



Protecting Ohio's Families



Ohio Attorney General's Office

2018

CONSUMER PROTECTION

ANNUAL REPORT



MIKE DEWINE

OHIO ATTORNEY GENERAL



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Dear Colleagues:

One of the Ohio Attorney General's foremost responsibilities to the public is the duty to protect consumers from unfair, deceptive, and unconscionable acts or practices. The office's Consumer Protection Section protects Ohio's families by fighting fraud, advancing fairness in the marketplace, and working with individuals to resolve their complaints.

This report summarizes the work of the Consumer Protection Section in 2018. During the year, staff members continued education and outreach efforts to protect consumers from scams and assisted tens of thousands of consumers who contacted our office for help with issues including identity theft, home improvement disputes, and obtaining titles to their vehicles. On our own and in collaboration with state and federal partners, we also achieved major settlements that provided real benefits to Ohio consumers and brought bad actors into compliance with the law.

Through our Elder Justice Unit, staff members conducted 55 trainings and presentations, reaching more than 4,000 attendees. Our staff also helped hundreds of older Ohioans improve their access to law enforcement, adult protective services, and other resources in Ohio.

Our Economic Crimes Unit continued to identify, investigate, and prosecute scam artists, opening more than 500 criminal investigative matters in 2018. Working with local law enforcement and prosecutors, the unit's efforts led to 13 indictments and 10 convictions during the year.

Our Cyber and Privacy Unit, which is part of our CyberOhio Initiative, worked with Ohio's businesses to fight data security threats and keep Ohio consumers' personal and confidential data safe. In 2018, the unit conducted 37 presentations and trainings on a variety of topics including phishing, the "internet of things," online security for law enforcement officials, and cyber safety for financial institutions.

We are proud to share our accomplishments in 2018, and we are proud of all our efforts to advocate for consumers and to protect Ohio's families.

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, the Telephone Solicitation Sales Act, and the 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 2018 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 order 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 section's Legal Unit and Investigative Unit work together to ensure compliance with Ohio consumer laws. In 2018, the Consumer Protection Section opened 186 civil investigations. It also initiated 42 lawsuits for various unfair, deceptive, or unconscionable business practices and obtained 40 judgments and Assurances of Voluntary Compliance totaling more than \$12 million in consumer restitution, civil penalties, costs, and other relief.

The following are summaries of the lawsuits, judgments, and settlements that occurred in 2018.

LAWSUITS

Terry Haynes, dba A Plus Appliance Repair

Hamilton County Court of Common Pleas, Case No. A1804658

Terry Haynes operated an unregistered home improvement business under the name of A Plus Appliance Repair. Consumers complained to the Attorney General that Haynes took money and failed to deliver appliances or that the repair of appliances was performed in a substandard manner. The Attorney General filed a lawsuit against Haynes on Aug. 27, 2018, for violations of the CSPA. Counts included failure to deliver, performing work in a shoddy manner, and representing that some consumer transactions involved a warranty when they did not. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Corey Devor, dba ABC Construction

Montgomery County Court of Common Pleas, Case No. 2018CV04760

Corey Devor operated an unregistered home improvement business under the name of ABC Construction that offered to provide various home improvement services such as home repair and remodeling. Consumers complained to the Attorney General that Devor took money and failed to deliver the services or performed the services in a substandard manner. The Attorney General filed a lawsuit against Devor on Oct. 16, 2018, for violations of the CSPA and the Home Solicitation Sales Act (HSSA). Counts included failure to deliver, performing work in a shoddy manner, failure to register a fictitious name, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Stalco Enterprises Inc., dba Aria Rug Center

Hamilton County Court of Common Pleas, Case No. A1802017

Aria Rug Center sells and repairs rugs. In 2009, the Attorney General entered into an Assurance of Voluntary Compliance with Aria's Oriental Rugs, which operated at the same location. The assurance involved various deceptive advertising issues. In July 2017, Aria Rug Center began operating a going-out-of-business sale, closing in December. The business reopened three months later. The Attorney General filed a lawsuit against the business and its owner on April 19, 2018, for violations of the CSPA. Counts included violations of the Distress Sale Rule and failure to comply with an Assurance of Voluntary Compliance. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Ashley Nihiser and Brian Stepp, dba Ashley Contractors LLC
Cuyahoga County Court of Common Pleas, Case No. CV18901172

Ashley Nihiser and Brian Stepp operated Ashley Contractors, a dissolved corporation. The business provided a variety of home improvement services. Consumers complained to the Attorney General that they paid the business for services that were not provided or work that was done was performed in a substandard manner. The Attorney General filed a lawsuit against Nihiser and Stepp on July 25, 2018, for violations of the CSPA. Counts included failure to deliver and performing services in a shoddy and unworkmanlike manner. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Balderson Motor Sales Inc. /Thomas P. Balderson
Muskingum County Court of Common Pleas, Case No. CH20180359

Balderson Motor Sales sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the Title Defect Recision (TDR) Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Dec. 7, 2018, against the dealership and its owner for violations of the CSPA and the TDR law. A consent judgment was immediately submitted to the court and was approved on Dec. 11, 2018. The settlement included a declaratory judgment, a permanent injunction, \$48,684.29 for reimbursement to the TDR Fund, and a \$50,000 civil penalty with \$45,000 suspended on the condition of full compliance with the terms of the settlement.

Gregory A. Brown Jr. and Patricia A. Evans, dba Browns Concrete, All in One Construction, and Greg Brown Construction
Hamilton County Court of Common Pleas, Case No. A1802106

Gregory Brown and Patricia Evans operated unregistered home improvement businesses. Consumers complained to the Attorney General that they paid the businesses for services that were not completed or work that was done was performed in a substandard manner. The Attorney General filed a lawsuit against Brown and Evans on April 25, 2018, for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a shoddy and unworkmanlike manner, failure to register fictitious names, misrepresentations, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Buckeye Motor Group Ltd./Ross Contipelli
Cuyahoga County Court of Common Pleas, Case No. CV18906120

Buckeye Motor Group sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the Title Defect Recision (TDR) Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Oct. 29, 2018, against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Matthew McMillan and Stephanie Reed, dba Budget 1 Fence
Cuyahoga County Court of Common Pleas, Case No. CV18892005

This unregistered business, operated by Matthew McMillan and Stephanie Reed, offered various fence-related services. Matthew McMillan was involved in the operation of other fence companies that resulted in consumer lawsuits for his poor work. In this case, consumers claimed that they paid for services that were never performed and that deposits were not returned. The Attorney General filed a lawsuit on Jan. 24, 2018, for violations of the CSPA and HSSA. Counts included failure to deliver, failure to obtain required permits or licenses, engaging in consumer transactions while having unsatisfied judgments arising out of previous consumer transactions, and failure to provide proper notice of cancellation rights. On Nov. 1, 2018, the Attorney General was awarded a default judgment against the defendants. The judgment included a declaratory judgment, a permanent injunction, \$19,440.50 for consumer restitution, and a \$50,000 civil penalty.

Capital City Car Brokers LLC/Michael J. A. Boyd/Sherlin E. Boyd/Michael J. Boyd
Franklin County Court of Common Pleas, Case No. 18CV008503

Capital City Car Brokers sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Oct. 10, 2018, against the dealership and its owners for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Capital City Paving LLC/Michael Wanko
Franklin County Court of Common Pleas, Case No. 18CV000290

Capital City Paving offers to provide driveway paving and related services. Consumers complained to the Attorney General that they paid the business for services that were not received or that services were performed improperly. The Attorney General filed a lawsuit against the business and its owner on Jan. 10, 2018, for violations of the CSPA. Counts included failure to deliver and performing work in a shoddy manner. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Central Ohio's Exteriors/MEJR Ltd. LLC, dba Central Ohio's Ace Exteriors/Max R. Erwin Jr.
Franklin County Court of Common Pleas, Case No. 18CV001780

Central Ohio's Ace Exteriors provides a variety of home remodeling goods and services. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owners on Feb. 27, 2018, for violations of the CSPA and HSSA. Counts included failure to deliver, performing work in a shoddy manner, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

William Burke, dba Cuyahoga Construction

Cuyahoga County Court of Common Pleas, Case No. CV18905367

William Burke operated Cuyahoga Construction, an unincorporated home improvement business that offered to provide various home improvement services. Consumers complained to the Attorney General that Burke took money and failed to deliver the services or performed the services in a substandard manner. The Attorney General filed a lawsuit against Burke on Oct. 15, 2018, for violations of the CSPA and HSSA. Counts included failure to deliver, performing work in a shoddy manner, failure to obtain required permits or licenses, engaging in consumer transactions while having an unsatisfied judgment arising out of a previous consumer transaction, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Steven DeMatteo, dba DeMatteo Stucco

Franklin County Court of Common Pleas, Case No. 18CV003364

Steven DeMatteo operated an unregistered home improvement business under the name of DeMatteo Stucco. Consumers complained to the Attorney General that DeMatteo took money and provided no work or that work was performed in a substandard manner. The Attorney General filed a lawsuit on April 23, 2018, for violations of the CSPA. Counts included failure to deliver, performing work in a shoddy manner, and soliciting new consumer transactions while having an unpaid judgment arising from previous consumer transactions. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Discovery Tours Inc.

