

## Villanueva vs. Liberty Acquisitions Servicing, LLC

Stoll Berne represented former debtors of U.S. Bank in a consumer class action brought against a debt collection firm alleging violations of the Fair Debt Collection Practices Act. The lawsuit alleged that the defendant collected more money from debtors than it was legally entitled to collect through lawsuits seeking to collect “contractual interest” at rates as high as 21.9%. Plaintiffs alleged that Liberty was not entitled to seek interest because the agreement between the debtors and U.S. Bank did not provide for recovery of any interest. A federal District Court approved the case as a class action and appointed [Josh Ross](#), [Keil Mueller](#), and co-counsel [Kelly Jones](#) as class counsel. The case settled for \$2.3 million and over 18,000 class members received settlement payments.

### Case Team



**Keil Mueller**  
Attorney



**Joshua Ross**  
Attorney