



**MIKE DEWINE**

★ OHIO ATTORNEY GENERAL ★

Dear Colleagues:

Consumers who wind up on the short end of a business transaction don't need a hassle when they look for help. They want their money back. Or their home improvement project finished. Or their credit record set right. At the Ohio Attorney General's Office, we understand that, and we work to get them the assistance they need as quickly and efficiently as possible.

Ohio families are affected every day by the decisions they make as consumers. That's why our office's Consumer Protection Section — one of the primary places they turn for help — takes an aggressive stand against fraud and unfair business practices and a customer service-oriented approach with consumers.

The section's work is wide-ranging. It fielded more than 30,000 consumer complaints in 2012. Based on information gleaned from such interactions and other sources, it conducts local and statewide investigations and partners with other states and federal agencies to enforce consumer laws. The results often mean millions of dollars in restitution and remedies for Ohioans. Or sometimes they simply mean a home improvement project gets done right.

To target consumer fraud of a criminal nature, the section's Economic Crimes Unit, which we created in 2011, assists local law enforcement and prosecutors in identifying, investigating, and prosecuting the worst offenders. In 2012, the unit cracked a fraud ring that bilked millions of dollars from consumers nationwide.

We also established an Identity Theft Unit to help victims repair the damage caused by identity theft and move forward. Individuals in the foster care system can be especially vulnerable to these problems, so we took special steps to help them.

Thousands of Ohioans, including small businesses and nonprofits, receive help each year through the section's informal dispute resolution program and training from our consumer educators. To advance partnership and raise awareness in the fight against fraud, the section held five community fraud forums throughout the state in 2012, connecting local law enforcement, caregivers, and other local leaders.

I am proud of these significant strides in protecting Ohio's families, and you have my commitment that we will continue to make consumer protection a priority.

Very respectfully yours,

Mike DeWine  
Ohio Attorney General

**REPORT TO THE GOVERNOR AND GENERAL ASSEMBLY  
ON THE OPERATIONS OF THE ATTORNEY GENERAL  
UNDER CHAPTER 1345 OF THE OHIO REVISED CODE**

**A. SCOPE**

Chapter 1345 of the Ohio Revised Code, the Consumer Sales Practices Act (CSPA), gives the state Attorney General the duty and enforcement authority to prohibit a supplier from committing an unfair, deceptive, or unconscionable act or practice in connection with a consumer transaction. It is the primary consumer protection statute in Ohio and one of the most comprehensive consumer protection statutes in the nation. Since its adoption in 1972, the CSPA has proven to be a fair and effective regulatory tool, providing protection for consumers and marketplace flexibility for businesses.

Consumer protection in Ohio has expanded through the years, giving the Attorney General's Consumer Protection Section the responsibility of enforcing many additional consumer protection laws through civil legal proceedings. The section has concurrent jurisdiction to enforce numerous federal consumer protection statutes. Although no consumer protection statute gives the Attorney General original criminal prosecutorial authority, if a local prosecutor declines a referral, the Attorney General is authorized to prosecute violations of the Homebuyers' Protection Act, Telephone Solicitation Sales Act, and Credit Services Organization Act. Additionally, the section's Economic Crimes Unit works proactively with local law enforcement and prosecutors to assist in identifying, investigating, and prosecuting consumer fraud of a criminal nature.

To further protect Ohioans from predatory and illegal business practices, the section educates consumers and businesses about Ohio consumer law and offers a complaint resolution process to resolve disputes between consumers and businesses.

The CSPA requires the Attorney General to report annually to the Governor and the General Assembly about operations related to Chapter 1345 of the Ohio Revised Code and violations of this chapter. Here is a summary of the Consumer Protection Section's 2012 activities.

**B. ENFORCEMENT**

The Attorney General is empowered to investigate CSPA violations and enforce the law. To accomplish this, the Consumer Protection Section has several tools at its disposal. The Attorney General may issue a cease-and-desist notice to address a supplier's behavior. The Attorney General has authority to enter into an Assurance of Voluntary Compliance, a formal out-of-court agreement between the Attorney General and the supplier in which the supplier agrees to cease violating the law, to reform business practices, to make appropriate restitution, and when appropriate, to pay other monetary amounts. Finally, the Attorney General can pursue litigation to address possible violations. Some cases are handled as multistate actions in cooperation with other state attorneys general.

The Legal and Investigative units work together to ensure compliance with Ohio consumer laws. In 2012, the Consumer Protection Section opened 322 investigations. It also initiated 53 lawsuits for various unfair, deceptive, or unconscionable business practices and obtained 43 judgments and Assurances of Voluntary Compliance totaling more than \$20 million in consumer restitution, civil penalties, costs, and other relief.

The following are summaries of the lawsuits, judgments, and settlements that occurred in 2012.

## **LAWSUITS**

### **Abbott Laboratories**

*Franklin County Court of Common Pleas, Case No. 12CV005826*

This multistate investigation involved the improper marketing of the anti-seizure drug Depakote, which was promoted for a number of off-label uses, including as a treatment for schizophrenia, agitation associated with dementia, and autism. The investigation resulted in a lawsuit filed on May 7, 2012. An Agreed Entry and Final Judgment Order was immediately submitted to the court and entered on May 14, 2012. The settlement requires Abbott to end the off-label promotion of Depakote and to cease all false and misleading claims regarding the drug. Abbott admitted no wrongdoing in the settlement, but agreed to pay \$100 million to the states to fund consumer protection activities. Ohio's share of the payment was \$3,757,692.

### **William J. Zele, dba Above All Basement Waterproofing, Right Choice Roofing, and Zele Basement Waterproofing**

*Cuyahoga County Court of Common Pleas, Case No. CV 12 798039*

William J. Zele operated home improvement businesses in Northeast Ohio under the names Above All Basement Waterproofing, Right Choice Roofing, and Zele Basement Waterproofing. Consumers complained that Zele took money and performed no work or provided services in an unworkmanlike manner. The Attorney General filed a lawsuit on Dec. 21, 2012, alleging four violations of the CSPA, including failure to deliver, providing shoddy work, failure to honor warranties, and failure to obtain necessary permits. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

### **Alyn Rae & Company LLC, dba Alan Ray Bridal/Alan Ray Church, dba Alan Ray Bridal**

*Franklin County Court of Common Pleas, Case No. 12CV008557*

Alan Ray Bridal sold bridal gowns and accessories to consumers in Central Ohio until it went out of business in April 2012. Consumers complained that they paid for bridal gowns and related services that they did not receive. After Alan Ray Bridal refused to make refunds to consumers, the Attorney General filed a lawsuit on July 5, 2012, against the business and its owner for violations of the CSPA. Counts included failure to deliver and engaging in unconscionable business practices. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

### **Matthew Schultz, dba All Season Roofing & Home Improvement**

*Cuyahoga County Court of Common Pleas, Case No. CV 12 783350*

Matthew Schultz operated an unincorporated home improvement business in Northeast Ohio. He offered to provide roofing and other home improvement-related services. Consumers complained to the Attorney General and the Better Business Bureau that the business had accepted substantial deposits and provided no work, or that work was incomplete and poorly performed. The Attorney General filed a lawsuit against Schultz on May 24, 2012, for violations of the CSPA, including failure to deliver, Deposit Rule violations, and performing shoddy work. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**American Hearing Centers Network LLC, dba North American Hearing/Southland Hearing Center/Joseph Boles/Jeffrey Jones**

*Cuyahoga County Court of Common Pleas, Case No. CV 12 794190*

American Hearing Centers Network, doing business as North American Hearing and Southland Hearing, provided hearing screenings and sold hearing aids to consumers. The businesses shared a Parma Heights address and phone number, used the same paperwork, and co-mingled documents provided to consumers. North American Hearing also operated separately in other locations. All stores ceased operation in spring 2012. The Attorney General received more than 40 consumer complaints alleging the defendants used deceptive solicitations, made price misrepresentations, and refused to honor hearing aid cancellations within the 30-day statutory period. Some consumers also had problems with repair and warranty issues. The Attorney General filed a lawsuit on Oct. 24, 2012, for violations of the CSPA, Ohio's Hearing Aids Return Law, and the Telephone Solicitation Sales Act. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Steve Riffle, dba Anytime Women's Fitness, 24Hr Fitness Express, and 24hr Women's Workout**

*Licking County Court of Common Pleas, Case No. 12 CVO 281*

Steve Riffle operated health spas for women in the Licking County area. The Attorney General received consumer complaints after Riffle closed the facilities and failed to provide pro rata refunds to members. The Attorney General's investigation also revealed that Riffle operated his health spas while ignoring the requirements of the Prepaid Entertainment Contracts Act and CSPA. The Attorney General filed a lawsuit against Riffle on Feb. 29, 2012, after attempts to negotiate a resolution failed. Counts in the complaint included closing the facilities and failing to make refunds, failing to honor valid notices of cancellations, and other misrepresentations. The litigation concluded on Sept. 7, 2012, with a Final Judgment Entry and Order that finalized the court's default judgment awarded to the Attorney General on June 12, 2012. The entry included a declaratory judgment, a permanent injunction, \$1,943.79 for consumer damages, and a \$25,000 civil penalty.