Cuyahoga County Court of Common Pleas, Case No. CV18897621

Discovery Tours contracted with Ohio school districts to provide travel services for students to participate in educational school trips to various U.S. cities, including Washington, D.C., Chicago, and Williamsburg, Va. Parents of students participating in the trips paid money directly to Discovery Tours. In May 2018, the business notified the schools and parents that they had closed and upcoming student trips were cancelled. No refunds were provided. The Attorney General filed a lawsuit on May 11, 2018, for violations of the CSPA. Counts included failure to deliver and continuing to enter into consumer transactions while knowing that the business was in a precarious financial situation. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Don Harmon Construction/Don Harmon

Lorain County Court of Common Pleas, Case No. 18CV195098

Don Harmon Construction is a business that offered to perform a variety of home improvement services. Consumers complained to the Attorney General that they paid the business for services that were never started and the business refused to refund down payments. The Attorney General filed a lawsuit against the business and its owner on April 24, 2018, for violations of the CSPA. Counts included failure to deliver and failure to obtain required permits or licenses. On Dec. 4, 2018, the court awarded the Attorney General a default judgment against the defendants. The judgment included a declaratory judgment, permanent injunctions, \$6,331 for consumer restitution, and a \$6,000 civil penalty.

EB Retail LLC and Frances Murphy, dba Elegant Bride

Franklin County Court of Common Pleas, Case No. 18CV009874

Elegant Bride sold bridal gowns, accessories, and alterations until it went out of business without notice in March 2018. Consumers complained that they never received gowns ordered and paid for, that their gowns were delivered later than they were promised, or that they received the wrong gown. The Attorney General filed a lawsuit against the business and its owner on Nov. 29, 2018, for violations of the CSPA. Counts included failure to deliver, misrepresentations, poor customer service, and unconscionable business practices. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Thomas Huber Jr., dba Emerson and Melanie Landscaping

Franklin County Court of Common Pleas, Case No. 18CV001221

Emerson and Melanie Landscaping was an unregistered business owned by Thomas Huber Jr. The business offered to provide tree care and lawn services. Consumers complained to the Attorney General that they paid the business for services and no work was ever provided or work that was done was performed in a substandard manner. The Attorney General filed a lawsuit against Huber on Feb. 6, 2018, for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a shoddy and unworkmanlike manner, and failure to provide proper notice of cancellation rights. The litigation concluded on July 31, 2018, with a Final Judgment Entry and Order awarding a default judgment to the Attorney General. The order included a declaratory judgment, permanent injunctions, \$950 for consumer restitution, and a \$10,000 civil penalty.

Energy Wise Home Improvements Inc./Anthony J. Porrazzo Jr./Scott T. Cross

Mahoning County Court of Common Pleas, Case No. 18CV2780

Energy Wise Home Improvements was a home improvement/construction company that operated in the Youngstown area for more than 17 years before abruptly closing in October 2018. Many consumers complained to the Attorney General that they paid the business for services that were never completed or performed in a substandard manner and that warranties were not honored. The Attorney General filed a lawsuit against the business and its owners on Nov. 20, 2018, for violations of the CSPA. Counts included failure to deliver; performing work in a shoddy manner, and failure to honor warranties. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Craig O. Seitz, dba Franklin Golf Car and Franklin Online Sales

Delaware County Court of Common Pleas, Case No. 18CVH110640

Craig Seitz sold golf cart parts and accessories along with various other products through sales over the internet. Consumers complained to the Attorney General that they purchased products that were not delivered and their payments were not returned. The Attorney General filed a lawsuit against Seitz on Nov. 19, 2018, for violations of the CSPA. Counts included failure to deliver and failure to register a fictitious 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.

Ghazel Motors LLC/Yahia Alcharbaji

Fayette County Court of Common Pleas, Case No. CVH20180219

Ghazel Motors sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on July 30, 2018, against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on Dec. 21, 2018, with a Judgment Entry Granting Default Judgment Against Defendants. The judgment included a declaratory judgment, permanent injunctions, a TDR bond requirement, \$7,552.50 for reimbursement to the TDR Fund, and a \$10,000 civil penalty.

Ideal Motorcars LLC/Saththia Lingan/Kandiah Lingan

Franklin County Court of Common Pleas, Case No. 18CV009160

Ideal Motorcars sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Nov. 1, 2018, against the dealership and its owners for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

IGeeksOnline LLC/Cherrokeye Evans

Franklin County Court of Common Pleas, Case No. 18CV007102

IGeeksOnline is a computer tech-support scam. Consumers who need support for their computer, printer, or other equipment visit what they believe to be a legitimate site. Instead, they are visiting a site operated by IGeeksOnline. When consumers call the number on the site, they are directed to IGeeksOnline's call center. Consumers are falsely told that they have a virus or need other repairs. The charge for the service ranges from \$200 to \$1,000. The Attorney General filed a lawsuit against the business and its owner on Aug. 21, 2018, for misrepresentations and knowingly making false statements in violation of the CSPA. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Jimmy Jo Hatfield Jr., dba James Hatfield Plumbing and Hometown Remodeling

Franklin County Court of Common Pleas, Case No. 18CV001324

Jimmy Jo Hatfield operated unregistered businesses that offered to provide various home improvement goods and services. Consumers complained that work was paid for and was never started. Hatfield refused to make refunds. The Attorney General filed a lawsuit against Hatfield on Feb. 12, 2018, for violations of the CSPA and HSSA. Counts included failure to deliver, failure to register fictitious names with the Ohio Secretary of State, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Daniel William Wells, dba Kelly Heating & Air Conditioning
Montgomery County Court of Common Pleas, Case No. 2018 CV 02923

Kelly Heating & Air Conditioning is an unregistered business owned by Daniel William Wells that offers to repair and replace furnaces and HVAC systems. Consumers complained to the Attorney General that work was not completed and was performed in a substandard manner. The Attorney General filed a lawsuit against Wells on June 27, 2018, for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a shoddy and unworkmanlike manner, engaging in consumer transactions while having unsatisfied judgments arising out of previous consumer transactions, and failing to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Lakeland Auto Mart LLC/Peter Faulkner
Cuyahoga County Court of Common Pleas, Case No. CV17875269

Lakeland Auto Mart sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Feb. 1, 2017, against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on Feb. 5, 2018, with a Consent Judgment and Agreed Final Entry and Order. The settlement included a declaratory judgment, a permanent injunction, \$8,204.50 for reimbursement to the TDR Fund, and a \$1,000 civil penalty, suspended on the condition of full compliance with the terms of the settlement.

