

# 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

<b>Plaintiff:</b>	Portfolio Recovery Associates, LLC
<b>Defendant:</b>	Devin George
<b>Amount Claimed:</b>	\$4,700.27
<b>Court:</b>	Magisterial District Court 23-2-03
<b>Hearing Date:</b>	November 21, 2025 at 10:00 AM
<b>FCRA Violation Value:</b>	\$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
<b>TOTAL ESTIMATED</b>	<b>\$16 - \$74</b>

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