**Auto Finance LLC/Auto Finance South LLC/Donald G. O'Connell/Christopher Allison**

*Franklin County Court of Common Pleas, Case No. 12CV004863*

Auto Finance and Auto Finance South LLC operated "buy here pay here" used car dealerships in Central Ohio. An Attorney General investigation revealed that the businesses had engaged in multiple violations of the CSPA and consumer financing laws. The businesses targeted low-income and vulnerable consumers. Financial paperwork was inadequate and illegal repossessions occurred. On April 17, 2012, the Attorney General filed a lawsuit against the businesses and their owners for violations of the CSPA, Retail Installment Sales Act, and Title Defect Rescission Law. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Philip J. Pierce, dba Automed.com**

*Cuyahoga County Court of Common Pleas, Case No. CV 12 796290*

Philip J. Pierce, doing business as Automed.com, is an Internet seller of motor vehicle parts. Pierce operates the unincorporated business out of Cleveland. Consumer complaints filed with the Attorney General and the Better Business Bureau demonstrated that Pierce routinely accepted money for parts and either failed to deliver the parts or, in some instances, delivered the wrong parts. The Attorney General filed a lawsuit on Nov. 28, 2012, for failure to deliver, in violation of the CSPA. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**The Beach at Mason Limited Partnership/Water Parks Inc./Cabana Equities Inc.**

*Hamilton County Court of Common Pleas, Case No. A1204177*

The Beach Waterpark near Cincinnati announced in March 2012 that it would not operate during the 2012 season, though it already had sold thousands of season passes for the year. Owners of the waterpark stated that they would not provide refunds to consumers who had purchased the season passes. As a result of the refusal to refund money prepaid by consumers, the Attorney General filed a lawsuit on May 25, 2012, alleging that the entities operating the waterpark had failed to deliver, in violation of the CSPA. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Best Choice Industries LLC, dba Best Choice Egress Windows/Daniel Perley Franklin County Court of Common Pleas, Case No. 12CV002295**

Best Choice Industries LLC, doing business as Best Choice Egress Windows, sold and installed basement egress windows. Sales occurred through door-to-door solicitations and Internet transactions. Consumers complained that windows were not delivered or that there were problems with the installation. The business advertised that it was accredited by the Better Business Bureau, when that was not the case. The Attorney General filed a lawsuit against the business and its owner on Feb. 22, 2012, for violations of the CSPA and Home Solicitation Sales Act. On Sept. 27, 2012, the Attorney General was awarded a default judgment, which included a declaratory judgment and permanent injunction. A damages hearing was held and the litigation concluded with a Dec. 27, 2012 Entry and Order Adopting Magistrate's Decision on Consumer Damages and Civil Penalties. The entry included \$12,894.24 for consumer damages and a \$55,000 civil penalty.

**Alexander N. Mitchell, dba Capital One Enterprises Inc., Franklin Financial Services, and Asset Recovery Specialist Inc.**

*Franklin County Court of Common Pleas, Case No. 12CV011309*

Alexander Mitchell operated a scam in which he promised to assist consumers in identifying and obtaining unclaimed funds. Instead, Mitchell obtained the funds held by governmental agencies and simply kept the money. He operated under several business names, including Capital One Enterprises, Franklin Financial Services, and Asset Recovery Specialist. The Attorney General initiated an investigation after consumers complained that they paid substantial fees for Mitchell's services but received nothing in return. The Attorney General filed a lawsuit on Sept. 7, 2012, for violations of the CSPA and Telephone Solicitation Sales Act. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties.

**Kenneth Culp, Denzil Culp, and Lorna Roberts, dba C&C Construction**

*Auglaize County Court of Common Pleas, Case No. 2012 CV 0032*

C&C Construction is an unincorporated Missouri business owned by Kenneth Culp, Denzil Culp, and Lorna Roberts. The case originated when the Auglaize County Sheriff's Office contacted the Attorney General regarding two consumer complaints it received against the business. Both complaints alleged that the business came to consumers' homes and informed them that it had leftover asphalt from a previous job and would give them good deals. Instead, the business charged consumers excessive prices for poor quality work. The Attorney General filed a lawsuit on Jan. 20, 2012, for violations of the CSPA and Home Solicitation Sales Act. The 10-count complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Steven Sigman, dba Company Express**

*Cuyahoga County Court of Common Pleas, Case No. CV 12 780062*

Steven Sigman, doing business as Company Express in the Cleveland area, operated websites offering “e-marketing systems” and “Multiple Income Stream Generators.” The Attorney General initiated an investigation in response to receiving more than 170 consumer complaints alleging failure to deliver pursuant to the offer. Total monetary loss to consumers exceeded \$500,000. Consumers alleged that they paid monthly fees and made additional cash advances in order to receive interest compounded daily at .75 to 1.25 percent. The investigation indicated that Sigman just kept the money. Almost all of the consumer complainants reside in Hungary. The Attorney General filed a lawsuit against Sigman on April 10, 2012, for violations of the CSPA. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Consumer Advocates Group Expert LLC/Advocates for Consumer Affairs Experts LLC/Ryan Zimmerman**

*Hamilton County Court of Common Pleas, Case No. A1208667*

Ryan Zimmerman, a California resident, operated two separate business operations that promised foreclosure prevention and loan modifications for consumers. Zimmerman promised he would prevent foreclosure actions and/or obtain favorable loan modifications for consumers. He charged large upfront fees, but consumers ended up receiving no benefits from the transactions. The Attorney General filed a lawsuit on Nov. 2, 2012, for violations of the CSPA, Debt Adjusters Act, and Telephone Solicitation Sales Act. Counts included failure to deliver, charging fees in excess of those permitted by law, and failure to register with the Attorney General as a telephone solicitor. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**CTI Group LLC**

*Delaware County Court of Common Pleas, Case No. 12 CVH 05 0505*

This California business used telemarketing to sell software designed to allow consumers to make their own securities transactions. Some consumers complained to the Attorney General that they spent significant money on the product but found it to be of no benefit. Others received telemarketing calls despite having their telephone numbers placed on the National Do Not Call Registry. Some of these consumers continued to receive the telemarketing calls even after making specific requests that the businesses cease the calls. The business also failed to register with the Attorney General as a telephone solicitor, despite being informed by the Attorney General of the requirement to register. The Attorney General filed a lawsuit against the business on May 8, 2012, for violations of the CSPA, Telephone Solicitation Sales Act, and Ohio Do Not Call law. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Steven DeMatteo, dba DeMatteo Stucco and Stone**

*Franklin County Court of Common Pleas, Case No. 12CV003266*

Steven DeMatteo operated an unregistered home improvement business under the name DeMatteo Stucco and Stone. Consumers complained to the Attorney General and the Better Business Bureau that DeMatteo took money and provided no work, or that the work done was of little or no value. The Attorney General filed a lawsuit on March 13, 2012, for violations of the CSPA, including failure to deliver, performing substandard work, and violations of the Deposits Rule. On July 18, 2012, a Default Judgment Entry and Order against defendant Steven DeMatteo was entered by the court. The case concluded on Sept. 7, 2012, with an Entry and Order Assessing Damages and Civil Penalties Against Defendant. The judgment included a declaratory judgment, a permanent injunction, \$7,260 in consumer

damages, and a \$25,000 civil penalty. Additionally, the Economic Crimes Unit worked with local prosecutors and law enforcement to secure a criminal indictment against Steven DeMatteo.

**FBK Products LLC/FBK Holdings LLC/Gary Kranz/Steven Kranz/Marc Rona**

*Franklin County Court of Common Pleas, Case No. 12CV004723*

The businesses used telemarketing to sell goods and services related to the maintenance of septic systems. It also sold service contracts for household goods. Consumers complained to the Attorney General that they received telemarketing calls despite having their telephone numbers placed on the National Do Not Call Registry. Some consumers continued to receive calls even after specifically requesting that the businesses cease their calls. The businesses also failed to register with the Attorney General as telephone solicitors, despite being informed by the Attorney General of the requirement to register. The Attorney General filed a lawsuit on April 13, 2012, against the businesses and their principals for violations of the CSPA, Telephone Solicitation Sales Act, and Ohio Do Not Call law. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Mark Liggett, dba Future Sound Inc. and Future Sound and Security**

*Jefferson County Court of Common Pleas, Case No. 12CV76*

Mark Liggett operated a security and audio system business under the names Future Sound Inc. and Future Sound Security. Neither business was incorporated. Consumers complained to the Attorney General that Liggett failed to deliver products or provided cheaper and defective products that were not what consumers ordered. The Attorney General filed a lawsuit on Feb. 16, 2012, for violations of the CSPA, including failure to deliver, Deposit Rule violations, making misleading statements, and misrepresenting the quality of goods. On Nov. 19, 2012, the litigation concluded with a Final Judgment Entry and Order awarding the Attorney General a default judgment as a sanction for the defendant's failure to comply with a previous court order to provide discovery to the Attorney General. The judgment included a declaratory judgment, a permanent injunction, \$12,988.97 for consumer damages, and a \$10,000 civil penalty.

**GlaxoSmithKline LLC**

*Lucas County Court of Common Pleas, Case No. CI0201206326*

This multistate investigation resulted from the improper marketing of Avandia, a diabetes drug. Avandia was promoted for a number of unapproved off-label purposes, and the Attorneys General alleged that GlaxoSmithKline engaged in unfair and deceptive practices by misrepresenting Avandia's cardiovascular risks and safety profile. The investigation resulted in a Nov. 15, 2012, lawsuit. An Agreed Entry and Final Judgment Order was submitted to the court the same day and was entered on Nov. 19, 2012. Ohio and 37 other states participated in the settlement, which contained broad injunctive relief and a \$90 million payment to the states. Ohio's share of the payment was \$3,011,168.96.