Liberty Automotive Group LLC/Jeff Wojcik/Sheree L. Thompson-Wojcik
Belmont County Court of Common Pleas, Case No. 18CV447

Liberty Automotive Group sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Nov. 16, 2018, against the dealership and its owners for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Logan-Madison Construction LLC/Patrick Eltringham
Morgan County Court of Common Pleas, Case No. 18CV0051

Logan-Madison Construction is a business that performs a variety of home improvement services. The business also sometimes contracted to construct entirely new residential buildings, including cottages and live-in pole barns. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on March 19, 2018, for violations of the CSPA, HSSA, and the Home Construction Service Suppliers Act (HCSSA). Counts included failure to deliver, performing work in a shoddy manner, failure to provide proper notice of cancellation rights, and failure to provide service contracts with required information. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Jason S. McCoy, dba M.J. McCoy Electric

Stark County Court of Common Pleas, Case No. 2018CV00666

M.J. McCoy Electric was an unregistered business owned by James McCoy. The business offered to provide a range of services including electrical work, replacing siding, remodeling, and roofing. Consumers complained to the Attorney General that they paid the business for services that were barely started or were performed in a substandard manner. The Attorney General filed a lawsuit against McCoy on March 28, 2018, for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a shoddy and unworkmanlike manner, and failure to provide proper notice of cancellation rights. The litigation concluded on Sept. 10, 2018, with a Final Judgment Entry and Order after the previous award of a default judgment to the Attorney General. The judgment included a declaratory judgment, permanent injunctions, \$47,160 for consumer restitution, and a \$50,000 civil penalty.

Metro ACC LLC/Joseph M. Nice

Summit County Court of Common Pleas, Case No. CV2018093913

Metro ACC sold a used motor vehicle to a consumer and failed to transfer the title to the purchaser as required by Ohio law. The consumer filed a complaint with the Attorney General seeking relief from the TDR Fund. The complaint resulted in a payment being made from the TDR Fund to reimburse the injured consumer. The Attorney General filed a lawsuit on Sept. 18, 2018, against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Motorcars LLC/Nazmi S. Khaleq

Summit County Court of Common Pleas, Case No. CV2018093914

Motorcars sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Sept. 18, 2018, against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

North Coast Car Credit LLC/Roland A. Skur

Cuyahoga County Court of Common Pleas, Case No. CV18906121

North Coast Car Credit sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Oct. 29, 2018, against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Ohio Restoration Group/Ancil E. Wilson III

Mahoning County Court of Common Pleas, Case No. 18CV987

Ohio Restoration Group is a business that offered to perform roof installation and repair. Consumers complained to the Attorney General that they paid the business for services that were never completed. The Attorney General filed a lawsuit against the business and its owner on April 17, 2018, for violations of the CSPA and HSSA. Counts included failure to deliver and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

PHH Mortgage Corporation

U.S. District Court for the District of Columbia, Case No. 1:18cv00009

This case resulted from a multi-state investigation into allegations of mortgage servicing misconduct by PHH Mortgage Corporation. The investigation focused on robo-signing and improper mortgage servicing from 2009 to 2012. The investigation resulted in the filing of a lawsuit on Jan. 3, 2018, for violations of state consumer protection statutes and the Dodd-Frank Act. A consent judgment was approved by the court on May 10, 2018. Ohio was joined in the settlement by 48 other states and the District of Columbia. PHH Mortgage Corporation agreed to adopt new mortgage servicing standards and to comply with applicable mortgage laws. In addition, the settlement included \$31,356,210 for consumer relief, an \$8,823,515 administrative penalty for state mortgage regulators, and a \$5 million payment to the states. Ohio's share of the payment is \$390,000.

Robert Myers, dba Pink Ribbon Painting

Franklin County Court of Common Pleas, Case No. 18CV006966

Robert Myers operated Pink Ribbon Painting, a business that provided a variety of painting-related services. Consumers complained to the Attorney General that Myers took money and provided no work or that work was performed in a substandard manner. The Attorney General filed a lawsuit on Aug. 15, 2018, for violations of the CSPA and HSSA. Counts included failure to deliver, performing work in a shoddy manner, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Sholler's Fence LLC/Phillip R. Sholler Jr.

Clinton County Court of Common Pleas, Case No. CVH18000277

Sholler's Fence is a business that offered to perform various services related to fencing. Consumers complained to the Attorney General that they paid the business for services that were not provided or that the business provided substandard services. The Attorney General filed a lawsuit against the business and its owner on Aug. 6, 2018, for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a shoddy manner, and failure to provide proper notice of cancellation rights. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Leroy and Donetta Braxton, dba Steals on Wheels

Trumbull County Court of Common Pleas, Case No. 2018OV1495

Leroy and Donetta Braxton owned and operated Steals on Wheels, a business that offered for sale and sold used motor vehicles to consumers. The business failed to transfer titles to purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments from the TDR Fund to reimburse injured consumers. The Attorney General filed a lawsuit against the Braxtons on Aug. 16, 2018, for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Superior Auto Sports LLC/Najeeb Daoud

Clermont County Court of Common Pleas, Case No. 2018CVH69

Superior Auto Sports sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. A consumer filed a complaint with the Attorney General seeking relief from the TDR Fund. The complaint resulted in a payment being made from the TDR Fund to reimburse the injured consumer. The Attorney General filed a lawsuit on Jan. 12, 2018, against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on Sept. 17, 2018, with a Consent Judgment and Agreed Final Entry and Order. The settlement included a declaratory judgment, a permanent injunction, a TDR bond requirement, \$3,977.94 for reimbursement to the TDR Fund, and a \$15,000 civil penalty with \$13,000 suspended on the condition of full compliance with the terms of the settlement.

Jessica A. Creech, dba TJ Home Improvements

Montgomery County Court of Common Pleas, Case No. 2018CV04762

Jessica Creech operated an unincorporated home improvement business under the name of TJ Home Improvements that offered to provide various home improvement services. Consumers complained to the Attorney General that Creech took money and failed to deliver the services or performed the services in a substandard manner. The Attorney General filed a lawsuit against Creech on Oct. 17, 2018, for violations of the CSPA. Counts included failure to deliver and performing work in a shoddy manner. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution, and civil penalties. The case is pending.

Tommy's Auto & Performance LLC/Thomas A. Divito/Donald A. Woda

Delaware County Court of Common Pleas, Case No. 18CVH08471

Tommy's Auto & Performance sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Aug. 30, 2018, against the dealership, its owner, and its general manager for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Tom's Toys/Thomas E. Owens

Ottawa County Court of Common Pleas, Case No. 18CV143

Tom's Toys sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on March 29, 2018, against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on Sept. 24, 2018, with a Consent Judgment and Agreed Entry and Order. The settlement included a declaratory judgment, a permanent injunction, a TDR bond requirement, \$20,090.36 for reimbursement to the TDR Fund, and a \$20,000 civil penalty with \$17,500 suspended on the condition of full compliance with the terms of the settlement.

Tri State Auto Group LLC/Chad E. Anthony/Candice L. Anthony

Belmont County Court of Common Pleas, Case No. 18CV422

Tri State Auto Group sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Oct. 30, 2018, against the dealership and its owner for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

2 Guys Selling Cars LLC/ Robert A. Ventresco

Fairfield County Court of Common Pleas, Case No. 18CV620

Robert Ventresco operated 2 Guys Selling Cars, where he sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Oct. 11, 2018, for violations of the CSPA and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction, and reimbursement of all money paid to consumers from the TDR Fund. The case is pending.

Uber Technologies Inc.

Franklin County Court of Common Pleas, Case No. 18CV008096

A multistate investigation was conducted by the Ohio Attorney General, 49 other states, and the District of Columbia due to Uber's 2016 data breach of driver information. The breach affected 12,275 Uber drivers in Ohio and many more throughout the country. The investigation resulted in the filing of a lawsuit on Sept. 26, 2018, for violations of the CSPA and Ohio's data breach law. A consent judgment was immediately submitted to the court and was approved Oct. 1, 2018. The settlement provides for injunctive relief aimed at preventing similar breaches in the future. The consent judgment included a \$148 million payment to the states. Ohio's share of the payment was \$5,585,868.75, some of which will be used for compensation to drivers.

