Document: 47-1 Filed: 05/22/2013 Case: 12-2617 Pages: 1 (1 of 29)

# EDELMAN, COMBS, LATTURNER & GOODWIN, LLC 120 SOUTH LASALLE STREET, 18TH FLOOR CHICAGO IL 60603 PHONE: (312) 739-4200 FAX: (312) 419-0379

WWW.EDCOMBS.COM

May 22, 2013

Via electronic filing

Clerk of the U.S. Court of Appeals for the Seventh Circuit 209 South Dearborn Street, 27th Floor Chicago IL 60604

Re: Jackson et al v. Payday Financial LLC et al (No. 12-2617)

Response to Rule 28(j) letter by appellees of May 21, 2013 (Doc. 46)

Dear Sir:

On receipt of appellees' Rule 28(j) letter of May 21, 2013, appellants reviewed the court file in *Inetianbor v. Cashcall Inc.*, No. 0:13CV60066 (S.D.Fla.) and found that Abraham Inetianbor has filed motions for reconsideration, and to reopen the case. (Exhibits A & B (Inetianbor Docs. 61 & 62).) Appellants suggest that the decision referred to by appellees might be vacated.

Both the U.S. District Court for the Southern District of Florida (Cohn, J.), and appellees, rely on the fact that Robert Chasing Hawk Sr. agreed to take on the arbitration, through a letter stating that (a) he was responding to a demand for arbitration from CashCall Inc., and (b) he has "no preexisting relationship with either party in this case." (Exhibit C (Inetianbor Doc. 57-1).) This letter led the Court to conclude that there is no "reason to believe that the selection process would lead to a biased arbitrator." (Appeal Doc. 46-2 at 8.)

However, investigation by Mr. Inetianbor revealed that Mr. Chasing Hawk is the father of Shannon Chasing Hawk. On information and belief, based on her Facebook page, Ms. Chasing Hawk is employed by Western Sky Financial LLC – an appellee here. Mr. Inetianbor's research was presented to the Court in his motions for reconsideration and to reopen the case. Appellants submit that this connection between the Chasing Hawks and Western Sky gives the appearance of bias, at the very least.

To ensure the accuracy of Mr. Inetianbor's assertions, I reviewed the Facebook pages for both Mr. and Ms. Chasing Hawk. Per my affidavit, my review took place at approximately 5:45 p.m. on May 21, 2013, and confirmed Mr. Inetianbor's claims. (Exhibit D.)

Beyond this, appellants note that the second letter submitted by Judge Demery states that the Tribal Court does not involve itself in arbitration until an enforceable award is given, and specifically is not involved in the process of selecting an arbitrator. (Appeal Doc. 46-3.) The main issues discussed in this appeal – choice of law, choice of forum, jurisdiction and the enforceability of the arbitration clause – still favor reversal for reasons previously stated.

Sincerely,

/s/ Thomas E. Soule Thomas E. Soule

### CERTIFICATE OF SERVICE

I hereby certify that the preceding letter was served upon counsel for appellees, Claudia Callaway, by operation of the Court's electronic filing system, on May 22, 2013, and that the same contains 344 words, in accord with Fed.R.Civ.P. 28(j). Further, a copy of the same filing was served by invited by the Court of precision of Illinois, and the Federal Trade Commission, who have been invited by the Court to participate as *amici curiae* by its prior orders.

/s/ Thomas E. Soule Thomas E. Soule

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Document 61 Entered on FLSD Docket 05/21/2013 Page 1 of 13

Case 0:13-cv-60066-JIC

### UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF FLORIDA FORT LAUDERDALE DIVISION

Case No.: 0:13-cv-60066-CIV-COHN-SELTZER

ABRAHAM INETIANBOR,						
Plaintiff,						
V5.						
CASH CALL, INC.,						
Defendant.	/					

### PLAINTIFF'S MOTION TO RECONSIDER AND REPORT REGARDING THE STATUS OF THE CASE

- 1. On May 17, 2013 the Court issued an Order Compelling Arbitration ("Order") [Doc # 59]. Plaintiff in good faith effort and as ordered by the Court submitted his counter claim to the pending arbitration that was initiated by Cash Call. However, overwhelming evidence shows that plaintiff may not achieve justice through this arbitration process being that the selected arbitrator has relationships with the defendant and as such may not be fair to plaintiff. In support, plaintiff shows the following:
- 2. Shannon Marie Chasing Hawk (Shannon) is the daughter of Mr. Robert Chasing Hawk (Mr. Chasing Hawk). Mr. Chasing Hawk is the arbitrator that was privately selected (not through the tribe) to act as the arbitrator in this case. In his letter dated May 1<sup>st</sup> and signed May 3<sup>rd</sup>, 2013, Mr. Chasing Hawk specifically stated that he "has no preexisting relationship with either party in this case." See letter attached hereon as Exhibit A.



