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1 GURSTEL LAW FIRM P.C.
 2 Gurstel Law Firm P.C.'s California Debt Collection License: 10361-99.
 3 Kimberlee Tsai (SBN # 227426)
 4 Brianna Elmassian (SBN# 329673)
 5 Stella Park (SBN# 310445)
 6 Spencer Penuela (SBN# 324544)
 7 Anna Karkoon (SBN# 295797)
 8 Ann Doan (SBN# 297543)
 9 9320 East Raintree Drive, Scottsdale, AZ 85260
 Telephone: (877) 344-4002
 Fax: (877) 750-6335
 info@gurstel.com
 Attorneys for Plaintiff,
 PCA Acquisitions V, LLC

**ELECTRONICALLY
 FILED**

*Superior Court of California,
 County of San Francisco*

04/04/2024
Clerk of the Court
 BY: SHENEQUA GLADNEY
 Deputy Clerk

SUPERIOR COURT OF THE STATE OF CALIFORNIA

SAN FRANCISCO COUNTY - SAN FRANCISCO COURT

PCA Acquisitions V, LLC Plaintiff, vs. Toufik Ghezlaoui Defendant.	Case No. CGC-24-613652 COMPLAINT FOR MONEY DUE ON ACCOUNT STATED; OPEN BOOK ACCOUNT LIMITED CIVIL ACCOUNT DEMAND DOES NOT EXCEED \$10,000.00
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PCA Acquisitions V, LLC("Plaintiff") alleges causes of action against Toufik Ghezlaoui ("Defendant") as follows:

ALLEGATIONS COMMON TO ALL CAUSES OF ACTION

1. Plaintiff is a debt buyer.
2. Plaintiff believes that, on or about August 14, 2017, Citibank, N.A. provided Defendant with a credit account ("Account"), and granted use privileges on the same. Defendant used the Account to make purchases and/or take cash advances and/or make balance transfers, each time reaffirming Defendant's agreement to repay Citibank, N.A. and its successors

in interest, for the amount of the purchase and/or cash advances and/or balance transfers.

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3. Plaintiff is the sole owner of the debt at issue.
4. The debt balance at charge-off was \$5,328.87. \$0.00 in post charge-off fees and \$0.00 in post charge-off interest have been imposed since the time of charge-off.
5. The date of last payment on the Account was on April 14, 2020.
6. The charge-off creditor at the time of charge-off was Citibank, N.A. (“Charge-Off Creditor”), whose address at said time was 5800 South Corporate Place, Sioux Falls, SD 57108 . Charge-Off Creditor’s account number associated with the debt is *****1204.
7. Defendant’s name and address as it appeared in the Charge-Off Creditor's records prior to the sale of the Account to Plaintiff is Toufik Ghezlaoui, 333 HARRISON ST APT 209, SAN FRANCISCO, CA 94105-2335.
8. Prior to the commencement of this action, the Account was assigned or otherwise transferred to Plaintiff. Plaintiff, is the present holder and sole owner of the Account. Plaintiff's address is 1002 Justison St., Wilmington, DE 19801. The names and address of all persons or entities that purchased the debt after charge-off are:
 - (A) PCA Acquisitions V, LLC, 1002 Justison St. Wilmington, DE 19801
9. Plaintiff has complied with the requirements of Civil Code section 1788.52. Notably, section 1788.52(a)(7) requires that Plaintiff include its debt collector license number in any written attempts to collect a consumer debt. The legislation that created this requirement also stated that licenses would not be issued prior to January 1, 2022, and that a debt collector that submits an application prior to January 1, 2022, may operate pending the approval or denial of the application. On or before December 31, 2021, Plaintiff submitted

1 a debt collector license application, which is currently under consideration and has not
2 been denied or approved.

3 10. Attached hereto and incorporated herein by reference are true and correct copies of
4 documents evidencing the Account as stated in California Civil Code §1788.58(b).

5 (A) Exhibit 1 is a copy of the document demonstrating the assignment of the
6 Account to Plaintiff.

7 (B) Exhibit 2 is a copy of a statement provided to Defendant while the Account
8 was active, demonstrating that the debt was incurred by the Defendant.

9 (C) Exhibit 3 is a copy of the final billing statement.

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11 11. Plaintiff believes that Defendant is an individual who currently resides within the
12 jurisdictional boundaries of this Court. Therefore, this Court is the proper Court for
13 adjudication of this matter.

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15 12. Defendant failed to make payments as agreed on the Account and has failed to pay
16 amounts due on the Account.

17 13. Taking into account all known payments, charges, offsets, if any, the amount due on this
18 account as of the date this Complaint was prepared is \$5,328.87, which amount equals the
19 charge-off balance, less any payments or offsets as applicable.

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21 14. Although demand has been made upon Defendant to pay the outstanding balance on the
22 Account, Defendant has failed to do so.

23 **FIRST CAUSE OF ACTION**
24 **(Account Stated)**

25 15. Plaintiff refers to and incorporates paragraphs 1 through 14.

26 16. Within the last four years, an account was stated in writing in which it was agreed that
27 Defendant was indebted in the amount previously referenced herein.

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17. Although demand has been made upon Defendant to pay said amount there remains an
1 outstanding balance on the Account of \$5,328.87, which has not been paid, and is now due
2 and owing from Defendant to Plaintiff, as successor in interest.
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4 **SECOND CAUSE OF ACTION**
5 **(Open Book Account)**

18. Plaintiff refers to and incorporates paragraphs 1 through 17.

19. Within the last four years, Defendant became indebted in the amount previously referenced
7 herein for a balance due on an open book account.

20. Although demand has been made upon Defendant to pay said amount there remains an
10 outstanding balance on the Account of \$5,328.87, which has not been paid, and is now due
11 and owing from Defendant to Plaintiff, as successor in interest.

12 WHEREFORE, as to all Causes of Action, Plaintiff prays for judgment against Defendant,
13 including but not limited to, the amounts as follows:

- 14 1. For damages of \$5,328.87;
- 15 2. For costs of suit incurred herein; and
- 16 3. For such further relief that the Court may deem just and proper.
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19 Dated: April 4 __, 2024

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23 Kimberlee Tsai
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26 Spencer Penuela
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28 Ann Doan

EXHIBIT 1

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