OTHER JUDGMENTS

Alan Vohs, dba Alan Able Heating and Cooling

Muskingum County Court of Common Pleas, Case No. CH201-0170

The business offered to provide repairs and services, primarily on heating and cooling units. Consumers complained that work was not done or was performed in a substandard manner. The Attorney General filed a lawsuit against Vohs on May 15, 2017, for violations of the CSPA and HSSA. Counts included failure to deliver, performing services in a shoddy and unworkmanlike manner, failing to register a fictitious name with the Ohio Secretary of State, continuing to engage in consumer transactions while having outstanding judgments related to previous consumer transactions, and failing to provide proper notice of cancellation rights. The litigation concluded on Jan. 25, 2018, with a Final Judgment Entry and Order after the previous award of a default judgment to the Attorney General. The judgment included a declaratory judgment, permanent injunctions, \$1,563 for consumer restitution, and a \$25,000 civil penalty.

Amazing Auto Sales LLC/Patrick Franklin/Charles R. White/Laura Lassiter

Franklin County Court of Common Pleas, Case No. 17CV011019

Amazing Auto Sales sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Dec. 13, 2017, against the dealership and its owners for violations of the CSPA and the TDR law. On July 30, 2018, a Judgment Entry and Order Granting Default Judgment Against Defendant Amazing Auto Sales was granted. On Dec. 13, 2018, a similar default judgment was entered against Charles R. White. Both judgments included a declaratory judgment, permanent injunctions, \$13,935 for reimbursement to the TDR Fund, and a \$10,000 civil penalty. The litigation continues against the remaining individual defendants.

Ambrose Inc., dba Ambrose Auto Sales/John Ambrose

Muskingum County Court of Common Pleas, Case No. 17P000766

Ambrose Auto Sales sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Sept, 27, 2017, against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on Feb. 14, 2018, with a Consent Judgment and Agreed Entry and Final Order. The settlement included a declaratory judgment, a permanent injunction, a TDR bond requirement, \$65,883.90 for reimbursement to the TDR Fund, and a \$15,000 civil penalty.

Autos Direct Online/Shawn R. Payne/Vincent Hugo
Cuyahoga County Court of Common Pleas, Case No. CV16861747

Autos Direct Online sold used motor vehicles to consumers and failed to transfer the titles to the purchasers as required by Ohio law. Many consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in significant payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on April 12, 2016, against the dealership and its owners for failure to deliver titles in violation of the CSPA and the TDR law. The individual defendants subsequently filed bankruptcy actions. On Feb. 16, 2018, the Attorney General entered into a consent judgment with Vincent Hugo. The settlement included a declaratory judgment, a permanent injunction, and a \$30,000 civil penalty, with \$12,000 suspended on the condition of full compliance with the terms of the settlement. On Feb. 26, 2018, the Attorney General was awarded a default judgment against Autos Direct Online. The judgment included a declaratory judgment, a permanent injunction, \$543,703.26 for reimbursement to the TDR Fund, and a \$500,000 civil penalty. The Attorney General had previously entered into a consent judgment with Shawn Payne, the other individual defendant.

Brandon Doughman, dba BDS Auto Sales and Service
Clermont County Court of Common Pleas, Case No. 2017CVH01241

Brandon Doughman operated BDS Auto Sales and Service, a business that offered for sale and sold used motor vehicles to consumers. Doughman failed to transfer titles to purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments from the TDR Fund to reimburse injured consumers. The Attorney General filed a lawsuit against Doughman on Oct. 2, 2017, for violations of the CSPA and the TDR law. The litigation concluded on Jan. 22, 2018, with a Judgment Entry Granting Default Judgment. The judgment included a declaratory judgment, permanent injunctions, a TDR bond requirement, \$2,700 for reimbursement to the TDR Fund, and a \$10,000 civil penalty.

Big Deal Auto Sales/Theyesa Bryant
Cuyahoga County Court of Common Pleas, Case No. CV17890561

Big Deal Auto Sales sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. A consumer filed a complaint with the Attorney General seeking relief from the TDR Fund. The complaint resulted in a payment being made from the TDR Fund to reimburse the injured consumer. The Attorney General filed a lawsuit on Dec. 19, 2017, against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on May 14, 2018, with a Consent Judgment and Agreed Final Entry and Order. The settlement included a declaratory judgment, permanent injunctions, a TDR bond requirement, and a \$1,000 civil penalty suspended on the condition of compliance with the bond requirement.

Bliss Enterprises LLC, dba Erika Taylor Consulting/Minority Credit & Finance Commission/Erika Taylor/Kurtis Turner

Franklin County Court of Common Pleas, Case No. 17CV007850

The businesses and their principals operated a program called The Gift. Consumers were told that the businesses represented an anonymous wealthy donor and that if they paid for a background check and a consulting fee, they would receive a gift of up to \$25,000. The consulting fee typically cost \$299 and the background check cost \$150. Consumers complained to the Attorney General that they sent money to the businesses and received nothing in return. The Attorney General filed a lawsuit on Aug. 30, 2017, for violations of the CSPA. Counts included failure to deliver, misrepresentation, and entering into transactions that had no benefit to consumers. On May 22, 2018, the court awarded the Attorney General a default judgment against defendants Bliss Enterprises and Erika Taylor. The judgment included a declaratory judgment, permanent injunctions, \$4,850 for consumer restitution, and a \$50,000 civil penalty. On Aug. 8, 2018, a consent judgment was entered into with Kurtis Turner, the final defendant in the case. The settlement included a declaratory judgment, a permanent injunction, \$5,155 for consumer restitution, and a \$10,000 civil penalty.

Capital City Car Brokers LLC/Michael J. A. Boyd/Sherlin E. Boyd

Franklin County Court of Common Pleas, Case No. 17CV010426

Capital City Car Brokers sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Nov. 27, 2017, against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on Jan. 30, 2018, with a Judgment Entry Granting Default Judgment Against Defendants. The judgment included a declaratory judgment, permanent injunctions, a TDR bond requirement, \$3,250 for reimbursement to the TDR Fund, and a \$10,000 civil penalty.

Cars USA Inc./Taria Sheppard

Franklin County Court of Common Pleas, Case No. 16CV007341

Cars USA sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Aug. 5, 2016, against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on March 16, 2018, with a Consent Judgment and Agreed Entry and Order. The settlement included a declaratory judgment, a permanent injunction, \$18,302 for reimbursement to the TDR Fund, and a \$20,000 civil penalty suspended on the condition of full compliance with the terms of the consent judgment.

Disability Ohio Assistance LLC/Kelly S. McElravey
Franklin County Court of Common Pleas, Case No. 17CV008059

Disability Ohio Assistance offered to provide consulting services to public employees wishing to seek disability retirement benefits from their pension plans, including the Ohio Police and Fire Pension Fund, the State Teachers Retirement System, the State Employees Retirement System, and the Ohio Public Employee Retirement System. Consumers complained that the benefits of the business were misrepresented or that no services were provided. The Attorney General filed a lawsuit against the business and its owner on Sept. 6, 2017, for numerous unfair, deceptive, and unconscionable practices in violation of the CSPA. The litigation concluded on May 15, 2018, with an Entry Adopting Magistrate's Decision on Damages and Final Judgment Entry and Order after the previous award of a default judgment to the Attorney General. The judgment included a declaratory judgment, permanent injunctions, \$27,550 for consumer restitution, and a \$15,000 civil penalty.

Dynasty Remodeling LLC/Ryan Wilcox
Wood County Court of Common Pleas, Case No. 2017CV0349

Dynasty Remodeling was a business that performed a variety of home improvement services, including house additions, room remodeling, and fence and deck installations. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on July 6, 2017, for violations of the CSPA and the HCSSA. Counts included failure to deliver, performing work in a shoddy manner, engaging in consumer transactions while having unsatisfied judgments arising out of previous consumer transactions, and failure to include anticipated dates the work was to begin and be completed. The litigation concluded on Jan. 3, 2018, with a Final Judgment Entry and Order Against Defendants after the previous award of a default judgment to the Attorney General. The order included a declaratory judgment, permanent injunctions, \$214,098.38 for consumer restitution, and a \$100,000 civil penalty.