- 3. Mr. Chasing Hawk's daughter, Shannon, has direct ties with the defendant. She has direct ties with Lakota Cash, LLC; Payday Financial, LLC; and Western Sky Financial, LLC; all of which are part of Cash Call, Inc. and Western Sky Financial is the supposed lender. Shannon is so proud to share her place of employment with the world that she posted it on Facebook just like most employees. See Exhibit B.
- 4. Mr. Chasing Hawk is also a *friend* of her daughter Shannon on Facebook, where he is also listed as her father. Plaintiff also has a video recording of how all these public information on **Exhibit B** was obtained just in case any changes were later made to favor the defendant as they have always done with their loan agreements. Pictures were taken; print screens were made; time and date as well as the weather condition at the time of the video were all well documented to show accuracy as of up to May 20<sup>th</sup>, 2013.
- 5. Plaintiff was not a party to any arbitration process involving Mr. Chasing Hawk from the start as claimed by the defendant in Doc #57. Plaintiff submitted his answer and counterclaim in accordance with the Court's order. The court was made to believe otherwise in my absence, and plaintiff did not have the opportunity to respond with supporting evidence. Defendant submitted an email exhibit, but did not include plaintiff's reply to that same email. Reply to the defendant's email notifying plaintiff of the arbitrator now attached hereon as **Exhibit C**.
- 6. Last year, District Court Judge Charles P. Kocoras dismissed a case involving the defendant for the exact same arbitration reason being paraded by the defendant. See Jackson et al v. Payday Financial, LLC et al Doc #65 of the original proceedings. The decision was appealed. Also notice that the members of the class in this proceeding took the same loan amount, and electronically accepted the same loan agreement that plaintiff has with Cash Call.

Filed: 05/22/2013

7. The Federal Trade Commission and the Attorney General are now stepping in to help. See

case pending before the 7th Circuit Court of Appeals in Illinois. DEBORAH JACKSON, ET AL

v. PAYDAY FINANCIAL, LLC, ET AL, DOCKET PROCEEDINGS (46); just over a week

ago, on 05/10/2013 orders issued inviting the Illinois Attorney General and the Federal Trade

Commission to file briefs as amicus curiae (see orders for further details). Payday Financial,

LLC is also a subsidiary of Cash Call/Western Sky Financial.

8. There are thousands of cases against the defendant and it is obvious that no one has been, and

not even plaintiff will be successful in obtaining a fair arbitration process with the defendant at

the Tribe. According to a person of authority who asked not to be mentioned; "participate in

arbitration with them (Cash Call) at your own risk. Some members can be bought, but our Tribe

is not for sale." Plaintiff hereby gives notice to the court that he will file a separate motion to

reopen case and hopes the court reconsider.

WHEREFORE, Plaintiff RESPECTFULLY prays the Court to reconsider and DENY the

defendant's renewed motion to compel arbitration and all other relief deem proper by the Court.

RESPECTFULLY Submitted,

Date: MAY 21, 2013

Abraham Inetianbor 4271 NW 5th Street, # 247 Plantation, FL 33317

(954) 616 8291

[ Plaintiff ]

### **VERIFICATION**

State of Florida	)
	) ss.
County of Broward	)

Abraham Inetianbor, being duly sworn, deposes and says: I am the Plaintiff pro se in this proceeding. I have read the foregoing and know the contents to be true from my own knowledge, except as to those matters stated on information and belief, and as to those matters I believe them to be true.

Date: May 21, 2013

Abraham Inetianbor 4271 NW 5th Street, # 247 Plantation, FL 33317 (954) 616 8291

[ pro se Defendant ]

Sworn to before me this 21 st day of May , 2013

JUDITH CAVANAGH

Notary Public, State of Florida

Commission# EE 195548

My comm. expires May 3, 2016

Notary Public

I hereby certify that a true and correct copy of the forgoing was filed via the clerk office and served as indicated below on MAY 21, 2013 on all counsel or parties of record on the following Service List.

Abraham Inetianbor

**SERVICE LIST** 

Abraham Inetianbor (pro se plaintiff) 4271 NW 5th Street, # 247 Plantation, FL 33317 (954) 616 8291

Akerman Senterfitt (attorney for defendant) (by USPS mail) 1 S.E. Third Avenue, Suite 2500 Miami, FL 33131 (305) 374 5600

## **EXHIBIT A**

Robert Chasing Hawk Sr. PO Box 808 Eagle Butte, SD 57625 (605) 200-1204 (605) 964-7529 Leave message

May 1, 2013

Abraham Inetianbor 4271 NW 5th Street #247 Plantation, FL 33317

CashCall, Inc. 1600 Douglass Anaheim, CA 92086

To Whom It May Concern:

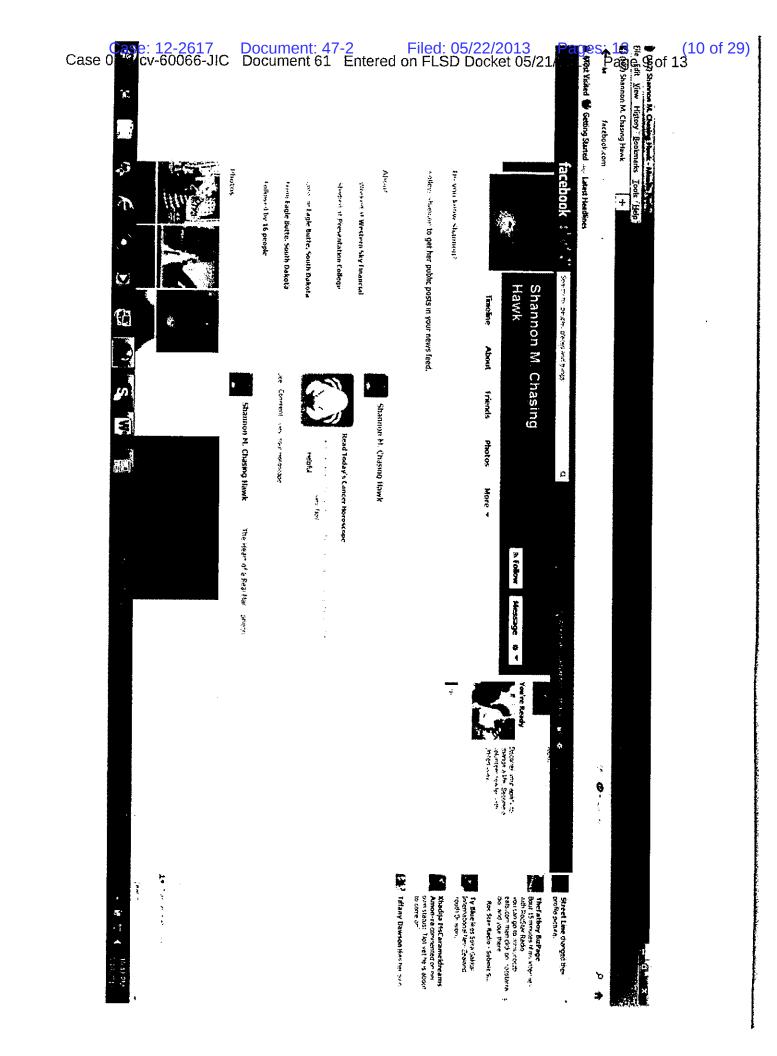
I am Robert Chasing Hawk Sr., a Tribal Elder of the Cheyenne River Sioux Tribal Nation. I have received the Demand for Arbitration from CashCall, Inc. (copy enclosed) and will be serving as the arbitrator for this dispute. I will apply Cheyenne River Sioux Tribal law and I have no preexisting relationship with either party in this case. I write to the parties to schedule a telephonic hearing to address preliminary matters. I am available on May 7th 2013 at 10:00 am MST. If either party is not on that date and time, please contact me to schedule an alternative time. I am also available on May 8th or May 9th of 2013 at 10:00 am MST as alternative dates.