**Hastings Construction Co. LLC/Shawn Hastings**

*Franklin County Court of Common Pleas, Case No. 12CV013419*

Hastings Construction offered concrete installation and other home improvement services. The Attorney General initiated an investigation after 13 consumer complaints were filed with the Attorney General or the Better Business Bureau. Complaints alleged that the business failed to complete projects, performed work poorly, and that cracks in the concrete occurred within weeks of installation. After the business refused to correct the problems or honor its warranties, the Attorney General filed a lawsuit on Oct. 24, 2012, against Hastings

Construction and its owner. Allegations included numerous violations of the CSPA and Home Solicitation Sales Act. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Help Point Restoration LLC/Zuncare Restoration LLC/and James Urso, dba Help Point Restoration and Zuncare Restoration**

*Greene County Court of Common Pleas, Case No. 2012 CV 1258*

James Urso operated two businesses, Help Point Restoration and Zuncare Restoration, that targeted consumers whose homes sustained storm damage. The Attorney General investigated the businesses after seven consumers complained that they paid Urso substantial amounts of money and received nothing in return or that work provided was substandard. On Dec. 14, 2012, the Attorney General filed a lawsuit against Urso and the businesses, alleging violations of the CSPA and Home Solicitation Sales Act. Counts included failure to deliver, performing shoddy work, and failure to provide notice of cancellation rights. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties.

**Henderson Music Co., Inc.**

*Hamilton County Court of Common Pleas, Case No. A1202945*

Henderson Music conducted going-out-of-business sales and advertised pianos that were not available for purchase. It also advertised a distress sale for the purpose of relocating an outlet at another location without clearly disclosing that fact. Due to those violations and previous distress sale-related actions taken against Henderson Music, the Attorney General filed a lawsuit on April 17, 2012, for violations of the CSPA, including the Distress Sale Rule and the Bait Advertising Rule. A Consent Judgment Entry and Order that had been negotiated with Henderson Music prior to the filing was immediately submitted to the court for approval and was entered on April 18, 2012. The settlement included a permanent injunction, reinstated a previously suspended civil penalty of \$17,500, and assessed a new civil penalty of \$25,000, which was suspended on the condition of strict compliance with the terms of the Consent Judgment. Henderson Music paid the reinstated \$17,500 civil penalty.

**Janssen Pharmaceuticals Inc./Johnson & Johnson**

*Franklin County Court of Common Pleas, Case No. 12CV010992*

This multistate investigation involved the improper marketing of the antipsychotic drug Risperdal, which was promoted for a number of unapproved off-label purposes. The investigation resulted in the Attorney General filing a lawsuit on Aug. 30, 2012, alleging that Janssen promoted Risperdal for off-label uses to both geriatric and pediatric populations, targeting patients with Alzheimer's disease, dementia, depression, and anxiety, when these uses were not FDA-approved and Janssen had not established that Risperdal was safe and effective for these uses. An Agreed Entry and Final Judgment Order was immediately submitted to the court and was entered on Sept. 10, 2012. The settlement restricts Janssen from promoting Risperdal for non-FDA approved off-label uses and requires that it cease all false and misleading claims regarding the drug. Janssen admitted no wrongdoing in the settlement, but agreed to pay a record \$181 million to the states to fund consumer protection activities. Ohio's share of the payment was \$7,867,577.

**Ronald Denicola Jr., dba JR Computer Outlet**

*Warren County Court of Common Pleas, Case No. 12CV82328*

Robert Denicola operated an unincorporated computer sales and repair business under the name JR Computer Outlet. The Attorney General and the Better Business Bureau received consumer complaints claiming that the business charged for services not provided, failed to



provide proper estimates, and failed to disclose material terms. The Attorney General filed a lawsuit on June 21, 2012, for violations of the CSPA. Counts included Repairs or Services Rule violations, failure to deliver, and failure to register a business name with the Ohio Secretary of State. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

**K&R Marketing LLC, dba Fix My Mortgage Problem/Christopher Bray**

*Cuyahoga County Court of Common Pleas, Case No. CV 12 782342*

K & R Marketing operated a foreclosure rescue scam that primarily targeted out-of-state consumers. Consumers complained that the business promised to reduce their mortgage payments, but instead, consumers paid substantial down payments for the services and received no benefit. On May 10, 2012, the Attorney General filed a lawsuit against the business and its owner, Christopher Bray, for violations of the CSPA and Debt Adjusters Act. Specific counts included failure to deliver and charging fees in excess of those permissible by law. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Keep it Moving Auto Inc./Ronnie Simmons Jr./Chester Leonard**

*Portage County Court of Common Pleas, Case No. 2012CV442*

Keep it Moving Auto Sales is a “buy here pay here” used car dealership operating in Northeast Ohio. An Attorney General investigation revealed that the business had engaged in multiple violations of the CSPA and consumer financing laws. The business targeted low-income and vulnerable consumers. Financial paperwork was inadequate and illegal repossessions occurred. On April 18, 2012, the Attorney General filed a lawsuit against the business, its owner, and a salesman for violations of the CSPA, Retail Installment Sales Act, Odometer Rollback Act, and the Title Defect Rescission Law. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Layaway Express LLC/Stacy A. Perry**

*Clermont County Court of Common Pleas, Case No. 2012 CVH 1834*

Stacy Perry operated an Internet layaway business under the names Layaway Express and 123 Layaway. His business model was to work out a layaway plan for whatever product a consumer wanted to purchase, in most cases products that were sold by other businesses. Consumers complained to the Attorney General and the Better Business Bureau that payment plans were established and that consumers paid money into the layaway plans, but no products were ever received and payments were not refunded. The Attorney General filed a lawsuit on Sept. 19, 2012, for violations of the CSPA and the layaway provisions of the Retail Installment Sales Act. Specific counts included failure to deliver, failure to register a business name with the Secretary of State, and failure to provide refunds for canceled layaway plans. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

**Kevin Hunter, dba Kelvin Hunter and Kevon Hunter**

*Hamilton County Court of Common Pleas, Case No. A 1206576*

Kevin Hunter operated a Craigslist scam in which he sold items to consumers but did not deliver anything. Hunter posted listings to sell specialty tires and rims, among other items, and required consumers to pay through wire transfers. An investigation revealed that at least 18 consumer victims received nothing from Hunter and were not able to obtain refunds. The Attorney General filed a lawsuit against Hunter on Aug. 17, 2012, for violations of the CSPA. Counts included failure to deliver, selling goods without possessing them, and entering into

consumer transactions while knowing that consumers would not benefit from the transactions. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

**Joseph Western and Natasha Western, dba J&J Asphalt Paving and Seal Coating**

*Franklin County Court of Common Pleas, Case No. 12CV001969*

Joseph and Natasha Western operated an asphalt paving business under the name J&J Asphalt Paving and Seal Coating. The business solicited consumer transactions throughout Central Ohio. Consumers routinely were told the business had asphalt left over from previous jobs and consumers would be given a good deal. Instead, work was incomplete or poorly done. After receiving 22 consumer complaints against the business, the Attorney General filed a lawsuit on Feb. 15, 2012, for violations of the CSPA and the Home Solicitation Sales Act. Specific counts included providing substandard work, failing to honor warranties of merchantability, and failing to provide consumers with proper notice of their three-day right to cancel the transaction. The case concluded with a Consent Judgment Entry and Order entered on Oct. 30, 2012. The settlement included a declaratory judgment, a permanent injunction, and a \$60,000 civil penalty suspended on the condition that the Westerns no longer act as suppliers in consumer transactions in Ohio. Consumer restitution was not addressed in the settlement because of the defendants' bankruptcy discharges.

**Making Home Affordable**

*Franklin County Court of Common Pleas, Case No. 12CV014948*

Making Home Affordable operated foreclosure rescue scams under a number of different names. It led consumers to believe that Making Home Affordable was affiliated with the U.S. Department of Housing and Urban Development (HUD) or the consumers' financial institutions. Consumers paid large upfront fees but received no benefits from the transactions. The business even sent consumers bogus documents that appeared to be loan modifications. The investigation identified 25 Ohio victims with losses totaling approximately \$75,000. The Attorney General filed a lawsuit on Dec. 5, 2012, for violations of the Debt Adjusters Act and CSPA. Counts included charging excessive fees and failure to deliver. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

**Murphy & Son Inc.**

*Cuyahoga County Court of Common Pleas, Case No. CV 12 775325*

Murphy & Son is a home improvement business operating in the Cleveland area. The company has a history of generating consumer complaints to the Attorney General and the Better Business Bureau. Informal efforts to change the company's business practices in order to eliminate the complaints were unsuccessful, and consumer complaints consistently alleged shoddy work and a refusal to correct it. Murphy & Son also did not secure necessary licenses and permits before doing work. The Attorney General filed a lawsuit on Feb. 7, 2012, for unfair and deceptive acts and practices in violation of the CSPA. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Thomas Carr and Juanita Carr, dba My Fence Project**

*Lorain County Court of Common Pleas, Case No. 12CV178022*

Thomas and Juanita Carr operated a home improvement business under the name My Fence Project. Consumers complained to the Attorney General that the business failed to deliver contracted-for services or that it provided substandard work. The Attorney General filed a lawsuit on Oct. 1, 2012, for violations of the CSPA. Counts included failure to deliver,

performing in an unworkmanlike manner, and Deposit Rule violations. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

**Christopher Rojas, dba National Juris Solutions, et al.**

*Cuyahoga County Court of Common Pleas, Case No. CV 12 780588*

Christopher Rojas operated foreclosure rescue scams out of California under a number of different names, including National Juris Solutions. The Attorney General opened an investigation into his business practices after Ohio consumers alleged that they paid Rojas substantial amounts of money to reduce their mortgage payments but received nothing of benefit from the transactions. Rojas routinely changed his business names when consumer complaints started to appear, then proceeded to operate the same scam under the new business names. The Attorney General filed a lawsuit against Rojas on April 17, 2012, for violations of the CSPA and Debt Adjusters Act. A default judgment was entered on Nov. 2, 2012, after Rojas failed to defend the case. The Attorney General was awarded a declaratory judgment, a permanent injunction, \$48,141.33 for consumer damages, and a \$125,000 civil penalty.