Equitable Century Group LLC/1st Financial Associates LLC/Michael Grinnell
Franklin County Court of Common Pleas, Case No. 17CV009813

The California businesses solicited Ohio consumers to purchase loan modification services, claiming that they could help them to save money on their mortgages. Full refunds were promised if loan modifications did not occur. Consumers paid substantial upfront fees for the services. Loan modifications did not occur and consumers did not receive refunds. The Attorney General filed a lawsuit against the businesses and their owner on Nov. 2, 2017. The lawsuit alleged violations of the CSPA and Debt Adjusters Act. Counts included failure to deliver, failure to register a business with the Ohio Secretary of State, and charging fees in excess of those permitted in Ohio. The litigation concluded on April 12, 2018, with a Final Judgment Entry and Order Against Defendants after the previous award of a default judgment to the Attorney General. The order included a declaratory judgment, permanent injunctions, \$40,466.53 for consumer restitution, and a \$50,000 civil penalty.

Falcon General Contractors LLC/Anthony J. Luttrell
Mahoning County Court of Common Pleas, Case No. 17CV665

Falcon General Contractors was a business that performed a range of home improvement services, including house additions, room renovations, and deck installations. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on March 16, 2017, for violations of the CSPA. Counts included failure to deliver and performing work in a shoddy manner. The litigation concluded on March 8, 2018, with a Default Judgment Entry and Order. The order included a declaratory judgment, permanent injunctions, \$43,000.89 for consumer restitution, and a \$50,000 civil penalty.

Hines General Contracting/Eric L. Hines
Butler County Court of Common Pleas, Case No. CV2017081931

Hines General Contracting offered to provide various home improvement services. Consumers complained to the Attorney General that they paid the business for services that were never started and initial payments were not refunded. The Attorney General filed a lawsuit against the business and its owner on Aug. 25, 2017, for violations of the CSPA and HSSA. Counts included failure to deliver and failure to provide proper notice of cancellation rights. The litigation concluded on April 3, 2018, with a Final Judgment Entry and Order after the previous award of a default judgment to the Attorney General. The order included a declaratory judgment, permanent injunctions, \$4,500 for consumer restitution, and a \$2,000 civil penalty.

Leadway General Contracting & Construction Management Inc./Weylin Stewart
Franklin County Court of Common Pleas, Case No. 17CV007494

Leadway General Contracting was a business that provided home remodeling services. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on Aug. 23, 2017, for violations of the CSPA and HSSA. Counts included failure to deliver, performing work in a shoddy manner, and failure to provide proper notice of cancellation rights. The litigation concluded on Aug. 14, 2018, with a Judgment Entry and Order Against Defendant Stewart after the previous award of a default judgment. The order included a declaratory judgment, permanent injunctions, \$36,604.45 for consumer restitution, and a \$40,000 civil penalty.

Mr. Rooter of Youngstown/Joseph Kijowski
Mahoning County Court of Common Pleas, Case No. 15CV2856

The business offers a variety of plumbing-related services in the Youngstown area. Consumers complained to the Attorney General that the cost for the services rose dramatically after work was initiated. Paperwork provided to consumers did not include an itemized list of the services rendered. Other consumers complained about the poor quality of the work. The Attorney General filed a lawsuit against the business and its operations manager on Oct. 29, 2015, for violations of the CSPA and HSSA. Counts included failure to itemize parts and labor, making unnecessary repairs, misstating the cost of the contract, failure to obtain authorization for increased costs, performing shoddy work, and commencing work during the time in which the buyer may cancel the contract. The litigation concluded on Jan. 4, 2018, with a Joint Consent Judgment and Final Agreed Entry and Order of Parties. The agreement included a declaratory judgment, a permanent

injunction, \$45,000 for consumer restitution, and a \$50,000 civil penalty, with \$35,000 suspended on the condition of full compliance with the terms of the settlement.

New School Auto LLC/Abigail Ferry

Cuyahoga County Court of Common Pleas, Case No. CV17890101

New School Auto sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Dec. 7, 2017, against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on April 3, 2018, with a Default Judgment Entry. The entry included permanent injunctions, \$40,153.08 for reimbursement to the TDR Fund, and a \$50,000 civil penalty.

Koco Jovanovski, dba Remak Auto Sales

Summit County Court of Common Pleas, Case No. 17CV01145

Koco Jovanovski operated Remak Auto Sales, a business that offered for sale and sold used motor vehicles to consumers. Jovanovski failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit against Jovanovski on Oct. 27, 2017, for violations of the CSPA and the TDR law. The litigation concluded on Sept. 11, 2018, with a Consent Judgment and Agreed Entry and Order. The settlement included a declaratory judgment, a permanent injunction, \$106,696.75 for reimbursement to the TDR Fund, and a \$50,000 civil penalty.

Repair All PC LLC/Pro PC Repair LLC/I Fix PC LLC/Webtech World LLC/Online Assist LLC/Datadeck LLC/I Fix PC/Jessica Marie Serrano/Dishant Khana/Mohit Malik/Romil Bhatia/Lalit Chadha/Roopkala Chadha

U.S. District Court, Northern District of Ohio, Case No. 117CV0869

Jessica Serrano owns Repair All PC and several other companies involved in computer tech scams. The Ohio Attorney General and the Federal Trade Commission (FTC) conducted investigations into the companies' practices after numerous consumers complained about deceptive solicitations for unnecessary or fake consumer repairs. Consumers complained that while browsing the internet on home computers, they would receive pop-up warnings that their computers has been infected by a virus and instructing them to call for tech support. The calls were typically answered "Microsoft Support" and the consumers were instructed to send payment for repairs to Repair All PC LLC. Consumers lost \$100 to \$500 as a result of this tech support scam. The Attorney General and the FTC filed a joint lawsuit against Serrano and the businesses on April 24, 2017, for violations of the CSPA and federal statutes. The action is part of a nationwide sweep against sham tech-support services. Attorney General counts included deceptively selling consumer repairs that were not necessary and misrepresenting affiliation with well-known technology companies. The litigation concluded on Jan. 26, 2018, when the court approved stipulated orders with various defendants. The operators are barred from offering tech support products and services, from engaging in deceptive telemarketing practices, from misrepresenting their affiliation with another company, and from collecting or attempting to collect payment for tech support products or services.

Reinthalers Auto Village Inc./Joseph Reinthaler

Mahoning County Court of Common Pleas, Case No. 16CV2333

Reinthalers Auto Village sold used motor vehicles to consumers and failed to transfer the titles to the purchasers as required by Ohio law. Many consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in significant payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Aug. 30, 2016, against the dealership and its owners for failure to deliver titles in violation of the CSPA and the TDR law. The litigation concluded on May 17, 2018, with a judgment entry adopting the magistrate's decision awarding a default judgment to the Attorney General. The judgment included a declaratory judgment, permanent injunctions, \$167,577.11 for reimbursement to the TDR Fund, and a \$150,000 civil penalty.

Kevin J. Calvin, dba Rocket Marketing and Network Solutions

Hamilton County Court of Common Pleas, Case No. A1602927

Kevin Calvin solicited cleaning services sales through a massive robocall campaign, initiating over 1.6 million telephone solicitations that delivered a prerecorded message advertising his cleaning services. The messages did not provide any meaningful options for consumers to opt out of further solicitations. Calvin operated under various business names including Rocket Marketing and Network Solutions. The Attorney General filed a lawsuit against Calvin on May 18, 2016, for violations of the CSPA, the Telephone Solicitations Sales Act, and the Telephone Consumer Protection Act. The litigation concluded on Nov. 13, 2018, with a Final Judgment Entry and Order awarding a default judgment to the Attorney General. The judgment included a declaratory judgment, permanent injunctions, \$28,500 for statutory damages, and a \$105,000 civil penalty.

South Dayton Auto & Truck Service LLC/Shane S. Smith

Montgomery County Court of Common Pleas, Case No. 2017CV05423

South Dayton Auto & Truck Services sold used motor vehicles to consumers and failed to transfer titles to the purchasers as required by Ohio law. Consumers filed complaints with the Attorney General seeking relief from the TDR Fund. The complaints resulted in payments being made from the TDR Fund to reimburse the injured consumers. The Attorney General filed a lawsuit on Nov. 20, 2017, against the dealership and its owner for violations of the CSPA and the TDR law. The litigation concluded on Sept. 28, 2018, with a Consent Judgment and Agreed Entry and Order. The settlement included a declaratory judgment, a permanent injunction, a TDR bond requirement, \$19,566.22 for reimbursement to the TDR Fund, and a \$20,000 civil penalty, with \$17,500 suspended on the condition of full compliance with the terms of the settlement.