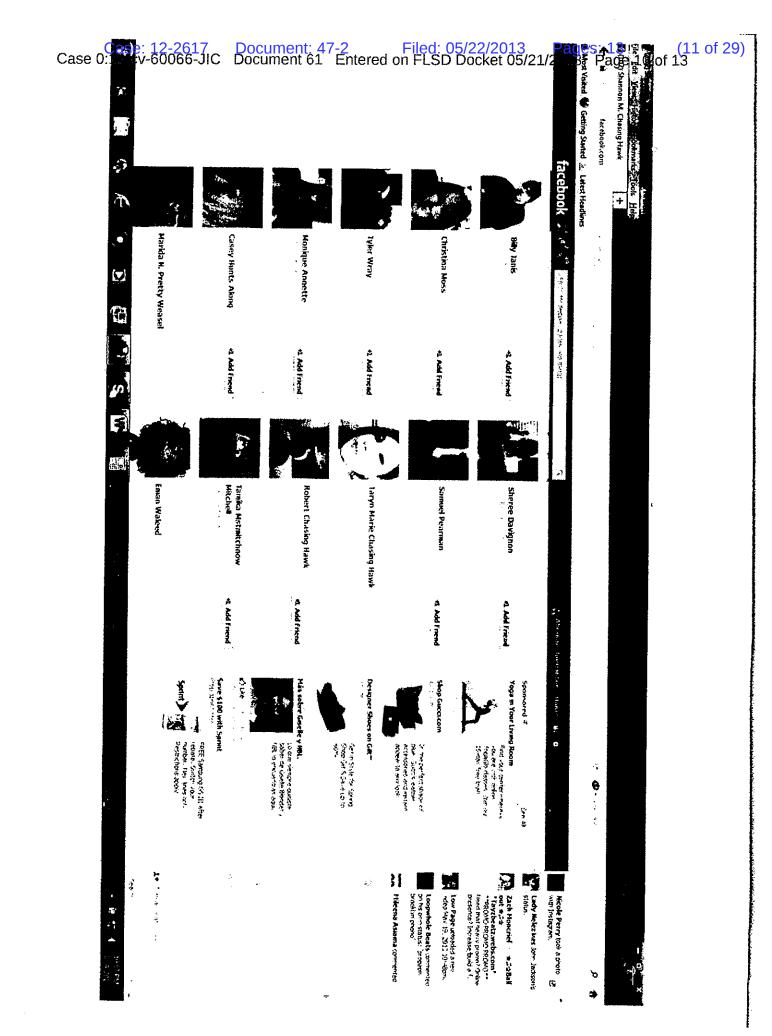
Robert Chasing Hawk Sr.

