

# Dave Cates, Illinois Trial Attorney, Helps Customers to Achieve Class Action Settlement with Midland Funding

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*David Cates, a top attorney from Illinois, recently helped customers of Midland Funding to achieve a class action lawsuit settlement with the company.*

SWANSEA, IL, UNITED STATES, December 28, 2021 /EINPresswire.com/ -- Midland Funding recently agreed to provide an \$80 credit to each customer with an outstanding credit card balance to settle allegations in class-action suit No. 15-L-0442 Consolidated with No. 15-L-444 filed by Illinois trial attorney David Cates of Cates Mahoney, LLC. The Circuit Court of St. Clair County approved the settlement on Nov. 8, 2021.

The class-action lawsuit came after Midland Funding filed collection suits in 2015 against two customers, Shirley Darnell and Teresa Raney. The company alleged that the two customers owed outstanding credit card account balances in the suit. Darnell and Raney then asserted class action counterclaims against the company, alleging that Midland Funding had failed to attach the necessary documentation to its collection complaints to prove that the two parties did indeed owe their alleged balances. In so doing, Midland Funding allegedly violated several Illinois and federal acts involving fraud and the fair collection of debt.

Midland Funding has denied Darnell and Raney's allegations and has not admitted committing any wrongdoing. However, the company settled the class-action lawsuit to avoid a civil trial. As part of the settlement, Midland Fund agreed to grant an \$80 credit to each class member who had a collectible account or to wipe out the balances of any class members with outstanding balances of no more than \$80. Midland Funding furthermore agreed to give Darnell and Raney an award for representing the settlement class.

Per the settlement agreement, Midland Funding additionally agreed to dismiss the collection lawsuits it had filed against Darnell and Raney, to pay their attorney costs and fees, and to pay all settlement administration expenses.

## About Attorney David Cates

David Cates is the co-founder of Cates Mahoney, LLC, based in Swansea, IL. Cates possess extensive experience with representing individuals in class action suits and mass tort suits. He is additionally skilled in handling civil rights and employment discrimination cases. Cates has

served numerous clients across Southern Illinois.

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