United Roofing & Remodeling LLC/Josh Gardner
Lucas County Court of Common Pleas, Case No. CI201703570

United Roofing & Remodeling offered to provide home improvement services such as roof installation and home remodeling. Consumers complained to the Attorney General that they paid the business for services that were never completed or were performed in a substandard manner. The Attorney General filed a lawsuit against the business and its owner on Aug. 2, 2017, for violations of the CSPA and HCSSA. Counts included failure to deliver, performing work in a shoddy manner, failure to honor warranties, and failure to provide proper notice of cancellation rights. The litigation concluded on Aug. 23, 2018, with a Final Judgment Entry and Order after the previous award of a default judgment to the Attorney General. The order included a declaratory judgment, permanent injunctions, \$55,665 for consumer restitution, and a \$25,000 civil penalty.

ASSURANCES OF VOLUNTARY COMPLIANCE

Amish Traditions Distributing Inc./Larry Leppla

The supplier offered to provide Amish-made furnishings. The Attorney General opened an investigation after consumers complained that the business closed and failed to return deposits for products that were never delivered. The investigation concluded with an Assurance of Voluntary Compliance (AVC) entered on Feb. 1, 2018. In the AVC, the supplier agreed to return the deposits paid by consumers in the total amount of \$24,393.35 and to operate in compliance with the CSPA in any future business transactions. The AVC also included a \$25,000 payment to the Attorney General, suspended on the condition of full compliance with the terms of the assurance.

Auto Direct Columbus OH Inc., dba Auto Direct/Jason P. Goss

The Attorney General investigated this used motor vehicle dealer due to the business failing to transfer motor vehicle titles to purchasers of vehicles. The failures resulted in the Attorney General reimbursing consumers through the TDR Fund. The investigation concluded with an AVC entered on Jan. 24, 2018. In the assurance, the business and its owner agreed to comply with the TDR law and the CSPA in all future sales of used motor vehicles. They also agreed to pay \$9,702.84 to reimburse the TDR Fund and \$1,500 to the Attorney General as reimbursement for attorneys' fees and investigative costs.

Encore Capital Group Inc./Midland Funding LLC/Midland Credit Management Inc.

The Ohio Attorney General, along with 41 other states and the District of Columbia, entered into an AVC on Dec. 4, 2018, with Encore Capital Group and its subsidiaries Midland Funding and Midland Credit Management, requiring the companies to reform their debt buying and debt collection practices. The assurance resolved an investigation into claims that Midland had signed and filed affidavits in state courts in large volumes without verifying the information, a practice commonly called robo-signing. The businesses agreed to comply with all applicable laws and to comply with specific guidelines in conducting their business. Hundreds of Ohio consumers are expected to qualify for debt reductions for a total value of about \$1.24 million. An additional \$25,000 was set aside for Ohio consumers who may have paid Midland for debts they did not owe. The AVC also included a \$6 million payment to the states, with Ohio receiving a share of \$195,241.

Jarrett Enterprises Ltd. and Heather Jarrett, dba Loving the Classics

The business offered to sell various goods, including DVDs of classic movies. The Attorney General opened an investigation after consumers complained that the business failed to deliver goods that were purchased through internet sales. The investigation concluded with an AVC entered on Aug. 29, 2018. In the assurance, the business and its owner agreed to operate in compliance with the CSPA in any future business transactions. The AVC also included a \$3,000 payment to the Attorney General. All consumer complaints were resolved prior to the date of the assurance.

Ocwen Financial Corporation/Ocwen Loan Servicing

The Ohio Attorney General, along with various enforcement agencies from eight other states, entered into an AVC on June 11, 2018, with Ocwen Financial Corporation and Ocwen Loan Servicing. Ocwen is a mortgage servicer based in Florida. The assurance resolves allegations that Ocwen failed to timely remedy certain violations of a previous consent judgment. In 2014, Ocwen entered into a federal multistate consent judgment, requiring Ocwen to meet certain servicing standards. If it failed a metric, it was given a corrective period to resolve the problem. In 2016, due to system problems, Ocwen failed to implement a corrective plan in time for several failed metrics related to force-placed insurance. The states and Ocwen entered in a “letter agreement” allowing some additional time to implement corrective plans, but Ocwen did not meet the extended timelines. The AVC included a \$500,000 payment to the states, with Ohio receiving a share of \$45,454.

Wells Fargo & Company (Letter Agreement)

Ohio was joined by all of the other states and the District of Columbia in a rare multistate settlement with a national bank. Despite possible preemption issues, Wells Fargo agreed to this novel agreement with the states on the condition that the letter agreement did not include injunctive relief or remediation in addition to what it had already agreed to with federal regulators. The investigation dealt with Wells Fargo’s creation of savings accounts without the knowledge of their customers, their selling of auto insurance that violated various state and federal laws, and improperly charging mortgage-rate lock fees to applicants. The letter agreement, announced on Dec. 28, 2018, reiterated conduct that Wells Fargo had agreed to comply with in agreements with federal authorities. Wells Fargo also agreed to pay \$575 million to the states, with Ohio receiving \$2,974,953.32.

C. ECONOMIC CRIMES UNIT

The Consumer Protection Section’s Economic Crimes Unit was launched by Attorney General DeWine in March 2011 to work with county prosecutors and local law enforcement to investigate and prosecute economic crime. Due to the extensive cooperation of local agencies, the unit has been successful in indicting large- and small-scale criminals. Since its inception, the unit’s investigations have led to 161 indictments and 145 convictions. In 2018, with the assistance of local partners, the unit obtained 13 indictments and 10 convictions.

The following are summaries of cases the Economic Crimes Unit assisted with in 2018.

State v. Darlene Baldwin

Monroe County Court of Common Pleas, Case No. 2017-051

Darlene Baldwin was sentenced to 18 months in prison and ordered to pay \$641,908 in restitution for defrauding people in eastern Ohio and West Virginia. She previously pleaded guilty to one count each of aggravated theft, attempted telecommunications fraud, and attempted money laundering. According to investigators, Baldwin lied to people about needing money for various reasons, such as claiming she had a serious illness or that she was at risk of losing her home. She generally promised to pay people back promptly, but investigators determined that instead of paying people back, she wired the funds to other people, knowing the money would end up overseas with a man she had been communicating with online.

State v. Joseph Bernstiel

Hocking County Court of Common Pleas, Case No. 18CR0032

Joseph Bernstiel was sentenced to community control after being sentenced for theft. According to investigators, Bernstiel stole \$2,300 from a victim pursuant to a home improvement scam and used email and text messages to further the fraud. Bernstiel was indicted on two counts of theft, and one count of telecommunications fraud.

U.S. v. Eric Blackwell

U.S. District Court, Southern District of Ohio, Case No. 2:18CR181

Eric Blackwell was developed as a suspect and prosecuted federally as a result of the Economic Crimes Unit's two-year investigation into allegations associated with the Coshocton Metropolitan Housing Authority (CMHA) in Coshocton County, Ohio. Blackwell was a business partner to Gregory Darr, the former executive director of the CMHA. Blackwell and Darr both managed multiple rental properties and bank accounts that received stolen funds from the U.S. Department of Housing and Urban Development (HUD). Investigators from the Economic Crimes Unit conducted personal interviews of the suspect and participated in the search of Blackwell's residence after the execution of a federal search warrant. In total, Gregory Darr, Eric Blackwell, and other individuals conspired to embezzle, steal, and convert money and other things of value from HUD in excess of \$425,000. On Sept. 13, 2018, Eric Blackwell pleaded guilty to one count of conspiracy, 18 USC 371, in the Southern District of Ohio and is awaiting sentencing.

State v. Robert Collins

Hamilton County Court of Common Pleas, Case No. B1803580

Robert Collins was sentenced to five years of community control after pleading guilty to nine counts of felony theft. In June 2018, a Hamilton County grand jury returned an 18-count indictment against Robert Collins. From August 2014 to August 2017, nine homeowners lost over \$50,000 to Robert Collins, doing business as United Home Solutions. Four of the nine homeowners were elderly. Collins would contract with homeowners to make repairs to residential roofs. After homeowners provided checks for materials, Collins failed to make any repairs or deliver any materials.