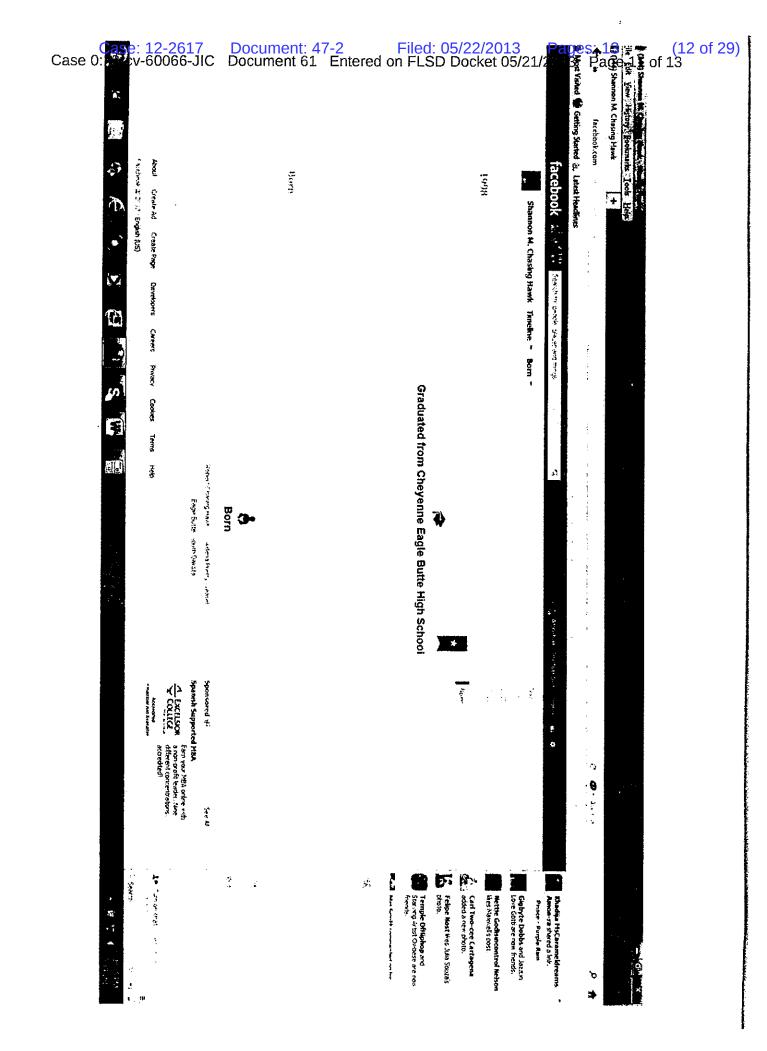
Date

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Case 0:13-cv-60066-JIC Document 61 Entered on FLSD Docket 05/21/2013 Page 8 of 13

## **EXHIBIT B**







## **EXHIBIT C**



Abraham Inetianbor

## CashCall, Inc. v. Inetianbor: Letter from Tribal Elder Robert Chasing Hawk Sr. [5-1-13]

Abraham Inetianbor < @gmail.com>

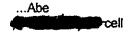
Sat, May 4, 2013 at 10:02 AM

To: christopher.carver@akerman.com Cc; andrew.shapiro@akerman.com

I received your email and did call Mr. Hawk to ask a few questions but was not reachable. However, I was able to get the answers I needed on my own and unless there is overwhelming evidence proving otherwise; I have chosen not to participate in this arbitration that was initiated by Cash Call, Inc for the following reasons:

- 1. Cash Call individually selected Robert Chasing Hawk Sr. to arbitrate a matter between two parties, which includes Cash Call itself and Abraham Inetianbor.
- 2. There is therefore no agreement as to who will arbitrate the matter being brought forward by Cash Call because I was never contacted as to my input on who will be selected to arbitrate.
- 3. I am not a member of the Tribe and have ABSOLUTELY no idea on the laws of the Cheyenne River Sioux Tribe. And as such have no due as to what and what not do defend or counter claim.
- 4. Not being familiar with the Rules and Procedures means I MAY end up getting sanctions or Unknowingly offend or disrespect the laws of a Tribe that I hold in HIGH REGARDS.
- 5. Also, there is no record showing Robert Chasing Hawk as a **licensed attorney** either for the Tribe or otherwise. As far as I am currently aware of, he has not shown his ability to manage legal matters that will be fair and just.
- 6. There is verifiable evidence of Robert Chasing Hawk having ties to both Martin A. Webb, his Associates and his companies. The claims of "no preexisting relationship" as stated in the letter dated May 3, 2013 is therefore incorrect.
- 7. By agreeing to arbitrate this matter for Cash Call, Mr. Hawk is hereby acknowledging that: (1) the loan originated from the Cheyenne River Sioux Tribe; (2) the loan and its agreement is being governed solely by the Tribal law; (3) and that Cash Call is a Tribal Corporation registered with the Cheyenne River Sioux Tribe. Unfortunately, there is no evidence showing any of these.
- 8. Cash Call makes Billions of Dollars in its illegal lending practices and if Cash Call is still claiming immunity as a result of the items listed above, then they are also indirectly claiming that the Cheyenne River Sioux Tribe is a beneficiary of the lending program and **illegally misrepresenting its finances** to either mislead the Tribal government, its people or its supporters. Unfortunately, there is no evidence showing any of these either.

Until the above mentioned is proven otherwise, I will notify the DOS and DOJ of the new development. Wherefore, a telephonic conference schedule will not be necessary at this time and an arbitration will not be held.



[Quoted text hidden]

Case: 12-2617 Document: 47-3 Filed: 05/22/2013 Pages: 8 (15 of 29)

Case 0:13-cv-60066-JIC Document 62 Entered on FLSD Docket 05/21/2013 Page 1 of 8

## UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF FLORIDA FORT LAUDERDALE DIVISION

Case No.: 0:13-cv-60066-CIV-COHN-SELTZER

ABRAHAM INETIANBOR,

Plaintiff,

VS.

CASH CALL, INC.,

Defendant.

OF A	2013 MAY 21	
P	PX	. ( )
A-FIL	<del>::</del> 3	## ## ## ## ## ## ## ## ## ## ## ## ##

### PLAINTIFF'S MOTION TO REOPEN CASE

On May 17, 2013, this court issued an *Order Granting Defendant's Renewed Motion to Compel Arbitration* ("order") [Doc #59]. Plaintiff hereby files this *motion to reopen case* based on new evidence and in support states the following:

- 1. Pursuant to the FAA, 9 U.S.C. § 3, this case was STAYED until the parties file a status report with this Court upon the earliest of either (1) the completion of arbitration, or (2) November 18, 2013, to advise the Court regarding the status of the case. A status report on this case has been filed with this court by plaintiff with evidence showing that the case cannot be arbitrated due to unconscionable acts by the defendant in its arbitrator selection, and therefore belongs in this court and should continue as such.
- 2. Plaintiff previously argued that the arbitration provision is unenforceable because it is unconscionable. "The Supreme Court has recognized that 'generally applicable contract defenses, such as fraud, duress, or unconscionability may be applied to invalidate arbitration



Case 0:13-cv-60066-JIC Document 62 Entered on FLSD Docket 05/21/2013 Page 2 of 8

agreements." Jenkins v. First American Cash Advance of Gerogia, LLC, 400 F.3d 868, 875 (11th Cir. 2005) (quoting Doctor's Assocs., Inc. v. Casarotto, 517 U.S. 681, 687 (1996)). Here, Plaintiff contends that the arbitration provision is unconscionable because it allows Cash Call to unilaterally choose the pool of arbitrators.

