

UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF
FLORIDA

Melissa Lors v. O&L Law Group, P.L., Oliphant USA, LLC, and
Accelerated Inventory Management, LLC

Lors · No. 9:24-cv-80594-CIV-SINGHAL · Decided November 26, 2025

SUMMARY

The United States District Court for the Southern District of Florida dismissed Melissa Lors’s amended complaint against O&L Law Group, P.L., Oliphant USA, LLC, and Accelerated Inventory Management, LLC. The court held that the amended complaint was an even less clear shotgun pleading because it contained conclusory allegations, failed to identify causes of action, and did not specify the legal violations attributable to the defendants. Because Lors had previously been granted leave to amend and warned that noncompliance could result in dismissal, the court dismissed the amended complaint with prejudice and closed the case.

CASE DETAILS

COURT	United States District Court for the Southern District of Florida
JURISDICTION	United States District Court for the Southern District of Florida
DECIDED	November 26, 2025
DOCKET	9:24-cv-80594-CIV-SINGHAL
DISPOSITION	dismissed
PROCEDURAL POSTURE	Defendants moved to dismiss Plaintiff’s amended pleading under the Federal Rules of Civil Procedure. The district court granted the motions and dismissed the amended complaint with prejudice.
STANDARD OF REVIEW	The court applied the Rule 8 and Rule 12(b)(6) pleading standard, accepting well-pleaded factual allegations as true for purposes of the motions and determining whether the amended complaint stated a plausible claim for relief.
PRECEDENTIAL VALUE	Unknown; unpublished district court order

TOPICS

- motions to dismiss
- pleadings
- fair debt collection
- civil procedure

PRACTICE AREAS

QUESTIONS PRESENTED

1. Whether the amended pleading satisfied Federal Rule of Civil Procedure 8 and plausibly stated a claim for relief.
2. Whether the amended pleading constituted a shotgun pleading because it contained conclusory allegations and failed to separate causes of action.
3. Whether dismissal with prejudice was appropriate after the plaintiff had already received leave to amend and had been warned that failure to correct the pleading would result in dismissal.

HOLDINGS

1. The amended pleading failed to satisfy Rule 8 because it did not provide a short and plain statement identifying the legal claims, the alleged legal violations, or the factual grounds supporting relief.
2. The amended pleading was a shotgun pleading because it contained conclusory, vague, and immaterial allegations not connected to a particular cause of action and failed to separate claims for relief into individualized counts.
3. Dismissal with prejudice was appropriate because the plaintiff had already been given leave to amend, had been instructed how to correct the shotgun pleading, and had been warned that failure to comply would result in dismissal.

FACTUAL BACKGROUND

Lors alleged that the defendants purchased or sold loan accounts without her consent and that publication of her credit report continued to injure her. Her three-page amended pleading devoted substantial space to equity principles and requested relief but did not identify the statutes violated, the causes of action asserted, or which defendant was responsible for which conduct. The pleading contained only one paragraph expressly alleging facts, supplemented by an exhibit describing alleged loan-account sales.

PROCEDURAL HISTORY

Lors initially sued the defendants under the Fair Debt Collection Practices Act, alleging that they purchased her debt without her consent. The court dismissed her original complaint as a shotgun pleading and granted leave to amend, while warning that noncompliance could result in dismissal. Lors filed an amended pleading styled as a bill in equity, and the defendants moved to dismiss. The court found the amended pleading to be an even less clear shotgun pleading and dismissed it with prejudice.

DISPOSITION

dismissed

CASES CITED

- Richardson v. Ally Fin., No. 1:23-CV-03948-SDG, 2024 WL 4355189, at *2 (N.D. Ga. Sept. 30, 2024)

- Bell Atl. Corp. v. Twombly, 550 U.S. 544, 555 (2007)
- Ashcroft v. Iqbal, 556 U.S. 662, 678 (2009)
- Weiland v. Palm Beach Cty. Sheriff's Office, 792 F.3d 1313, 1323 (11th Cir. 2015)
- Jones v. Fla. Parole Comm'n, 787 F.3d 1105, 1107 (11th Cir. 2015)
- Griffin Indus., Inc. v. Irvin, 496 F.3d 1189, 1205 (11th Cir. 2007)
- Gendron v. Connelly, No. 22-13865, 2023 WL 3376577, at *2 (11th Cir. May 11, 2023)

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