State v. Michael Combs

Hamilton County Court of Common Pleas, Case No. B1801510

In March 2018, Michael J. Combs was indicted on eight counts of theft. According to investigators, from April 2013 to April 2016, four homeowners lost a total of \$19,614 to Michael Combs, also known as Michael James and doing business as Granite Designs and First Choice Tops LLC. Allegedly, Combs would provide homeowners with an estimate for new granite countertop installation and have the homeowners select granite slabs from a third-party granite business. After homeowners provided checks for materials, Combs failed to purchase or install the granite countertops. The case is pending.

State v. Anthony Combs

Washington County Court of Common Pleas, Case No. 17CR85

In May 2018, Anthony Combs was sentenced to four years in prison and ordered to pay \$205,924 in restitution. Combs previously had been indicted for using Ohio consumer funds to finance an out-of-state roofing business. He pleaded guilty to charges of engaging in a pattern of corrupt activity, theft from an elderly person, grand theft, and attempted telecommunications fraud. According to investigators, Combs and his company, AMC Remodeling, operated in the Belpre area between September 2015 and June 2016 offering roofing services to consumers in Washington County and parts of West Virginia. Many of the consumers were elderly. After taking thousands of dollars from consumers, Combs delivered no services and provided no refunds.

State v. Justin Coyne

Cuyahoga County Court of Common Pleas, Case No. CR-18-625748-A

In August 2018, Justin Coyne was sentenced to one year in prison. Coyne pleaded guilty to one count of money laundering. An out-of-state victim attempted to purchase sporting event tickets from an online advertisement. The victim contacted the suspect and paid for but never received the tickets or a refund. The Economic Crimes Unit investigated the matter and it was presented to a Cuyahoga County grand jury. The defendant was subsequently indicted on theft, telecommunications fraud, and money laundering charges. The Cuyahoga County Prosecutor's Office handled the prosecution.

U.S. v. Gregory Darr

U.S. District Court, Southern District of Ohio, Case No. 2:18CR178

The former executive director and chief financial officer of the Coshocton Metropolitan Housing Authority pleaded guilty to embezzling more than \$431,000 from the U.S. Department of Housing and Urban Development. Gregory Darr had served as the executive director and chief financial officer of the CMHA (which received money from HUD) since 2001. Despite federal regulations that prohibited it, he also started serving as the executive director of the CMHA resident council, a tenant organization that represents other public-housing residents and conducts programming. Between January 2012 and September 2017, Darr embezzled money from both the CMHA and the resident council, using funds and resources for personal costs, such as restaurant bills, real estate investments, or business ventures. The Economic Crimes Unit, the U.S. Department of Housing and Urban Development, and the Coshocton County Sheriff's Office investigated the case. It was prosecuted by the U.S. Attorney's Office.

U.S. v. Lisa Gennett

U.S. District Court, District of Nevada, Case No. 2:17-cr-00084

In May 2017, Lisa Gennett pleaded guilty to one count of conspiracy to commit mail and wire fraud. The objective of the conspiracy and scheme was for the defendant and her co-conspirators to obtain money and property from persons whom they enticed to provide advance fees to fund expenses for the sale of the victims' timeshare properties — sales that never occurred. A Clinton County consumer was contacted via telephone by the scammers. The caller informed the consumer that there was a buyer for his timeshare and if he sent money to cover the associated taxes and fees, he would receive the proceeds from the sale of his timeshare, plus a full reimbursement of fees. The consumer mailed money out of state but never received anything in return. The Economic Crimes Unit and the FBI handled the investigation. Gennett is scheduled to be sentenced in January 2019.

State v. Andrew Jensen

Morgan County Court of Common Pleas, Case No. 17-CR-38

Andrew Jensen was indicted by a Morgan County grand jury on 29 felony counts, including telecommunications fraud, identity fraud, grand theft of a motor vehicle, theft from the elderly, money laundering, and misuse of credit cards. According to investigators, Jensen lied to people (claiming he was a successful businessman or military veteran, for example) to convince them to give him money, property, or services. He allegedly made misleading statements to obtain loans, lines of credit, vehicles, and other goods or services. Investigators believe at least 22 people, including an elderly man in Morgan County, have been affected and that losses total more than \$450,000. The case is pending.

State v. Shelly Petty

Washington County Court of Common Pleas, Case No. 18CR71

In May 2018 Shelly Petty was sentenced to one year of community control after pleading guilty to money laundering and misuse of credit cards. According to investigators, Petty took advantage of her elderly father and mother's declining mental state and gained control over their financial accounts through deception. As part of her sentence she was also ordered to pay \$120,879 in restitution.

State v. Darren Petty

Washington County Court of Common Pleas, Case No. 18CR72

In May 2018 Darren Petty was sentenced to one year of community control and ordered to pay \$12,000 in restitution. Darren Petty pleaded guilty to misuse of a credit card, a felony of the fifth degree. He and his codefendant, Shelly Petty, had been indicted on theft charges for stealing from an elderly family member.

State v. Gail Longwell

Lorain County Court of Common Pleas, Case No. 18CR098152

In October 2016, a consumer saw an online auction through a member's-only website and agreed to purchase an item for sale. The consumer mailed a check but never received his merchandise. After the Economic Crimes Unit investigated the case, Gail Longwell was subsequently indicted for theft. The Lorain County Prosecutor's Office is handling the prosecution. The case is pending.

State v. Phillip Sholler

Hamilton County Court of Common Pleas, Case No. B1802506

In August 2018, Phillip Sholler pleaded guilty to multiple felony theft counts. He was sentenced to one year in prison and ordered to pay \$48,466.50 in consumer restitution. In May, a Hamilton County grand jury had indicted Sholler on 12 counts of fraud. According to investigators, from July 2017 through December 2017, five homeowners lost over \$45,000 to Phillip Sholler, doing business as Sholler Fence LLC. Two of the five homeowners were elderly. Sholler would provide homeowners with an estimate for new fence installations. After homeowners provided checks or cash for materials, Sholler failed to purchase or install the fencing.

State v. Ryan Smith

Ross County Court of Common Pleas, Case No. 17CR225

Ryan Smith was sentenced to 30 months in prison for stealing \$17,000 from an elderly Ross County man in an internet scam. He was convicted on counts of telecommunications fraud, theft from an elderly person, and money laundering. In the scam, Smith posted an ad on eBay offering a Caterpillar backhoe for sale. A Ross County man contacted him expressing interest in buying the backhoe, and Smith exchanged multiple calls and emails with him. The consumer wired Smith \$17,000, but Smith never delivered the backhoe. Smith was ordered to pay \$17,000 in restitution.

State v. Amy Withrow

Ross County Court of Common Pleas, Case No. 18CR418

In December 2018, Amy Withrow pleaded guilty to felony theft. A Ross County grand jury previously indicted Withrow on theft and tampering with records charges. The charges resulted after an Economic Crimes Unit investigation determined that Withrow allegedly misappropriated government funds, which had been issued to two disabled victims in Ross County. Withrow worked for a private in-home care company that provided services to the victims. She allegedly falsified financial logs relating to the expenditure of those funds, which were submitted to and kept by the Ross County Board of Developmental Disabilities.

State v. Matt Young

Vinton County Court of Common Pleas, Case No. 17CR9156

Matt Young was indicted on engaging in a pattern of corrupt activity, theft, and telecommunications fraud. The Attorney General's Economic Crimes Unit and Bureau of Criminal Investigation (BCI) handled the investigation. As a result of BCI's digital forensic analysis, Young also was indicted on pandering sexually oriented material involving a minor. The economic crime allegations involved Matt Young misrepresenting himself as an established music label and accomplished musician, John Q. Public, that he said had toured internationally and sold millions of albums. Young allegedly used multiple Facebook accounts to lure aspiring musicians to pay for services associated with music development, recording, and distribution. Victims of the scam resided in Australia, Thailand, Canada, South America, Europe, and throughout the U.S. The case is being prosecuted by the Vinton County Prosecutor's Office and is pending.

