

DEVIN GEORGE CASE ACTION PLAN

Timeline & Checklist

Portfolio Recovery Associates v. Devin George
Case No. MJ-23203-CV-0000407-2025

■■ **CRITICAL DEADLINE: November 13, 2025**
Notice of Intent to Defend must be filed!

CASE OVERVIEW

Plaintiff:	Portfolio Recovery Associates, LLC
Defendant:	Devin George
Amount Claimed:	\$4,700.27
Court:	Magisterial District Court 23-2-03
Hearing Date:	November 21, 2025 at 10:00 AM
FCRA Violation Value:	\$56,000 - \$76,000 (estimated)

WEEK 1: IMMEDIATE ACTIONS (Nov 11-15)

■	File Notice of Intent to Defend at courthouse	Nov 13
■	Mail Demand Letter to Plaintiff's attorneys (certified)	Nov 13
■	Mail MOV Demand to PRA (certified)	Nov 13
■	Organize all credit reports and documents	Nov 14
■	Review and prepare Answer with Affirmative Defenses	Nov 15

WEEK 2: PREPARATION (Nov 16-20)

■	File Answer with Affirmative Defenses at courthouse	Nov 18
■	Prepare evidence binder (organized by violation)	Nov 19
■	Practice presenting your case (5-10 minutes)	Nov 19

■	Review questions to ask PRA at hearing	Nov 20
■	Confirm hearing time and location	Nov 20

HEARING DAY: November 21, 2025

■	Arrive 30 minutes early (9:30 AM)	
■	Bring evidence binder and all documents	
■	Dress professionally (business casual minimum)	
■	Turn off cell phone before entering courtroom	
■	Address judge as 'Your Honor'	

WHAT TO BRING TO HEARING

- All 3 credit reports (Experian, TransUnion, Equifax)
- Notice of Intent to Defend (filed copy)
- Answer with Affirmative Defenses (filed copy)
- Demand Letter to attorneys (copy + certified mail receipt)
- MOV Demand to PRA (copy + certified mail receipt)
- Any responses received from PRA or attorneys
- Government-issued photo ID
- Pen and notepad for notes

ESTIMATED COSTS

Item	Cost
Filing Notice of Intent to Defend	\$0 - \$25
Certified Mail (Demand Letter)	\$8 - \$12
Certified Mail (MOV Demand)	\$8 - \$12
Filing Answer	\$0 - \$25
TOTAL ESTIMATED	\$16 - \$74

Remember: PRA has \$56,000-\$76,000 in potential FCRA exposure. You are in the RIGHT. Follow this plan, stay organized, and remain confident.