**Nelson Gamble & Associates/Jackson Hunter Morris & Knight LLP/Jeremy Nelson**

*Franklin County Court of Common Pleas, Case No. 12CV003049*

Nelson Gamble & Associates and Jackson Hunter Morris & Knight LLP solicited consumers to purchase their debt settlement services. The owner of the businesses, Jeremy Nelson, has a history of operating debt settlement scams. Consumers complained that the businesses failed to deliver the promised debt settlement services. Nelson, who is not a lawyer, represents that these businesses are law firms. Consumers paid significant money to the defendants, but nothing was done to lessen their debts. On March 8, 2012, the Attorney General filed a lawsuit against the businesses and Nelson for violations of the CSPA and Debt Adjusters Act. Specific counts included failure to deliver, charging improper fees, and making other misrepresentations. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

**New Beginnings Enterprises Inc.**

*Mahoning County Court of Common Pleas, Case No. 12 CV 599*

New Beginnings Enterprises solicits magazine subscription sales through door-to-door transactions. The Attorney General and the Better Business Bureau received more than 100 consumer complaints alleging that the business failed to deliver the magazines consumers purchased. On Feb. 28, 2012, the Attorney General filed a lawsuit for violations of the CSPA and Home Solicitation Sales Act. Specific counts included failure to deliver and failure to honor cancellation requests. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Novus North LLC/Apply Knowledge LLC/VI Education LLC**

*Clark County Court of Common Pleas, Case No. 12 CV 1172*

The businesses, located in Utah, sold business opportunity plans to Ohio residents but failed to comply with Ohio law. They operated as affiliates or common enterprises in selling a program to Ohio purchasers to develop their own Internet businesses. Purchasers complained to the Attorney General that sales representatives misrepresented that purchasers could recover their initial investment in a few months and earn \$3,000 to \$10,000 per month working no more than 10 hours per week. The average cost of the business opportunity was \$5,000. When purchasers tried to cancel the transactions, they were ignored, and refunds were not provided. The Attorney General filed a lawsuit against the

businesses on Nov. 15, 2012, for violations of Ohio's Business Opportunity Purchaser's Protection Act, Telephone Solicitation Sales Act, and Do Not Call law. The action was part of "Operation Lost Opportunity," a nationwide enforcement sweep of business opportunity cases led by the Federal Trade Commission. The Attorney General's complaint seeks a declaratory judgment, a permanent injunction, purchaser damages, civil penalties, and attorney fees. The case is pending.

**Pfizer Inc.**

*Franklin County Court of Common Pleas, Case No. 12CV015188*

This multistate investigation involved the improper marketing of the drugs Zyvox and Lyrica, which were deceptively marketed to promote off-label purposes. The investigation resulted in the filing of a lawsuit on Dec. 12, 2012. An Agreed Entry and Final Judgment Entry was submitted to the court at the time the lawsuit was filed and was entered on Dec. 17, 2012. The agreement contained strong injunctive relief, including prohibiting Pfizer from promoting any product for off-label use. Ohio was joined by 32 other states in the \$42.9 million settlement. Ohio's share of the settlement was \$1,531,347.

**Platinum Protection LLC**

*Franklin County Court of Common Pleas, Case No. 12CV007318*

Platinum Protection is a Utah-based home security system seller. The Attorney General initiated an investigation after receiving more than 75 consumer complaints alleging a variety of unfair and deceptive practices in the sale of the security systems. Common themes in the complaints included that the business misrepresented an affiliation with the consumers' current security companies, made various price and installation misrepresentations, and failed to comply with home sales cancellation requirements. The Attorney General filed a lawsuit on June 6, 2012, alleging multiple violations of the CSPA and Home Solicitation Sales Act. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

**The Pool Man Inc./John Gueli Jr.**

*Franklin County Court of Common Pleas, Case No. 12CV004458*

The business sold, installed, and repaired swimming pools in the Central Ohio area. The Attorney General initiated an investigation after consumer complaints revealed that the business was failing to deliver some services and providing poor quality services in other instances. After making repeated, unsuccessful attempts to resolve the consumer complaints with the business, the Attorney General filed a lawsuit on April 9, 2012, alleging violations of the CSPA. The owner of the company, John Gueli Jr., was named as an individual defendant. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Brandon J. Troxell, dba Precision Swimming Pools and Precision Pools**

*Clermont County Court of Common Pleas, Case No. 2012 CVH2244*

Brandon Troxell operated a swimming pool business under the names Precision Swimming Pools and Precision Pools. He advertised a variety of pool-related services, including installation and repair. Consumers complained to the Attorney General that Troxell accepted substantial sums of money upfront and did no work or provided partial completion and poor work. The Attorney General filed a lawsuit on Nov. 20, 2012, for violations of the CSPA, including failure to deliver and performing substandard work. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Regency Window Corporation/HomeEnergy MD**

*Summit County Court of Common Pleas, Case No. 2012 06 3306*

The entities operated Regency Windows in Twinsburg, Ohio, selling windows and related products and services to consumers in Northeast Ohio. The business closed its doors in January 2012. The Attorney General received more than 200 consumer complaints claiming failure to deliver windows that were at least partially paid for or expressing concern over honoring warranties. After the business refused to make consumer restitution, the Attorney General filed a lawsuit on June 6, 2012. Counts included failure to deliver and entering into transactions while knowing consumers would not benefit. The Attorney General filed a motion for attachment at the same time as the lawsuit, resulting in the attachment of defendants' bank accounts. The lawsuit concluded with an Agreed Consent Judgment Entry and Order entered on Oct. 12, 2012. The entry included a declaratory judgment, a permanent injunction, \$28,624 or the aggregate amounts remaining in the attached bank accounts for consumer damages, and a \$100,000 civil penalty suspended on the condition of full compliance with the terms of the settlement.

**Rob's Cleaning Service LLC/Robert Kimberly**

*Franklin County Court of Common Pleas, Case No. 12CV004350*

Rob's Cleaning Service sold its ventilation cleaning and repair services through a bait-and-switch scheme. It used advertisements for low-price vent cleaning services and regularly upsold additional, more expensive services to consumers, usually costing many times more than the prices listed in advertisements. The business also regularly used scare tactics to induce consumers to pay large sums of money for mold removal. The Attorney General filed a lawsuit on April 5, 2012, against the business and its owner for violations of the CSPA and Home Solicitation Sales Act. Allegations included bait advertising, misrepresenting the need for services, misrepresenting prices, shoddy work, and failing to provide consumers with the required three-day right to cancel. The case concluded with a June 12, 2012, Agreed Consent Judgment Entry and Order. The settlement included a declaratory judgment, a permanent injunction, \$7,500 for consumer damages, and a \$25,000 payment to the Consumer Protection Enforcement Fund, with \$22,500 suspended on the condition of strict compliance with the injunctive provisions.

**Royal Oak Financial Services Inc., dba Collection & Recovery Bureau**

*Lucas County Court of Common Pleas, Case No. CIO201205440*

Royal Oak Financial Services Inc. operated as a collection agency under the trade name Collection & Recovery Bureau (CRB). Based in Sylvania, Ohio, CRB specialized in buying credit card chargebacks, bad check drafts, 900-number chargebacks, and direct bills for Internet and telephone transactions. The Attorney General opened an investigation after receiving more than 200 consumer complaints against the debt collector. The majority of complaints involved attempts to collect debt that consumers disputed. CRB typically refused to provide consumers with proof or validation of the debts. The Attorney General filed a lawsuit on Sept. 20, 2012, for violations of the CSPA and the Fair Debt Collection Practices Act. The complaint seeks a declaratory judgment, a permanent injunction, consumer damages, and civil penalties. The case is pending.

**Joshua Salyers/Salyers Complete Contracting LLC**

*Hamilton County Court of Common Pleas, Case No. A 1201213*

Joshua Salyers operated a roofing business under the name Salyers Complete Contracting LLC. The company name had been registered with the Ohio Secretary of State, but it was dissolved in December 2011. The Attorney General initiated an investigation after consumers filed 16 complaints with the Attorney General or the Better Business Bureau.

