

ANNUAL  
REPORT

OFFICE OF THE ATTORNEY GENERAL

2019 CONSUMER  
PROTECTION



**DAVE YOST**

OHIO ATTORNEY GENERAL



The Attorney General's Office  
protects Ohio and its families.

Our actions are driven by their interests,  
guided by the rule of law  
and the relentless pursuit of justice.

We seek to constrain evil and empower good,  
without partisan preference  
or subjective judgment, as defined  
by the law and by the Constitutions  
of the United States and Ohio.



**DAVE YOST**

OHIO ATTORNEY GENERAL



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My Fellow Ohioans,

Anyone who has been ripped off knows how frustrated and helpless the crime can leave you feeling. But you have rights, and the Consumer Protection Section of the Ohio Attorney General's Office works diligently to defend them – fighting fraud, advancing fairness in the marketplace and working one-on-one with Ohioans to resolve their complaints.

In 2019, we empowered consumers by providing new tools and educational resources to thwart scam artists and their dirty tricks. For example, in addition to conducting over 200 in-person educational events throughout Ohio, we launched a searchable database to help consumers avoid “bad apple” businesses. The online tool consists of a comprehensive list of businesses and people against whom my office has taken action for violating consumer protection laws.

Beyond prevention, we worked directly with tens of thousands of consumers who sought our expertise in resolving disputes and rooting out predatory and illegal practices. As a result, countless Ohioans found relief from the painful fallout of identity theft, scheming contractors, dishonest car dealerships and more.

My office's Civil Investigative Unit and Civil Legal Unit opened about 200 cases in 2019, and the Legal Unit obtained \$25 million in judgments.

The Economic Crimes Unit worked tirelessly to secure justice for victims of crime by identifying, investigating and prosecuting scam artists. In 2019, the unit opened more than 90 criminal investigative matters while working with law enforcement and prosecutors to file 18 indictments and obtain 18 convictions.

Our Elder Justice Unit, meanwhile, aided more than 350 older Ohioans, helping to improve their access to law enforcement, social work and adult protective services.

We are proud to share these accomplishments from 2019 and eager to uphold this standard of excellence as we further our mission of protecting the unprotected.

Yours,

A handwritten signature in blue ink that reads "Dave Yost".

Dave Yost  
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**

The Consumer Sales Practices Act (CSPA), stemming from Chapter 1345 of the Ohio Revised Code, 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 proved 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 send the governor and General Assembly an annual report about operations related to ORC 1345 and violations of the law. The following is a summary of the Consumer Protection Section's 2019 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 Legal and Investigative units work together to ensure compliance with Ohio consumer laws. In 2019, the Consumer Protection Section opened 197 civil investigations. It also initiated 39 lawsuits for various unfair, deceptive or unconscionable business practices and obtained 48 judgments and Assurances of Voluntary Compliance totaling more than \$25 million in consumer restitution, civil penalties, costs and other relief.

The lawsuits, judgments and settlements that occurred in 2019:

## **LAWSUITS**

### **1 Auto Exchange/Catherine Manning**

*Warren County Court of Common Pleas, Case No. 19CV92139*

1 Auto Exchange sold used motor vehicles to consumers but failed to transfer a title to a purchaser, as required by Ohio law. The consumer filed a complaint with the attorney general seeking relief Title Defect Recision (TDR) Fund and was reimbursed. The attorney general filed a lawsuit against the dealership and its owner on April 11, 2019, for violations of the Consumer Sales Practices Act and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction and reimbursement of all money paid from the TDR Fund. The case is pending.

### **Ronald Randall Slusher, dba A1 Concrete Finishing**

*Licking County Court of Common Pleas, Case No. 19CV0724*

Ronald Slusher operated A1 Concrete Finishing, an unregistered business through which he offered concrete repair and installation services. Consumers complained to the attorney general that they paid the business for services that were not completed or that were performed improperly. The attorney general filed a lawsuit against Slusher on July 15, 2019, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. Counts included failure to deliver, performing work in a shoddy manner, failure to register a fictitious business 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.

### **A&J's Used Auto Sales LLC/Jasmine Lynne Evans/Allan B. Trager**

*Belmont County Court of Common Pleas, Case No. 19CV348*

A&J's Used Auto Sales sold used motor vehicles to consumers but failed to transfer titles to purchasers, as required by Ohio law. Injured consumers filed complaints with the attorney general seeking relief from the Title Defect Recision (TDR) Fund and received reimbursement. The attorney general filed a lawsuit against the dealership and its owners on Sept. 25, 2019, for violations of the Consumer Sales Practices Act and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction and reimbursement of all money paid out from the TDR Fund. The case is pending.