- 3. In support, Plaintiff cites to Pokorny v. Quixtar, Inc., 601 F.3d 987, 1002-04 (9th Cir. 2010), in which the court found an arbitration selection process was unconscionable in part because the plaintiff was forced to choose its arbitrator from a list of arbitrators trained by the defendant, or pay a higher arbitration fee. The court in Quixtar was concerned that the use of arbitrators trained by the defendant would give the defendant an unfair advantage. Thus, by charging a higher fee for using arbitrators not affiliated with the defendant, the selection process encouraged the use of biased arbitrators. See id. at 1003.
- 4. However, this Court said plaintiff has not given the Court any reason to believe that the selection process would lead to a biased arbitrator; "Unlike in Quixtar, there is no evidence that the tribal arbitrators were trained by or have any other connection with CashCall." To further support its point, the Court quoted the letter from Mr. Chasing Hawk, which specifically states that he "has no preexisting relationship with either party in this case." DE 57-1 at 2. Hence, the Court finds that the arbitration selection process is not unconscionable and compelled arbitration in accordance with the loan agreement.
- 5. Now there is evidence showing that Mr. Chasing Hawk has ties with the defendant because his daughter, Shannon works for the supposed lender and creator of the loan agreement (Western

Case: 12-2617 Document: 47-3 Filed: 05/22/2013 Pages: 8 (17 of 29)

Case 0:13-cv-60066-JIC Document 62 Entered on FLSD Docket 05/21/2013 Page 3 of 8

Sky Financial) and Mr. Chasing Hawk, through his daughter also has ties with Lakota Cash, LLC

and Payday Financial, LLC, which are both subsidiaries of the defendant Cash Call. See Exhibit

A attached. The truth remains that the defendant and Mr. Chasing Hawk both agreed to mislead

this court into compelling arbitration that is legally in non-existence for this case. Plaintiff can

only imagine what set of deceit the defendant has planned next.

This unconscionable act is a valid reason for the Court to consider the arbitration agreement

invalid; reconsider and reopen this case. Reopening the case, and leaving it where it rightfully

belongs (here in this court) is the only way plaintiff can pursue and obtain justice, and recover

damages sought.

WHEREFORE, Plaintiff RESPECTFULLY requests that the Court issue an Order Granting

Plaintiff's Motion to reopen Case.

**RESPECTFULLY Submitted,** 

Date: May 21, 2013

Bv:

Abraham Inetianbor 4271 NW 5th Street, # 247 Plantation, FL 33317

(954) 616 8291 [ Plaintiff ] Case: 12-2617 Document: 47-3 Filed: 05/22/2013 Pages: 8 (18 of 29)

Case 0:13-cv-60066-JIC Document 62 Entered on FLSD Docket 05/21/2013 Page 4 of 8

### **CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the forgoing was filed via the clerk office and served as indicated below on May 21, 2013 on all counsel or parties of record on the following Service List.