Seven of the complaints involved taking money and providing no work, resulting in more than \$40,000 in consumer losses. The other consumer complaints alleged shoddy work. The Attorney General filed a lawsuit on Feb. 15, 2012, for violations of the CSPA. The litigation concluded on June 6, 2012, when the court adopted the magistrate's decision awarding damages pursuant to the March 26, 2012, Default Judgment Entry. The Attorney General was awarded a declaratory judgment, a permanent injunction, \$71,573.06 for consumer damages, and a \$100,000 civil penalty. In addition to the section's civil case, the Economic Crimes Unit worked with the Hamilton County prosecutor and law enforcement to secure a criminal indictment against Joshua Salyers, who pleaded guilty.

**Senior Solutions of Ohio LLC/Willis Smith**

*Fairfield County Court of Common Pleas, Case No. 12CV1167*

Senior Solutions of Ohio purported to provide assistance to families in regard to Medicaid eligibility issues, nursing home applications, long-term care planning, estate planning, and veterans' benefits. In reality, the business accepted large sums of money for these services and then provided no assistance to consumers. The Attorney General filed a lawsuit on Oct. 30, 2012, against the business and its owner alleging violations of the CSPA. Counts included failure to deliver and various unconscionable acts and practices. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

**The Serenity Group, dba Floral Hills Memory Gardens/Ronald Downey/Joseph Miller**

*Ross County Court of Common Pleas, Case No. 12CI000040*

The Serenity Group, doing business as Floral Hills Memory Gardens, operated cemeteries in Chillicothe and Circleville. Consumers paid the business in advance for grave markers, but the markers were not delivered and consumers did not receive refunds of the money they had paid. On May 2, 2011, the Attorney General entered into an Assurance of Voluntary Compliance with the business and its principals to address the failure to deliver grave markers. Consumer complaints known at that time were resolved, but the business failed to live up to obligations to also resolve new consumer complaints received subsequent to the Assurance of Voluntary Compliance. As a result, the Attorney General filed a lawsuit on Jan. 24, 2012, against the business and its owners for violations of the CSPA. The lawsuit seeks declaratory and injunctive relief, consumer restitution, and civil penalties. The case is pending.

**Skechers USA Inc.**

*Franklin County Court of Common Pleas, Case No. 12CV006275*

The case resulted from a 45-state investigation, led by Ohio and Tennessee, into the marketing claims made by Skechers for the health benefits of its rocker-bottom shoe products, including Shape-ups, Tone-ups, and the Resistance Runner. The investigation revealed that Skechers represented, without adequate support, that its rocker-bottom products helped consumers lose weight, tone muscles, improve circulation, and improve posture. As a result of the investigation, the Attorney General filed a lawsuit on March 16, 2012. An Agreed Entry and Final Judgment Order was immediately submitted to the court and was entered on May 22, 2012. The settlement was reached in conjunction with a settlement by the company, the Federal Trade Commission (FTC), and a private class action to resolve the same allegations. The FTC and private-class settlement provided nearly \$40 million in consumer restitution. The state settlement contains strong injunctive relief prohibiting the company from making benefit claims without proper substantiation. The multistate settlement contains a \$5 million payment to the group. Ohio's share of the payment is \$156,050.

**William Adair III, dba Superior Construction**

*Hamilton County Court of Common Pleas, Case No. A 1206190*

William Adair operated an unregistered home improvement business under the name Superior Construction in the Southwest Ohio area. Consumers complained to the Attorney General that they entered into contracts for home improvement services that were performed in a substandard manner or were not completed. Homes were left in disarray and in worse condition than when Adair was hired, requiring additional payments to other businesses to properly perform the work. The Attorney General filed a lawsuit on Aug. 3, 2102, for violations of the CSPA and Home Solicitation Sales Act. Counts included failure to deliver, performing shoddy work, and failing to provide proper notice of cancellation rights. The litigation concluded on Dec. 4, 2012, with an Entry and Order Adopting Magistrate's Decision that awarded the Attorney General a default judgment. The entry included a declaratory judgment, a permanent injunction, \$39,653 for consumer damages, and a \$50,000 civil penalty.

**Unmistakably Premier Homes/Stephen M. Kovack**

*Medina County Court of Common Pleas, Case No. 12CIV1691*

Unmistakably Premier Homes was a home builder in Northeast Ohio that had been in business for approximately 20 years before running into financial problems. Consumers complained to the Attorney General that they paid substantial deposits for new homes that were not completed and that the business did not refund the money they paid. Other consumers claimed that the new homes were poorly built and that warranties were not honored. On Nov. 20, 2012, the Attorney General filed a lawsuit against the business and its owner for violations of the CSPA. The lawsuit seeks a declaratory and injunctive relief, consumer restitution, and civil penalties. The case is pending.

**Larry Foster, dba Water's Edge, D.C Water Solution, Natural Flow Water Solutions, and Water Pro**

*Franklin County Court of Common Pleas, Case No. 12CV010630*

Larry Foster sold high-priced water filtrations systems through a number of unincorporated businesses. After consumers filed a substantial number of complaints against the businesses with the Attorney General and the Better Business Bureau, the Attorney General initiated an investigation and found that Foster failed to deliver the systems or provided systems that did not operate as guaranteed. He refused to provide refunds to consumers. On Aug. 22, 2012, the Attorney General filed a lawsuit against Foster for violations of the CSPA, including failure to deliver, failure to honor warranties, and shoddy work. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

**Weather Guard Exteriors LLC/Justin Ryan Ward**

*Cuyahoga County Court of Common Pleas, Case No. CV 12 796592*

Weather Guard Exteriors was a home improvement business that operated as a "storm chaser" in Ohio and other states. Consumers complained to the Attorney General that the business kept deposit money and did no work or performed substandard work and refused to repair it. Consumer loss exceeded \$25,000. On Nov. 30, 2012, the Attorney General filed a lawsuit against the business and its owner for violations of the CSPA. Counts included failure to deliver and performing services in an unworkmanlike manner. Ward also was convicted of theft violations in Cuyahoga County related to similar consumer complaints. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

**Webb Contracting LLC/Brett Webb**

*Franklin County Court of Common Pleas, Case No. 12CV003014*

This home improvement business provided basement remodeling services in the Central Ohio area. The Attorney General received four consumer complaints, all with significant losses ranging from \$7,000 to \$19,000. Two of the complainants paid the business a total of nearly \$20,000 but received nothing in return. The Attorney General filed a lawsuit on March 8, 2012, for violations of the CSPA and Home Solicitation Sales Act. On Aug. 27, 2012, the court issued a Default Judgment Entry and Order against the defendants. It included a declaratory judgment and a permanent injunction. On Oct. 30, 2012, the court adopted the magistrate's decision on damages and awarded \$43,928 for consumer restitution and assessed a \$100,000 civil penalty against the defendants. The Economic Crimes Unit also worked with local prosecutors and law enforcement to secure a criminal indictment against Brett Webb.

**WTF Motorsports Inc./Columbus Cycle/Christopher Haehn dba Columbus Cycle, and Columbus Scooter & Cycle Outlet**

*Franklin County Court of Common Pleas, Case No. 12CV002891*

WTF Motorsports Inc. and Christopher Haehn, doing business as Columbus Scooter & Cycle Outlet and Columbus Cycle, sold and repaired motorcycles, scooters, and ATVs. Extended service contracts were included in some of the sales. The business failed to deliver goods and services and refused to honor warranty terms. The Attorney General filed a lawsuit on March 6, 2012, for violations of the CSPA. Specific counts included failure to deliver, Deposits Rule violations, failure to honor warranties, and making false and misleading statements. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

**OTHER JUDGMENTS**

**American Residential Law Group Inc./Oscar Estevez/Joel Jacobi**

*Franklin County Court of Common Pleas, Case No. 11 CVH 08 10169*

American Residential Law Group, a Florida business, operated as a typical foreclosure rescue company that solicited Ohio consumers with promises of saving consumers' homes and reducing their mortgages. Instead, consumers paid substantial fees, but received nothing of benefit and did not receive any refunds. On Aug. 16, 2011, the Attorney General filed a lawsuit against the business and its owners, Oscar Estevez and Joel Jacobi, alleging violations of the CSPA and Debt Adjusters Act. On July 20, 2012, a default judgment as a sanction was obtained against the individual defendants for their failure to obey a court order to provide discovery and against the company for its failure to defend the lawsuit. The Decision and Default Judgment Entries both included a declaratory judgment, a permanent injunction, \$27,725 for consumer restitution, and a \$25,000 civil penalty.

**Backyard Oasis LLC/Stephen Ventre**

*Delaware County Court of Common Pleas, Case No. 10 CVH 04 0607*

The business failed to deliver hot tubs and related goods and services. The Attorney General filed a lawsuit on April 16, 2010, against the company and its owner, Stephen Ventre, who also was indicted in Delaware County for theft violations related to the hot tub business. The Attorney General had opened an investigation in response to consumer complaints that reported approximately \$50,000 in money owed to consumers. The lawsuit alleged violations of the CSPA and Home Solicitation Sales Act. Specific counts included failure to deliver, Deposit Rule violations, and failure to provide proper notices of cancellation to the consumers. The litigation concluded on Feb. 14, 2012, through a Consent Judgment and



Agreed Entry and Order Against Defendants Backyard Oasis LLC and Stephen R. Ventre. The settlement included declaratory and injunctive relief, \$9,467.86 in consumer restitution (additional restitution was obtained in the criminal case), plus a \$50,000 civil penalty, and \$2,500 for costs that were suspended on the condition of full compliance with the terms of the agreement.

