

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

ANDREA ROBINSON,  
Plaintiff,

v.

ARS NATIONAL SERVICES INC.,  
Defendant.

Case No. [17-cv-05820-VC](#)

**ORDER GRANTING DEFENDANT'S  
MOTION FOR SUMMARY  
JUDGMENT AND DENYING  
PLAINTIFF'S CROSS MOTION FOR  
SUMMARY JUDGMENT**


Re: Dkt. Nos. 46, 49, 51

ARS National Services Inc.'s motion for summary judgment is granted, and Andrea Robinson's cross motion for summary judgment is denied. Even the least sophisticated debtor would not be misled by the collection letter that ARS sent Robinson. Debt collectors are not liable for "bizarre, idiosyncratic, or peculiar misinterpretations" of their communications. *Gonzales v. Arrow Fin. Servs., LLC*, 660 F.3d 1055, 1061-63 (9th Cir. 2011) (internal quotation marks and citations omitted). The paragraph on the front page of the collection letter describes how the customer can dispute the validity of their debt. The preceding paragraph, the header on the letter, and the address at the top of that front page all make clear that this paragraph is referring to ARS and that the customer should contact ARS at the mailing address (and/or phone number) at the top of the page to verify their debt. The language at the bottom of the first page saying there is "important information" on the reverse side does not make this unclear. Even an "uninformed or naive" recipient of the letter would understand that the notice on the back of the letter relates to a different kind of request, which would be addressed to Crown Asset Management, LLC. *Id.* at 1062.

Accordingly, the statutorily required validation notice on the front page meets the requirements of 15 U.S.C. § 1692g and is not "overshadowed" by the additional language in the letter. Moreover, it is difficult to imagine how this communication would rise to the level of "false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer" under 15 U.S.C. § 1692e(10) or even § 1692e generally. *See Davis v. Hollins Law*, 832 F.3d 962, 964 (9th Cir. 2016) ("Courts 'have carefully preserved the concept of reasonableness' and have presumed that debtors have 'a basic level of understanding and willingness to read [the relevant documents] with care' in order to safeguard bill collectors from liability for consumers' 'bizarre or idiosyncratic interpretations of collection notices.'" (quoting *Evon v. Law Offices of Sidney Mickell*, 688 F.3d 1015, 1027 (9th Cir. 2012))); *see also Terran v. Kaplan*, 109 F.3d 1428, 1432 (9th Cir. 1997).<sup>1</sup>

**IT IS SO ORDERED.**

Dated: June 19, 2018

  
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VINCE CHHABRIA  
United States District Judge

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<sup>1</sup> In light of this ruling, ARS's evidentiary objections (Dkt. No. 51) are denied as moot.