### **Wayne Colwell, dba A2Z Exteriors**

*Butler County Court of Common Pleas, Case No. 2019081622*

Wayne Colwell operated A2Z Exteriors, an unregistered business through which he offered various home improvement-related services. Consumers complained to the attorney general that they paid the business for services that were not completed or that were performed improperly. The attorney general filed a lawsuit against Colwell on Aug. 15, 2019, for violations of the Consumer Sales Practices Act. Counts included failure to deliver, performing work in a shoddy manner and failure to register a fictitious business name. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution and civil penalties. The case is pending.

**Absolute Surfaces LLC/Angelo Dormendo/Stephanie Dormendo**

*Allen County Court of Common Pleas, Case No. 2019CVH454*

Absolute Surfaces offered home improvement-related services, including installation of granite countertops for kitchens and bathrooms. Consumers complained to the attorney general that they paid the business for services that were not received and that their money was not returned. The attorney general filed a lawsuit against the business and its owners on Dec. 4, 2019, for failure to deliver in violation of the Consumer Sales Practices Act. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution and civil penalties. The case is pending.

**American Memorial Monuments LLC/Darren Boykin**

*Montgomery County Court of Common Pleas, Case No. 2019CV04212*

American Memorial Monuments sold cemetery monuments, including agreements to set the monuments in the cemetery. Consumers complained to the attorney general that they paid for headstones that were never delivered, were improperly designed or could not be properly set in the cemeteries. The attorney general filed a lawsuit against the business and its owner on Sept. 26, 2019, for violations of the Consumer Sales Practices Act. Counts included failure to deliver and misrepresentations of the product. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution and civil penalties. The case is pending.

**Assurance Roofing and More LLC/Thomas Cutura**

*Cuyahoga County Court of Common Pleas, Case No. 19CV200003*

Assurance Roofing and More offered a variety of home improvement-related services, including constructing new residential structures. Consumers complained to the attorney general that they paid the business for services that were not received, were only partially performed or were performed in a substandard manner. The attorney general filed a lawsuit against the business and its operator on Dec. 4, 2019, for violations of the Consumer Sales Practices Act, the Home Solicitation Sales Act and the Home Construction Service Suppliers Act. 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.

**Tennielle Young, dba B Yunique LLC**

*Franklin County Court of Common Pleas, Case No. 19CV007775*

Tennielle Young operated a business that sold clothing and related goods through social media networks. Consumers complained to the attorney general that they paid the business for goods that were not received and that payments were not refunded. The attorney general filed a lawsuit against Young on Sept. 26, 2019, for violations of the Consumer Sales Practices Act. Counts included failure to deliver and misrepresenting the status of orders and refunds. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution and civil penalties. The case is pending.

**Budget Motors & RV Sales/Michael Stevens**

*Allen County Court of Common Pleas, Case No. CV20190080*

Budget Motors & RV Sales sold used motor vehicles and failed to transfer titles to the purchasers, as required by Ohio law. Injured consumers filed complaints with the attorney general seeking relief from the Title Defect Recision (TDR) Fund and received reimbursement. The attorney general filed a lawsuit on March 4, 2019, against the dealership and its owner for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded Aug. 13, 2019, with a consent judgment and final order. The settlement included a declaratory judgment, a permanent injunction, \$8,030 for reimbursement to the TDR Fund and a \$10,000 civil penalty suspended on the condition of full compliance with the terms of the settlement.

**Robert Gorley, dba C&J Construction**

*Muskingum County Court of Common Pleas, Case No. CH20190100*

Robert Gorley operated C & J Construction, an unregistered business through which he offered home improvement services such as remodeling and landscaping. Consumers complained to the attorney general that they paid the business for services that were not received or that were performed improperly. The attorney general filed a lawsuit against Gorley on April 11, 2019, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. Counts included failure to deliver, performing work in a shoddy manner, failure to register a fictitious business name and failure to provide proper notice of cancellation rights. Litigation concluded Nov. 26, 2019, with a final judgment entry and order after a bench trial. The order included a declaratory judgment, a permanent injunction, \$60,649.78 for consumer restitution and a \$25,000 civil penalty.

**C. Thomas Auto Group Ltd., dba Carite Medina/Thomas D. Ciatti, Sr.**

*Medina County Court of Common Pleas, Case No. 19CIV0490*

Carite Medina sold used motor vehicles but failed to transfer titles to purchasers, as required by Ohio law. Injured consumers filed complaints with the attorney general seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The attorney general filed a lawsuit against the dealership and its owner on May 9, 2019, for violations of the Consumer Sales Practices Act and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction and reimbursement of all money paid out from the TDR Fund. The case is pending.

**George Franklin Capps Jr., dba Capps Construction**

*Franklin County Court of Common Pleas, Case No. 19CV006567*

George Capps operated Capps Construction, an unregistered business through which he offered home improvement services such as remodeling and constructing additions to homes. Consumers complained to the attorney general that they paid the business for services that were not received or that were performed improperly. The attorney general filed a lawsuit against Capps on Aug. 13, 2019, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. 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.

