

ELECTRONICALLY FILED  
6/25/2026 11:59 AM  
02-CV-2025-901925.00  
CIRCUIT COURT OF  
MOBILE COUNTY, ALABAMA  
ASHLEIGH LONG, CLERK



IN THE CIRCUIT COURT OF MOBILE COUNTY, ALABAMA

STATE OF ALABAMA, \*

Plaintiff, \*

v.

CV- CV-2025-901925

SOUTH ALABAMA MEDICAL & REHAB LLC, et al. \*

\*

AFFIDAVIT OF KATHLEEN RAFEY

STATE OF ALABAMA )

COUNTY OF MADISON )

Before me, the undersigned Notary Public, in and for said State and in said County, personally appeared Kathleen Rafey, who being known to me, upon oath duly administered, deposed and said as follows:

1. My name is Kathleen Rafey. I am over nineteen years of age and have personal knowledge of the facts stated herein.
2. I had an automobile accident on February 27, 2026 in Madison County, Alabama.
3. On March 2, 2026, I received a call from an area code 334 phone number. The male caller told me "they" had found me not at fault for the incident. The caller gave me the impression it was the police. When the caller started asking me about pain and injuries, it was very confusing.<sup>1</sup> When I asked questions, the man stated that he was

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with a network of clinics. He told me to go to Huntsville Medical & Rehab (“HMAR”) for a free examination. I was then texted an appointment confirmation.<sup>2</sup>

4. I went to HMAR and personally met with Chad Loveless and an office manager. The two reiterated that the visit would be free of charge as I was not at fault in the accident. Loveless performed a chiropractic examination on me. Afterwards, Loveless told me that I should have someone to talk to regarding the accident and that his office works with a law firm. He gave me contact information for “Brian” at the Baker Law Firm on a Post-It note.<sup>3</sup>
5. At the end of the appointment, I asked the female at the clinic front desk how the clinic was able to contact me and was informed that the clinic uses a “third party service” to obtain police reports and information.
6. On March 3, 2026, I received a voicemail from an “attorney rep” named “Brian” at the “Baker Vacek Law Group.”<sup>4</sup> I also received a text message with contact information for the “atty rep” Brian.<sup>5</sup>

Further affiant sayeth not.

Subscribed and sworn to before me, this 7 day of April, 2026.

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<sup>1</sup> Later at HMAR, Chad Loveless had me sign an acknowledgment form concerning the call after the fact. A true and accurate copy of this form is attached as Exhibit 1 to this affidavit.

<sup>2</sup> A true and accurate copy of this text message is attached as Exhibit 2 to this affidavit.

<sup>3</sup> A true and accurate copy of this Post-It is attached as Exhibit 3 to this affidavit.

<sup>4</sup> A true and accurate copy of my auto-transcription of Brian’s message from my phone is attached as Exhibit 4 to this affidavit. While the transcription states “Baker of Acheck law group” (sic), the voice mail stated the “Baker Vacek law group.”

<sup>5</sup> A true and accurate copy of this text message is attached as Exhibit 5 to this affidavit

*Danielle W. Paseur*  
[Signature of Notary]

*Danielle W. Paseur*  
[print name of Notary]

*Kathleen Rafey*  
KATHLEEN RAFEY

NOTARY PUBLIC

My commission expires: August 1, 2026.