**Capital Payment Systems LLC/Banctech Processors Inc./Electronic Check Corp./Bruce C. Woods/Ali Nakhai**

*Franklin County Court of Common Pleas, Case No. 08 CVH 03 7234*

This case was brought as part of "Operation Tele-PHONEY," a Federal Trade Commission, multistate telemarketing fraud sweep. The Attorney General filed a lawsuit against Capital Payment Systems on May 16, 2008. Banctech Processors, Electronic Check Corp., and company principals also were named as defendants. Capital Payment Systems was located in Texas. The case alleged violations of Ohio's CSPA and Telephone Solicitation Sales Act related to the facilitation of telemarketing fraud by payment processors. On Feb. 10, 2012, the court awarded the Attorney General a summary judgment against defendants Banctech Processors, Bruce Wood, and Ali Nakhai. Default judgments previously had been awarded against corporate defendants Capital Payment Systems and Electronic Check Corp. The court adopted the summary judgment decision on Oct. 17, 2012, awarding the Attorney General a declaratory judgment, a permanent injunction, \$359,090.98 in consumer restitution, and a \$75,000 civil penalty.

**Community of Faith Christian School/Jeffrey Sanders**

*Cuyahoga County Court of Common Pleas, Case No. CV 11 748819*

Consumers complained to the Attorney General that the school and its owner, Jeffrey Sanders, directly misrepresented the benefits of the school's diploma, including that it would be accepted by community colleges and the City of Cleveland. The Attorney General filed a lawsuit on Feb. 17, 2011, for unfair, deceptive, and unconscionable acts in violation of the CSPA. Counts included misrepresenting the benefits of the education and entering into transactions while knowing that students would not receive substantial benefits. The litigation concluded on April 23, 2012, with a Default Judgment Entry that included a declaratory judgment, a permanent injunction, \$9,360 for consumer damages, a \$75,000 civil penalty, and \$4,895 for costs.

**Anthony Otworth, dba Custom Touch Remodel**

*Franklin County Court of Common Pleas, Case No. 10 CVH 04 6124*

This home improvement case involved failure to deliver and poor workmanship allegations. Anthony Otworth owned and operated the unincorporated business. In their complaints, consumers alleged that they paid deposits but no work was done, or that the work was performed so poorly that they needed to pay another contractor to correct the work. On April 21, 2010, the Attorney General filed a lawsuit for violations of the CSPA and Home Solicitation Sales Act. On April 18, 2011, the court issued an Order and Entry granting summary judgment to the Attorney General and awarding various relief. The award was revised through an Aug. 6, 2012, Consent Judgment Entry and Order after Otworth received a bankruptcy discharge. The Consent Judgment included a declaratory judgment, a permanent injunction, and a \$25,000 civil penalty.

**Mahmoud Elshistawi, dba Egyptian Cotton Warehouse**

*Warren County Court of Common Pleas, Case No. 11CV 80641*

This business engaged in the online sale of home linens and bedding products. The company name was not registered with the Ohio Secretary of State. Consumers complained that they ordered and paid for products they never received or that the linens they received were of lesser quality than represented on the website. On Oct. 3, 2011, the Attorney General filed a lawsuit against Elshistawi for violations of the CSPA. The case was settled with a May 23, 2012, Consent Judgment Entry and Order. It included a permanent injunction, \$2346.46 in consumer restitution, and a \$10,000 civil penalty, with \$9,000 suspended on the condition of full compliance with the terms of the settlement.

**Andrea L. West and George W. West, dba Estate Planning Paralegal Services**

*Franklin County Court of Common Pleas, Case No. 10 CVH 08 12416*

This business held itself out to be "Medicaid Specialists" able to assist consumers with the Medicaid eligibility process. Senior citizens were charged \$2,000 to \$5,000 in fees, but did not receive the promised services. Some consumers gave the suppliers important financial documents that were not returned. On Aug. 23, 2010, the Attorney General filed a lawsuit against the principals of the business, Andrea and George West, alleging violations of the CSPA and Home Solicitation Sales Act. Counts included failure to deliver, misrepresentation of sponsorship or affiliation, failure to register with the Ohio Secretary of State, and failure to provide a notice of cancellation form. Default judgments were entered against Andrea and George West, respectively, on June 8, 2011, and Nov. 30, 2010, and included declaratory judgments and permanent injunctions. The case concluded with a Decision and Entry adopting the decision of the magistrate entered on March 21, 2012. The judgment included consumer restitution of \$87,328 and a \$100,000 civil penalty.

**Family Paving & Cement LLC/Alfred Earl Edwards**

*Cuyahoga County Court of Common Pleas, Case No. CV 11 767525*

Consumers complained that this home improvement business failed to complete work or that it provided substandard services. An investigation revealed that proper permits to perform the work were not obtained, and on Oct. 25, 2011, the Attorney General filed a lawsuit against the business and its owner for violations of the CSPA. The litigation concluded with a Default Judgment Entry and Order entered on March 8, 2012. It included a declaratory judgment, a permanent injunction, \$95,554.50 in consumer damages, and a \$175,000 civil penalty.

**Fastrack Construction/Mark Holbrook**

*Franklin County Court of Common Pleas, Case No. 11 CVH 08 10427*

The Attorney General opened an investigation into the business practices of this home improvement company after receiving consumer complaints alleging failure to deliver services. One of the complaints exceeded \$18,000 in damages. The investigation also revealed that Mark Holbrook, the owner of the business, had his electrical license revoked by the Department of Commerce yet continued to advertise his services on Craigslist as a licensed electrician. On Aug. 22, 2011, the Attorney General filed a lawsuit against the business and Holbrook for violations of the CSPA and the Home Solicitation Sales Act. Specific counts included failure to deliver, Deposit Rule violations, failure to register a business name, and failure to provide a notice of cancellation. The litigation concluded with a Judgment Entry Granting Plaintiff's Motion for Default Judgment entered on May 29, 2012. The Attorney General was awarded a declaratory judgment, a permanent injunction, \$11,400 in consumer restitution, and a \$50,000 civil penalty.

**Freedom Equity Savings LLC**

*Franklin County Court of Common Pleas, Case No. 10 CVH 06 9019*

Freedom Equity Savings was a Dublin, Ohio, company that did business in Ohio and nine other states. It used a website and telephone solicitations to entice consumers to pay up to \$3,250 for its foreclosure rescue program. Promised services were never delivered despite claims that the company could arrange loan modifications that would reduce consumers' monthly payments. On June 17, 2010, the Attorney General filed a lawsuit alleging violations of the CSPA, Debt Adjuster Act, and Telephone Consumer Protection Act. The litigation concluded with a Final Judgment Entry and Order entered on Dec. 12, 2012. The entry was made pursuant to a previous summary judgment and other rulings the court issued in favor of the Attorney General. It included a declaratory judgment, a permanent injunction, \$59,160.98 for consumer damages, and a \$75,000 civil penalty.

**Glory Auto Sales/Cedric Gray**

*Franklin County Court of Common Pleas, Case No. 11 CVH 07 8256*

The Attorney General opened an investigation into the business practices of Glory Auto Sales after the Attorney General continued to receive consumer complaints related to the failure to timely deliver motor vehicle titles. The investigation revealed a pattern of problems related to the sale of motor vehicles, including Title Defect Rescission, odometer disclosure, and financing violations. On July 6, 2011, the Attorney General filed a lawsuit against the business and its owner, Cedric Gray, alleging violations of the CSPA, the Retail Installment Sales Act, the Odometer Rollback and Disclosure Act, and the Certificate of Motor Vehicle Title Law. The litigation concluded with an Agreed Judgment Entry and Order entered on Sept. 10, 2012. The settlement incorporated the declaratory judgment and permanent injunction awarded to the Attorney General in a summary judgment previously granted by the court. New relief included \$18,536.38 in consumer restitution, a \$50,000 civil penalty suspended on the condition of full compliance with the terms of the settlement, and \$5,000 for investigative costs.

**Hometown Improvement Inc./Richard K. Hatfield**

*Franklin County Court of Common Pleas, Case No. 10 CVH 03 5047*

Hometown Improvement was a Central Ohio home improvement company owned and operated by Richard K. Hatfield. The Attorney General opened an investigation after receiving consumer complaints alleging failure to deliver goods and services, failure to deliver rebates, and shoddy workmanship. On March 31, 2010, the Attorney General filed a lawsuit against the business and Hatfield for violations of the CSPA. Specific counts included failure to deliver and providing substandard work in consumer transactions. The litigation concluded with an Agreed Consent Judgment Entry and Order entered on Jan. 3, 2012. It included a declaratory judgment, a permanent injunction, \$15,000 in consumer restitution, a \$50,000 civil penalty assessed against the business, and \$10,000 in attorney fees and costs assessed to Hatfield, with \$9,000 suspended on the condition of full compliance with the terms of the settlement.

**Home Improvement Terrance King LLC/Terrance King**

*Franklin County Court of Common Pleas, Case No. 11 CVH 08 9717*

This business provided substandard work and refused to correct the problems. Consumers complained to the Attorney General that work on their roofs caused interior damage to their homes and that painting and siding work was not done properly. In addition to the poor work, consumer complaints also revealed that the business ignored the Home Solicitation Sales Act and local licensing requirements. The Attorney General filed a lawsuit against the business and its owner on Aug. 4, 2011, for violations of the CSPA and Home Solicitation

Sales Act. The litigation concluded with an Agreed Consent Judgment Entry and Order entered on Nov. 16, 2012. It included a declaratory judgment, a permanent injunction, \$9,279 for consumer restitution, and a \$5,721 payment to the Consumer Protection Enforcement Fund.