State v. George Zenallis

Cuyahoga County Court of Common Pleas, Case No. CR-16-612441-A

In 2016 a Cuyahoga County grand jury indicted George Zenallis for theft. Between December 2015 and December 2016, the defendant entered into home improvement contracts with two Ohio consumers and failed to provide any services. The loss amount in the case exceeds \$12,500. The Economic Crimes Unit investigated the matter and the Cuyahoga County Prosecutor's Office is prosecuting the case. The case is open.

D. CONSUMER ASSISTANCE UNIT

The Consumer Assistance Unit includes complaint specialists and Title Defect Recision 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, TDR staff members administer the TDR Fund and help motor vehicle purchasers obtain automobile titles and temporary tags.

In 2018, 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 problems, and consumer complaint information may be referred for further investigation. Specialists make these referrals based on consumer complaint volume, monetary loss, egregiousness, patterns of abuse, and other factors. The ability to identify potential violations is critical to the Consumer Protection Section's efforts to protect consumers. Many complaint referrals have led to successful litigation.

TOP CONSUMER COMPLAINTS REPORTED TO THE ATTORNEY GENERAL'S OFFICE

Every year, the Attorney General compiles a list of the top complaint-generating areas. In 2018, the Consumer Protection Section received more than 22,000 complaints. The top eight areas were:

1. Motor Vehicles
2. Professional Services
3. Utilities, Phone, Internet, or TV Services
4. Shopping, Food, or Beverages
5. Home or Property Improvement
6. Collections, Credit Reporting, or Financial Services
7. Other
8. Identity Theft

E. IDENTITY THEFT UNIT

The effects of identity theft can linger for years, causing damage to victims' credit reports and financial lives. The Consumer Protection Section's Identity Theft Unit, launched in 2012, helps repair the damage caused by identity theft. Since its inception, the unit has eliminated approximately \$2.2 million in fraudulent charges for victims of identity theft.

The Identity Theft Unit provides two programs. Through the Traditional Assistance program, advocates work on behalf of victims to contact credit reporting agencies, creditors, collectors, and other entities that may have information resulting from fraudulent circumstances. This option is ideal for people who do not feel comfortable attempting to rectify the effects of identity theft on their own. Under the Self-Help program, the office provides victims the tools they need to help resolve the issues on their own. In 2018, the Identity Theft Unit received a total of 612 complaints and helped victims eliminate more than \$265,000 in fraudulent charges, ranging from a few hundred dollars to tens of thousands of dollars cleared from an individual's name.

In one complaint, a Franklin County couple sought the help of the Attorney General's Office. Both individuals stated they were the victims of identity theft, and together, they reported having five various utility and retail accounts opened in their names. They also reported a credit card "account takeover," where a criminal had a new credit card issued in their name but sent to the criminal's address. With credit card in hand, the criminal, who was located in another state, racked up a number of charges that the Identity Theft Unit was eventually able to clear.

In another complaint, a Cuyahoga County resident reported someone opening a fictitious business in his name where thousands of dollars in business loans were secured against the fictitious business. The Identity Theft Unit was able to assist the consumer in removing over \$49,000 in fraudulent debt against him and in removing the negative information from his credit reports.

A resident of Franklin County contacted the Identity Theft Unit indicating that a former partner had opened four credit card accounts in his name without his knowledge or permission. As a result of these accounts being opened, there were also negative impacts on his credit report. The Identity Theft Unit was able to resolve all four of these accounts (totaling more than \$4,300) and to help correct his credit reports.

Because children in the foster care system may be especially vulnerable to identity theft, Attorney General DeWine offered the Identity Theft Unit's assistance to the Ohio Department of Job and Family Services to correct errors that are discovered on the credit reports of foster youth. In 2018, the Identity Theft Unit resolved 39 complaints for minors in foster care.

F. EDUCATION UNIT

The goal of the Education Unit is to inform Ohioans about their rights as consumers and to warn them about scams. The Education Unit conducts consumer protection presentations throughout the state to build collaboration and awareness in the fight against fraud and to help protect Ohioans. In 2018, the Education Unit conducted 280 educational events, reaching over 11,500 attendees.

To build awareness of consumer protection issues among Ohio's youth, the Education Unit held the ninth annual Take Action High School Video Contest in 2018. 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 one of three topics. This year's topics were the national Do Not Call Registry, dealing with unwanted robocalls, and using technology to stop unwanted robocalls. Individuals or teams from 18 schools submitted 66 video entries in the 2018 contest. Overall, 95 students participated in the 2018 contest. Winners will be announced in March 2019.

G. ELDER JUSTICE INITIATIVE

In 2014, Attorney General DeWine established the Elder Justice Initiative to increase the investigation and prosecution of elder abuse cases and to improve victims' access to services in Ohio. Housed in the Consumer Protection Section, the Elder Justice Initiative is a collaborative effort among several sections of the Attorney General's Office, including Crime Victim Services, Consumer Protection, Health Care Fraud, Special Prosecutions, and the Bureau of Criminal Investigation.

The team helps communities with investigations, forensic analysis, case presentation and prosecution, and training and technical assistance. The team hosts and presents at trainings, symposiums, and outreach events for professionals, including those in law enforcement, social work, adult protective services, and the financial industry. Since its inception, the Elder Justice Initiative has assisted more than 1,550 older Ohioans and their family members to better understand and address elder abuse and exploitation. In 2018, the Elder Justice Unit conducted 62 trainings and presentations, reaching over 4,300 attendees.

H. CYBEROHIO

In September 2016, Attorney General DeWine launched CyberOhio, a collection of cybersecurity initiatives aimed at helping Ohio businesses fight data security threats. The goal of CyberOhio is to help foster a legal, technical, and collaborative cybersecurity environment to help Ohio businesses thrive and keep Ohioans' data and personal information secure. Since its inception, CyberOhio has conducted 72 trainings and presentations, reaching over 3,200 attendees. In 2018 alone, CyberOhio conducted 37 trainings and presentations, reaching over 2,200 attendees.

These trainings and presentations have focused on a wide variety of topics such as cyber hygiene, phishing, the "internet of things," the European Union's General Data Protection Regulation, online security for law enforcement officials, and cyber safety for financial institutions.

In March 2018, the second annual CyberOhio Business Summit drew 190 attendees to Cleveland. The event, conducted in collaboration with the Cleveland-Marshall College of Law, featured cybersecurity experts from throughout the country who advised business owners on how to better protect their businesses and themselves from evolving cyber threats.

In August 2018, Ohio Governor John Kasich signed Ohio Senate Bill 220, Ohio's Data Protection Act, into law. Developed by the CyberOhio Advisory Board, the legislation is the first of its kind in the U.S. and provides an affirmative defense to a tort claim alleging that a failure to implement reasonable information security controls resulted in a data breach. To receive this affirmative defense, a business must implement and maintain a cybersecurity plan that is based on one of eleven industry-recognized cybersecurity frameworks.

The Data Protection Act became effective on Nov. 2, 2018. Later that month, Attorney General DeWine received a 2018 Cyber Award from the cybersecurity firm Symantec. Each year, Symantec honors a small group of individuals and officials on their leadership, innovation, and overall contribution to cybersecurity programs that protect data and systems. Symantec particularly recognized CyberOhio and Attorney General DeWine for spearheading the efforts to guide the Data Protection Act through the Ohio General Assembly.

CyberOhio also launched programs to encourage Ohio's next generation of cybersecurity leaders. In August and October 2018, CyberOhio held two separate "CyberInspire" events, where middle school female students learned about cybersecurity in a fun and easy-to-understand manner with the goal of developing their interest in the field. CyberOhio developed its own educational materials for the day-long program and taught sessions that covered topics such as cryptography, coding, and cyber hygiene.

In September 2018, CyberOhio held its inaugural "Capture the Flag" competition at The Ohio State University. The competition involved 14 high school teams competing to solve a set of cybersecurity-related challenges for points. These challenges required the participants to hone skills that are important in the field, such as decryption, coding, social engineering, and physical security.



Ohio Attorney General's Office
Consumer Protection Section

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For more information on this report or
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