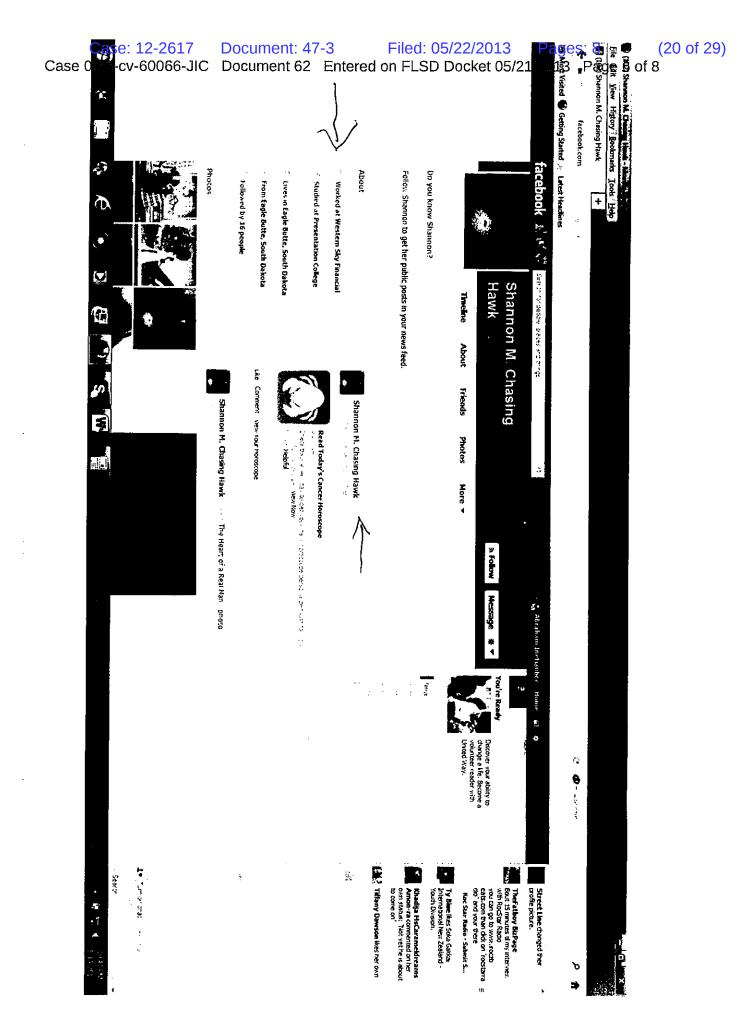
Abraham Inetianbor

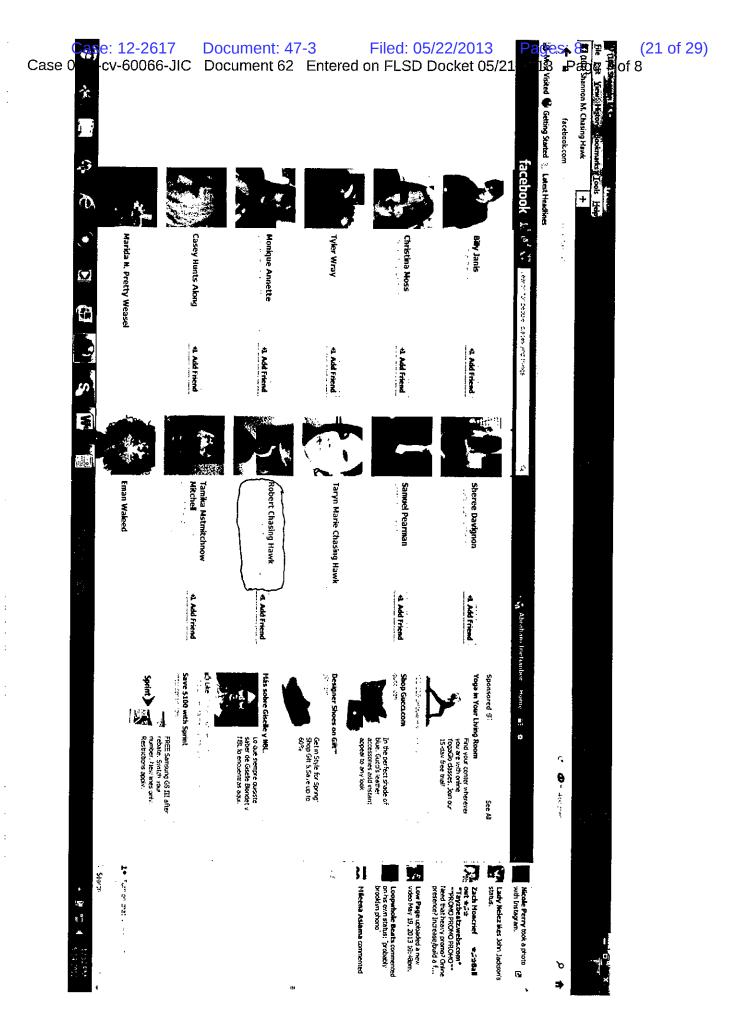
### **SERVICE LIST**

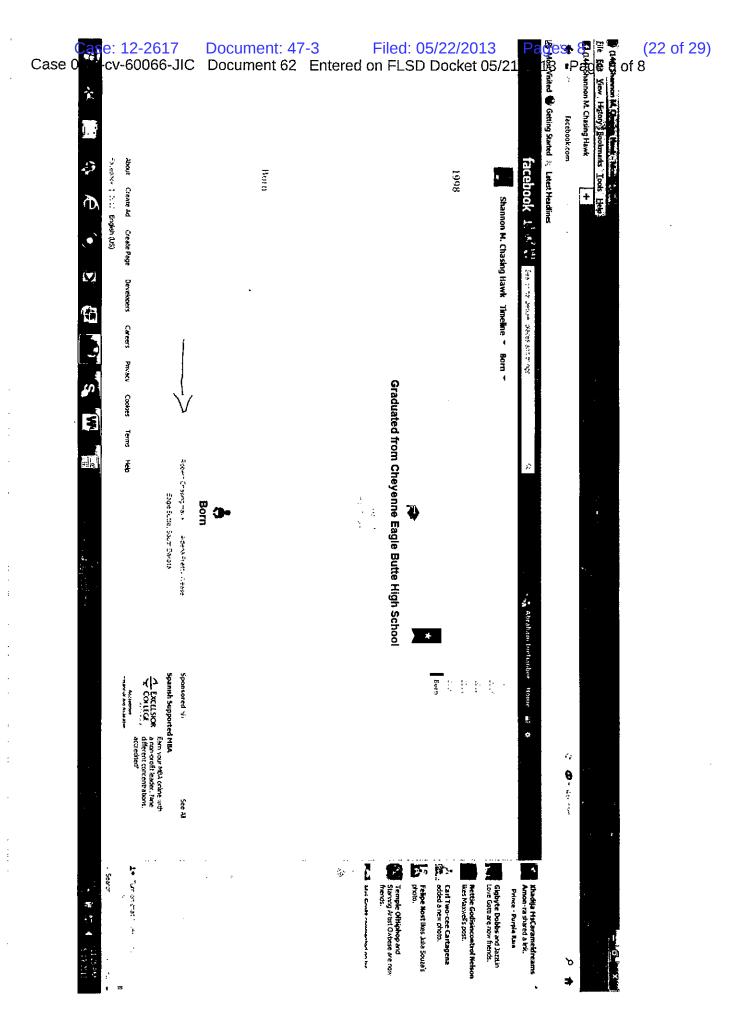
Abraham Inetianbor (pro se plaintiff) 4271 NW 5th Street, # 247 Plantation, FL 33317 (954) 616 8291

Akerman Senterfitt (attorney for defendant) (by certified mail) 1 S.E. Third Avenue, Suite 2500 Miami, FL 33131 (305) 374 5600

## **EXHIBIT A**







Robert Chasing Hawk Sr.

