010

Margaret George ("Ms. George") appeals the trial court's judgment denying her damages and attorney's fees under the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. 1692 et seq., against Royal Financial Group, LLC ("Royal Financial").

REVERSED AND REMANDED

Division Five Holds:

Ms. George presented sufficient evidence that Royal Financial filed a collection action against her in order to collect a debt for which it knew or should have known she was not liable. Such conduct violates section 1692e(2)(A) of the FDCPA. Per section 1692k(a)(3) of the FDCPA, Ms. George is entitled to \$5,986.50 for her attorney's fees.

Opinion by: Roy L. Richter, J.  
Kenneth M. Romines, C.J., Robert G. Dowd, Jr., J., concur

Attorneys for Appellant: Martin L. Perron, Maria V. Perron

Attorneys for Respondent: William F. Whealan, Jr., Stephen J. Barber

**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.**