**Nicholas Lamb**

*Franklin County Court of Common Pleas, Case No. 11 CVH 07 8393*

An investigation was opened to examine the Internet-selling activities of this individual related to his numerous Craigslist postings. Consumers complained that they responded to offers to buy video game systems, video games, phones, and phone cards. They made purchases but did not receive the products or any response from Lamb once they wired money via Western Union or MoneyGram. On July 7, 2011, the Attorney General filed a lawsuit for violations of the CSPA. The case concluded on Jan. 10, 2012, with an Entry and Decision Adopting Magistrate's Decision on Consumer Damages and Civil Penalties. The Attorney General was awarded a declaratory judgment, a permanent injunction, \$4,684 for consumer damages, and a \$150,000 civil penalty.

**Leak Stoppers/Charles E. Moses/Christopher Bailey/Jennifer Moses**

*Cuyahoga County Court of Common Pleas, Case No. CV 11 763251*

The Attorney General initiated an investigation into the business practices of Leak Stoppers after receiving six consumer complaints alleging failure to deliver or shoddy workmanship. Refunds were promised but never received. On Aug. 30, 2011, the Attorney General filed a lawsuit against the Cleveland-area roofing company and its operators for violations of the CSPA. The case was settled with a Consent Judgment and Agreed Final Entry and Order entered on Aug. 24, 2012. The settlement included a declaratory judgment, a permanent injunction, \$18,174 for consumer restitution, and a \$25,000 civil penalty suspended on the condition of full compliance with the terms of the settlement. In addition to the civil case, the Economic Crimes Unit worked with local prosecutors and law enforcement to secure criminal indictments against the individuals involved in this case.

**Modification Group LLC/Robert Walker**

*Cuyahoga County Court of Common Pleas, Case No. CV 11 754742*

The Attorney General initiated an investigation into the business practices of this foreclosure rescue company based on a high volume of consumer complaints filed with the Attorney General and the Better Business Bureau. The investigation revealed that the Modification Group was a typical foreclosure rescue business that promised to work with consumers' lenders and arrange lower payment schedules in order to save consumers' homes from foreclosure. The services ultimately provided no benefit to the consumers, who also lost the initial fees paid to the Modification Group, usually about \$2,000. The Attorney General filed a lawsuit on May 9, 2011, against the business and its director, Robert Walker. It alleged violations of the CSPA, Debt Adjusters Act, Telephone Solicitation Sales Act, and Credit Services Organization Act. The case concluded with an Agreed Consent Judgment Entry and Order entered on April 9, 2012, which included a declaratory judgment, a permanent injunction, \$338,484 for consumer damages, and a \$100,000 civil penalty, to be suspended in the event of a bankruptcy action by Walker.

**Nation's Construction LLC, dba Columbus Fire Repair/William Bridge III**

*Franklin County Court of Common Pleas, Case No. 09 CVH 11 17743*

Nation's Construction was a fire repair contractor that did business as Columbus Fire Repair. The Attorney General opened an investigation in response to consumer complaints alleging that the business arrived at homes shortly after they received extensive fire damage, entered

into contracts to repair the damaged homes, and performed only minimal work. The business ended up keeping the insurance money while leaving homes in a state of disarray. On Nov. 30, 2009, the Attorney General filed a lawsuit against the business and its owner for violations of the CSPA. The counts included failure to deliver, shoddy workmanship, and misleading statements and representations. On April 12, 2012, the court adopted the magistrate's decision that awarded the Attorney General relief as a result of a previously obtained default judgment issued as a sanction by the court. The Attorney General was awarded a permanent injunction, consumer damages of \$255,687.46, and a \$125,000 civil penalty.

**Northeast Electronics/Carl Chuppa III**

*Cuyahoga County Court of Common Pleas, Case No. CV 11 769295*

Northeast Electronics is a Cleveland-based electronics retailer specializing in television sales and repairs. The Attorney General initiated an investigation into its business practices due to the high volume of consumer complaints received by the Attorney General and the Better Business Bureau. Consumers complained that the business failed to deliver televisions that were purchased and paid for, picked up televisions from consumers' homes for repair work and never returned them, and failed to honor warranties. The Attorney General had entered into an Assurance of Voluntary Compliance with the company in 2008 to try to address similar complaints, but the settlement terms were not honored. The Attorney General filed a lawsuit against Northeast Electronics and its owner on Nov. 16, 2011. The court issued a Default Judgment Entry and Order on Sept. 18, 2012. It awarded the Attorney General a declaratory judgment, a permanent judgment, \$6,369.31 for consumer restitution, and a \$75,000 civil penalty.

**U.S. Fidelis Inc., formerly known as National Auto Warranty Services Inc., dba Dealer Services/Darian E. Atkinson/Cory C. Atkinson**

*Franklin County Court of Common Pleas, Case No. 10 CVH 04 6535*

This case involved a multistate investigation into the business practices of U.S. Fidelis Inc., soliciting consumers under the name Dealer Services. The investigation culminated with Ohio and other states filing lawsuits on April 29, 2010. The owners of the business, Darian E. Atkinson and Cory C. Atkinson, were named as individual defendants. Consumers complained that the company deceptively marketed and sold extended service contracts for automobiles. The lawsuit alleged violations of the CSPA, Ohio's Do Not Call Law, and the Telephone Solicitation Sales Act. Ohio, as part of the multistate Executive Committee, was able to negotiate a settlement with the Atkinsons that was filed Nov. 8, 2010. Ohio also signed on to the Plan Support Agreement, which outlined Ohio's and other relevant parties' support of the U.S. Fidelis Chapter 11 Plan of Liquidation, filed in the United States Bankruptcy Court Eastern District of Missouri, on May 1, 2012. The plan, orally approved by the bankruptcy court on July 15, 2012, and entered on Aug. 28, 2012, resolves disputes between parties, including the Attorneys General, U.S. Fidelis, the Official Committee of Unsecured Creditors, and various other parties. It includes a Consumer Restitution Fund of \$14.1 million. All consumer claims filed in the bankruptcy case will be channeled to this fund and paid according to a distribution schedule. Ohio will receive \$500,000 for attorney fees.

## **ASSURANCES OF VOLUNTARY COMPLIANCE**

### **Scott Loewenstine, dba Air Duct Doctor/The Duct Doctor, LLC/The Duct Guys LLC, Buckeye Mold Removal, Columbus Dryer Vent, and Total Carpet Cleaning**

The supplier operated duct cleaning businesses under several names, including Air Duct Doctor. The Attorney General initiated an investigation because of consumer complaints filed against the businesses alleging that Loewenstine used bait and switch advertising and also performed shoddy work. The investigation concluded with an Assurance of Voluntary Compliance entered on May 18, 2012. Loewenstine agreed to change his business practices in order to bring them into compliance with the CSPA. The assurance also included \$6,000 in consumer damages and a \$10,000 payment to the Consumer Protection Enforcement Fund, with \$5,000 suspended on the condition of full compliance with the terms of the assurance.

### **Nick Justice, dba Auto Buyers**

In the course of resolving a consumer complaint filed with the Attorney General against Auto Buyers, the office determined that the supplier's paperwork was not in compliance with state consumer protection and finance laws. Auto Buyers cooperated with the Attorney General's investigation and revised its paperwork to come into compliance with the applicable laws. The investigation concluded with an Assurance of Voluntary Compliance entered on Aug. 9, 2012. The assurance set forth activities Auto Buyers was prohibited from engaging in and included a \$7,500 payment to the Consumer Protection Enforcement Fund, with \$5,000 suspended on the condition of full compliance with the provisions of the assurance.

### **GE-Columbus LLC/MWVE Inc./GE-Cincinnati LLC, dba Great Expectations**

The three corporate entities all operated dating service businesses under the name Great Expectations. The Attorney General investigated the business practices of the companies due to consumer complaints alleging a number of practices that were in violation of the Prepaid Entertainment Contracts Act and CSPA. The investigation concluded with an Assurance of Voluntary Compliance entered on Oct. 29, 2012. The Assurance set out specific requirements for solicitations of new members and included \$24,503 for consumer restitution and a \$17,500 payment to the Consumer Protection Enforcement Fund, with \$5,000 suspended on the condition of strict compliance with the terms of the Assurance.

### **QuinStreet Inc.**

QuinStreet is an Internet lead generator. A significant portion of QuinStreet's revenue comes from for-profit schools, including sites relating to veterans' student-loan benefits. QuinStreet operated a site called GIBill.com, which looked like a government website and contained information about GI bill benefits and linked to paying private schools. The site also referred to the linked schools as the best choices, without citing an independent source. In addition to GIBill.com, QuinStreet operated similar veteran and general education websites with similar practices. On June 27, 2012, Ohio joined 19 other states in an Assurance of Voluntary Compliance with QuinStreet. The agreement requires QuinStreet to surrender the GIBill.com domain name to the federal Department of Veterans Affairs; conspicuously disclose on all military-related websites that the site is privately sponsored and not affiliated with the government; conspicuously disclose on all education websites that the schools listed have paid for their listing and are not the only schools that may qualify for student loan benefits; and not make any statement about the quality of a school unless it comes from an independent or neutral source.