PO Box 808

Eagle Butte, SD 57625

(605) 200-1204

(605) 964-7529 Leave message

May 1, 2013

Abraham Inetianbor 4271 NW 5th Street #247 Plantation, FL 33317

CashCall, Inc. 1600 Douglass Anaheim, CA 92086

To Whom It May Concern:

I am Robert Chasing Hawk Sr., a Tribal Elder of the Cheyenne River Sioux Tribal Nation. I have received the Demand for Arbitration from CashCall, Inc. (copy enclosed) and will be serving as the arbitrator for this dispute. I will apply Cheyenne River Sioux Tribal law and I have no preexisting relationship with either party in this case. I write to the parties to schedule a telephonic hearing to address preliminary matters. I am available on May 7th 2013 at 10:00 am MST. If either party is not on that date and time, please contact me to schedule an alternative time. I am also available on May 8th or May 9th of 2013 at 10:00 am MST as alternative dates.

Robert Chasing Hawk Sr.

Date

Blumbery No. SZ188

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### IN THE UNITED STATES COURT OF APPEALS FOR THE SEVENTH CIRCUIT

DEBORAH JACKSON, et al, Plaintiffs-appellants,	) Appeal No. 12-2617
V.	<ul><li>) Appeal from the United States</li><li>) District Court for the Northern</li></ul>
PAYDAY FINANCIAL LLC, et al,	<ul><li>District of Illinois, Eastern Division,</li><li>No. 1: 11 CV 9288 (N.D.Ill.),</li></ul>
Defendants-appellees.	) Hon, Charles P. Kocoras, J., presiding

### AFFIDAVIT OF THOMAS E. SOULE

I, Thomas E. Soule, counsel for plaintiffs-appellants, hereby affirm under penalty of perjury, pursuant to 28 U.S.C. §1746 and all other applicable rules and laws, that the documents attached hereto as Exhibit I truly reflect material posted on Facebook by Shannon M. Chasing Hawk and her father, Robert Chasing Hawk. This material was accessed by me at or around 5:45 p.m. on May 21, 2013.

I further affirm that material not relevant to the action before this Court (*i.e.*, the listing of various links to games, movies, books, music and groups that Ms. Chasing Hawk has posted on her Facebook profile) has been omitted from Exhibit 1; it is otherwise unaltered.

Executed on this day, May 22, 2013.

Thomas E. Soule

Subscribed to and sworn before me on May 22, 2013.

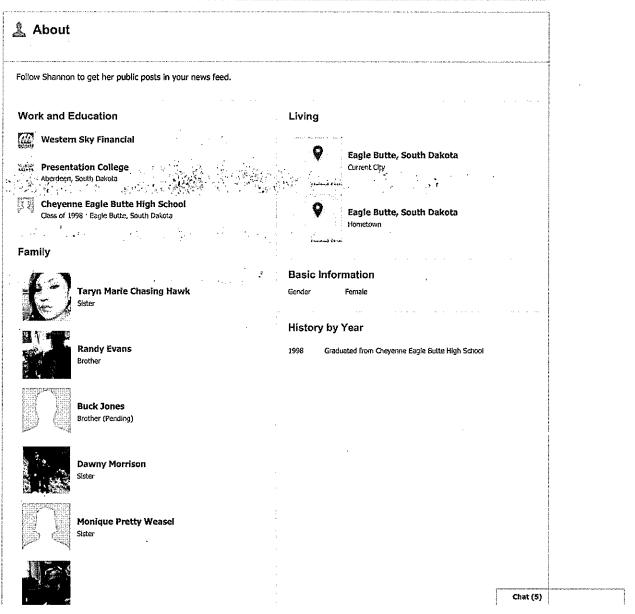
Notary Public

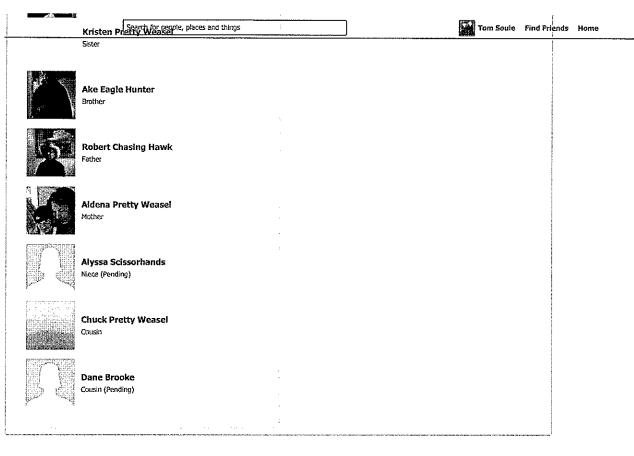
OFFICIAL SEAL
EVE CLEMMER
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES:04/27/17



