

UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF
INDIANA

Sherri L. Keith-Amick v. Consumer Legal Group P.C.

Keith-Amick · No. 4:24-cv-00178-TWP-KMB · Decided December 31, 2025

SUMMARY

The United States District Court for the Southern District of Indiana grants Sherri L. Keith-Amick's motion for default judgment against Consumer Legal Group P.C. based on alleged violations of federal and Indiana credit-repair and consumer-protection laws, breach of contract, and breach of fiduciary duty. The court establishes liability but schedules an evidentiary hearing to determine damages, attorney's fees, and costs.

CASE DETAILS

COURT	United States District Court for the Southern District of Indiana
WRITING FOR THE COURT	Tanya Walton Pratt
JURISDICTION	United States District Court for the Southern District of Indiana
DECIDED	December 31, 2025
DOCKET	4:24-cv-00178-TWP-KMB
DISPOSITION	other
PROCEDURAL POSTURE	Plaintiff moved for default judgment under Federal Rule of Civil Procedure 55(b) after Defendant failed to appear or defend and the clerk entered default. The court granted default judgment as to liability and scheduled an evidentiary hearing to determine damages.
STANDARD OF REVIEW	The decision whether to grant or deny default judgment is within the district court's discretion. Damages must be proved unless they are liquidated or capable of ascertainment from definite figures in documentary evidence or detailed affidavits.
PRECEDENTIAL VALUE	nonprecedential district court order

TOPICS

- default judgment
- default
- damages
- attorney fees
- civil procedure

PRACTICE AREAS

QUESTIONS PRESENTED

1. Whether default judgment should be entered against Defendant after its failure to plead or otherwise defend.
2. Whether the court could determine the amount of damages, attorney's fees, and costs without an evidentiary hearing when Plaintiff's submissions did not provide definite supporting figures.

HOLDINGS

1. Default judgment was properly granted as to liability because Defendant failed to plead or otherwise defend, and the well-pleaded allegations of the complaint relating to liability were taken as true.
2. The court could not determine the amount of damages, attorney's fees, and costs without an evidentiary hearing because Plaintiff's submissions did not establish those amounts with sufficient definiteness.

KEY QUOTATIONS

"A default judgment establishes the defendant's liability to the plaintiff on the cause of action alleged in the complaint." (Section II)

"Damages, however, "must be proved unless they are liquidated or capable of calculation."" (Section II)

"With liability established, the Court turns to the relief requested." (Section III)

FACTUAL BACKGROUND

Keith-Amick enrolled in Consumer Legal Group P.C.'s debt settlement and credit repair program in approximately January 2023 and agreed to make monthly payments. She alleged that, despite paying at least \$7,000, the company failed to meaningfully negotiate with her creditors, resolve her debts, or improve her credit score, leaving her in a worse financial position. Consumer Legal Group was served but failed to answer or otherwise defend.

PROCEDURAL HISTORY

Keith-Amick filed the complaint on December 19, 2024. Defendant was served on March 17, 2025, failed to respond, and the clerk entered default on May 20, 2025. Plaintiff then moved for default judgment seeking \$16,673.35, including actual damages, statutory damages, attorney's fees, and costs. The court granted the motion as to liability but deferred the amount of damages pending an evidentiary hearing.

DISPOSITION

other

REMAND INSTRUCTIONS

No remand. The court scheduled an evidentiary hearing on damages for January 29, 2026, at 10:00 a.m., after which it would issue a separate entry addressing damages and final judgment.

CASES CITED

- Domanus v. Lewicki, 742 F.3d 290, 301 (7th Cir. 2014)
- Wehrs v. Wells, 688 F.3d 886, 892 (7th Cir. 2012)
- Dundee Cement Co. v. Howard Pipe & Concrete Prods., Inc., 722 F.2d 1319, 1323 (7th Cir. 1983)
- e360 Insight v. The Spamhaus Project, 500 F.3d 594, 602 (7th Cir. 2007)

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