### **NCO Financial Systems Inc.**

This case was a multistate investigation into the debt collection practices of NCO Financial Systems. The multistate group, led by Ohio, was formed after states received a steady stream of consumer complaints alleging the use of false, deceptive, and misleading representations in debt collections. The investigation concluded through an Assurance of Voluntary Compliance. Although Ohio and NCO reached their agreement in October 2011, it was not announced to the public until Feb. 6, 2012, to allow other states to finalize their agreements. The assurance included an extensive compliance provision and a \$575,000 payment to the states. Ohio's share of the money was \$76,562.50. The assurance also included a \$50,000 pool per state for consumer restitution should certain categories of consumer complaints be received after the assurance date.

### **Silverline Security LLC**

Silverline Security sold home security monitoring systems through door-to-door sales. Consumers complained to the Attorney General that equipment malfunctioned and that Silverline Security refused to make necessary repairs. The Attorney General's investigation also revealed that the business was not complying with the cancellation and installation requirements of the Home Solicitation Sales Act. After consumer complaints were resolved, the investigation concluded with an Assurance of Voluntary Compliance entered on Oct. 29, 2012. Silverline Security agreed to conduct its business in compliance with Ohio's consumer protection laws, including the Home Solicitation Sales Act. The assurance also included a \$5,000 payment to the Consumer Protection Enforcement Fund.

### **Warrentech Corp.**

The multistate investigation into Warrantech arose from the U.S. Fidelis (USF) litigation by states in the NAAG Auto Working Group for misleading marketing and sales tactics in the sale of extended auto warranties. USF filed a bankruptcy action, and settlement discussions ensued to resolve numerous adversary complaints and other issues. Consumers purchased vehicle service contracts from USF, with Warrantech as an obligor of the products. In negotiations separate from USF, the Ohio Attorney General, along with Washington, Texas, and Missouri, settled claims against Warrantech through a May 15, 2012, Assurance of Voluntary Compliance, which became effective when the Chapter 11 plan was confirmed by the bankruptcy court on Sept. 12, 2012. The settlement agreement provides significant injunctive relief and a payment of \$1.1 million to the Consumer Restitution Trust, a trust established in connection with the USF bankruptcy plan to provide restitution to consumers who file claims in the bankruptcy proceeding. Warrantech also agreed to provide refunds of up to \$900,000 to consumers who cancel their agreements pursuant to the terms of the contracts. Consumers will receive pro rata refunds if claims exceed that amount.

## **C. ECONOMIC CRIMES UNIT**

Shortly after taking office, Attorney General Mike DeWine began an effort to fundamentally change the way the Attorney General's Consumer Protection Section deals with complaints alleging activities of a criminal nature. He formed the Economic Crimes Unit within the Consumer Protection Section and in March 2011 hired a former county prosecutor to lead it. The staff of experienced prosecutors and criminal investigators already has made a significant impact.

After a preliminary investigation, the unit works with local law enforcement and prosecutors around the state to coordinate an investigation and prosecution of the crime. If requested by

the prosecuting attorney, attorneys from the Economic Crimes Unit serve as special prosecuting attorneys for a case.

In 2012, the Economic Crimes Unit worked with law enforcement and prosecutors across Ohio and several other states on dozens of investigations. Probes coordinated by the unit with Ohio law enforcement and prosecutors led to 43 suspects being charged with felonies for crimes committed in Ohio. Nineteen have pleaded guilty.

In a particularly notable case, the Attorney General's Economic Crime Unit and the Miami County Prosecutor's Office indicted 18 suspects on felony charges for running a national telemarketing fraud ring that stole more than \$2 million from victims across the country.

The indictment charged that since 2007, the telemarketing ring of at least three different companies targeted elderly victims, claiming it could sell the inexpensive, vacant land that the victims owned. These companies told victims their land was worth up to 15 times its assessed value and that they had eager buyers who wanted to purchase the land.

Victims paid fees of \$500 to almost \$16,000 to guarantee the sale of the land, but the property was never sold. In fact, in the history of the three companies, there were never any buyers, closings, or sales. In all, the enterprise allegedly stole more than \$2 million from thousands of victims in 41 states.

The indictment charged the suspects with theft, money laundering, telecommunications fraud, telemarketing fraud, and engaging in a pattern of corrupt activity. As of Jan. 11, 2013, 10 suspects had pleaded guilty to felony charges. The trials for the remaining suspects are slated in early 2013.

The Consumer Protection Section's Economic Crimes Unit discovered the scheme and led an investigation with extensive cooperation from the Miami County Prosecutor's Office, the Miami County Sheriff, the Bureau of Criminal Investigation (BCI), the Clark County Sheriff, the Huber Heights Police Department, the Florida Attorney General, the Florida Department of Law Enforcement, the Pinellas County Sheriff, and the United States Postal Inspection Service.

Most investigations in the Economic Crimes Unit cross county, state, and other jurisdictional lines. The unit has effectively connected with multiple law enforcement agencies that have a common interest in a given victim or suspect. With the Attorney General's statewide complaint database and other tools, the unit is able to help law enforcement navigate across county and state jurisdictions when necessary.

To further advance these efforts, Attorney General DeWine joined with state Sen. Kevin Bacon and state Rep. Ross McGregor in calling for tougher laws and additional investigative tools to fight cyber fraud. The resulting legislation passed and became effective in 2012. Senate Bill 223 gives the Attorney General the authority to subpoena the phone records, Internet Protocol (IP) addresses, and payment information in suspected cyber fraud cases and prepare them for prosecution by a county or special prosecutor. The legislation will enable the Attorney General's Office to better assist local law enforcement with investigations relating to technology-facilitated crimes.



## **D. CONSUMER ASSISTANCE UNIT**

The Consumer Assistance Unit includes complaint specialists and Title Defect Rescission Fund (TDR) personnel. The staff serves consumers, small businesses, and nonprofits that file complaints against various businesses.

Complaint specialists provide informal dispute resolution by contacting the businesses in an attempt to resolve the complaints and, if necessary, to bring the businesses into compliance with Ohio law. The specialists have concentrated areas of expertise. For instance, one specialist serves as Lemon Law administrator, helping consumers resolve complaints related to motor vehicles and assisting with the arbitration process. TDR staff members administer the TDR Fund and help motor vehicle purchasers obtain automobile titles and temporary tags.

In 2012, the Consumer Assistance Unit continued to help small businesses and nonprofits resolve their consumer-related disputes and enhance the office's ability to monitor the marketplace for unfair and deceptive practices.

Complaint specialists are trained to identify problem businesses, and any consumer complaint information may be referred for further investigation. Specialists make these referrals based on consumer complaint volume, patterns of abuse, and other factors. The ability to identify problem businesses is critical in the Consumer Protection Section's efforts to protect consumers. Many investigative referrals have led to successful litigation.

### **Top Ten Consumer Complaints Reported to the Attorney General's Office**

Every year, the Attorney General compiles a list of the top 10 complaint-generating areas. In 2012, the Consumer Protection Section received more than 30,500 complaints. The top 10 areas were:

1. Motorized vehicles
2. Collections, credit reporting, or financial services
3. Do Not Call violations
4. Household goods or property improvement
5. Internet, phone, or TV services
6. Professional services
7. Shopping, food, or beverages
8. Sweepstakes or prizes
9. Entertainment or travel
10. Health and beauty

## **E. IDENTITY THEFT UNIT**

The effects of identity theft can linger for years, causing damage to victims' credit reports and financial lives. To help victims move forward, the Consumer Protection Section launched the Identity Theft Unit in 2012 to help victims repair the damage caused by identity theft.

The Identity Theft Unit provides two programs. In the Traditional Assistance program, an advocate works on behalf of the victim to contact credit reporting agencies, creditors, collectors, and other entities that may have information resulting from fraudulent

circumstances. In the Self-Help program, the office provides victims the tools they need to help resolve the issues on their own.

Recognizing that individuals in the foster care system may be especially vulnerable to identity theft, Attorney General DeWine has offered his assistance through the Identity Theft Unit to the Ohio Department of Job and Family Services to correct errors that are discovered on the credit reports of foster youth.

## **F. EDUCATION UNIT**

The goal of the Education Unit is to inform Ohioans about their rights as consumers and to warn them about scams. To build collaboration and awareness in the fight against fraud, the Education Unit launched a series of Community Fraud Forums in 2012. The forums provided an opportunity for consumers, law enforcement, and caregivers to learn more about scams and to enhance ongoing collaboration.

Experts from the office's Consumer Protection Section, Charitable Law Section, and Health Care Fraud Section discussed consumer and charitable scams as well as patient and Medicaid abuse. By year's end, the Education Unit had held fraud forums in Dayton, Cincinnati, Toledo, Columbus, and Youngstown. The forums attracted a total of more than 300 participants, and continuing education credit was offered to social workers and crime prevention specialists.

To build awareness of consumer protection issues among Ohio's youth, the Education Unit held the fourth annual Take Action High School Video Contest in 2012. The contest awards a total of \$5,000 in college scholarships to the top three teams or individuals who submit a 60-second video on Internet safety. Individuals or teams from 50 schools submitted 240 video entries in the 2012 contest.

In addition to these special programs, educators conducted about 240 workshops, information tables, or other educational activities reaching thousands of Ohioans in 2012. It also produced new publications and offered a monthly electronic newsletter, the Consumer Advocate, to which thousands of members subscribe. Presentations and other educational efforts are marketed through the Attorney General's website, fliers, and networking by staff and regional representatives. Target audiences include older adults, job seekers, small businesses, and students.