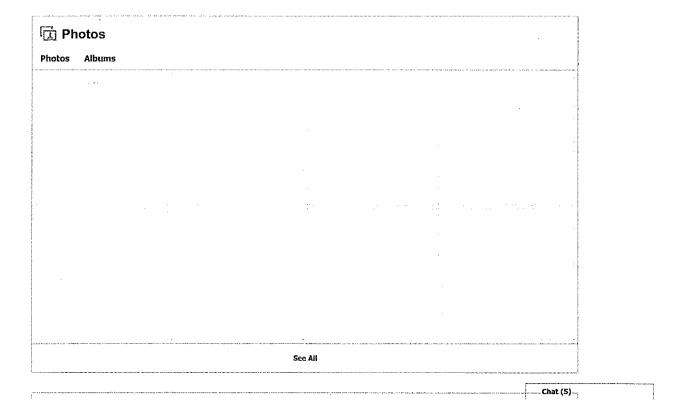
### Exhibit 1

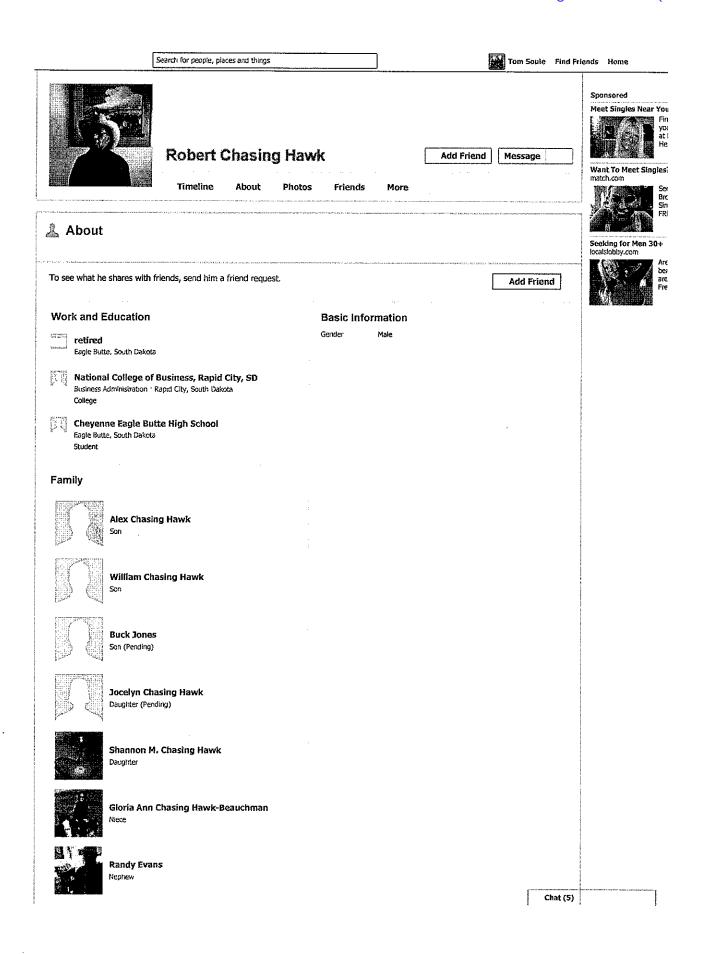


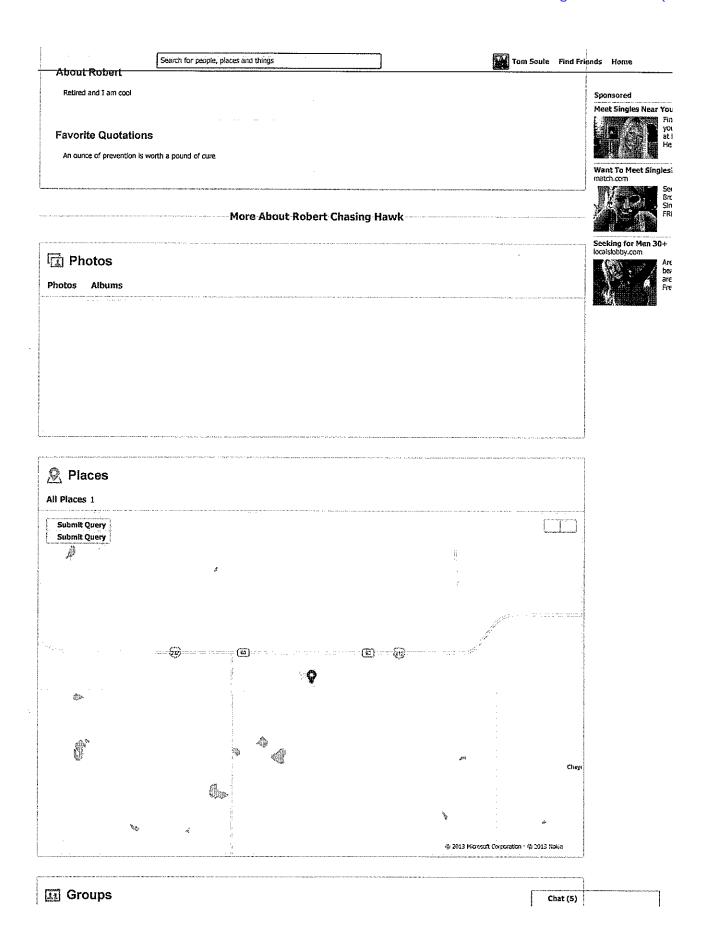




More About Shannon M. Chasing Hawk







Ope	Open Search for people, places and things				Tom Soule Find Friends Home					
		4,102 men **GROUP	te area online of thers RULES** The Ru that we as Admir	les to this Gr		Join een			Restoration of Lakota Language for the Cheyenne River Sloux Tribe 210 members	Sponsored  Meet Singles Near You File you at the He
About Faceboo	Create Ad sk ⊕ 2013 · Er	Create Page	Developers	Careers	Privacy	Cookies	Terms	Help		Want To Meet Singles match.com
										Seeking for Men 30+ localslobby.com

Chat (5)