**Chris D. Walters, dba Chris Walters Roofing & Siding**

*Montgomery County Court of Common Pleas, Case No. 2019CV02782*

Chris Walters operated Chris Walters Roofing & Siding, an unregistered business through which he offered various home improvement services. Consumers complained to the attorney general that they paid the business for services that were not received or that were performed improperly. The attorney general filed a lawsuit against Walters on June 14, 2019, for violations of the Consumer Sales Practices Act. Counts included failure to deliver, performing work in a shoddy manner and failure to register a fictitious business name. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution and civil penalties. The case is pending.

**CMI Waste Removal Service Inc./Daniel Shackelford Jr.**

*Licking County Court of Common Pleas, Case No. 19CV00553*

CMI Waste Removal Service offered trash collection services in the Newark area. Consumers complained to the attorney general that they paid the business for services that were not provided in a timely manner or were not provided at all. The attorney general filed a lawsuit against the business and its owner on May 30, 2019, for violations of the Consumer Sales Practices Act. Counts included failure to deliver and misrepresenting the subject of a consumer transaction. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution and civil penalties. The case is pending.

**Dad’s Home Repair & Excavation LLC/Bobby Dappert**

*Franklin County Court of Common Pleas, Case No. 19CV003019*

Dad’s Home Repair & Excavation performed a variety of home repair and 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 April 11, 2019, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. Counts included failure to deliver, performing work in a shoddy manner and failure to provide proper notice of cancellation rights. Litigation concluded Oct. 21, 2019, with a consent judgment and final agreed order and entry. The settlement included a declaratory judgment, a permanent injunction, \$46,549.54 for consumer restitution and a \$40,000 civil penalty, with \$30,000 suspended on the condition of full compliance with the terms of the settlement.

**Davis Healthy Basement Solutions LLC/Jeffrey Davis**

*Franklin County Court of Common Pleas, Case No. 19CV001836*

Davis Healthy Basement Solutions offered basement waterproofing and concrete services. Consumers complained to the attorney general that they paid the business for services that were not received or that were performed improperly. The attorney general filed a lawsuit against the business and its owner on March 1, 2019, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. 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.

**Kelsea Hopkins, dba Dear Tomasine Stills and Films and Blue Boots Photography**

*Preble County Court of Common Pleas, Case No. 19CV31735*

Kelsea Hopkins operated unregistered businesses that provided a variety of photography and videography services for weddings and other events. Consumers complained to the attorney general that they paid for services that were not received or that were performed improperly. The attorney general filed a lawsuit against Hopkins on Aug. 6, 2019, for violations of the Consumer Sales Practices Act. Counts included failure to deliver and failure to register fictitious business names. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution and civil penalties. The case is pending.

**Deck Builders Unlimited LLC**

*Franklin County Court of Common Pleas, Case No. 19CV009679*

Deck Builders Unlimited performed home repair, remodeling and other home improvement services. Consumers complained to the attorney general that they paid 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 Dec. 4, 2019, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. 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.

**Educare Centre Services Inc./Prolink Vision, S.R.L./Sam Madi/Mohammed Abedel Jilal/Charles Kharouf/9896988 Canada Inc.**

*United States District Court, Western District of Texas, Case No. EP19CV0196*

The case resulted from a joint investigation by the Ohio Attorney General and the Federal Trade Commission into the business practices of Educare Centre Services, along with related individuals, and their credit card reduction and debt consolidation scam. Consumer complaints showed a pattern of misrepresentations of services promised or failure to deliver promised services. The cost of the services typically ranged from \$1,000 to \$2,000. The investigation resulted in a joint lawsuit filed against the businesses and their operators on July 18, 2019. The Ohio portion of the lawsuit alleges violations of the Consumer Sales Practices Act, the Telephone Solicitation Sales Act and the Telemarketing Sales Rule. The lawsuit seeks a permanent injunction, consumer restitution and civil penalties. The case is pending.

**Equifax Inc.**

*Franklin County Court of Common Pleas, Case No. 19CV005911*

A multistate investigation was conducted by the Ohio Attorney General, many other states and the District of Columbia after a data breach exposed consumer information at Equifax. The breach affected 148 million consumers nationwide. The investigation resulted in the filing of a lawsuit on July 22, 2019, for violations of the Consumer Sales Practices Act and Ohio's data breach law. A consent judgment was immediately submitted to the court and was approved July 29, 2019. The settlement provided robust injunctive relief aimed at preventing similar breaches in the future and strong consumer-related relief. The consent judgment included a \$175 million payment to the states. Ohio's share was \$7,145,098.59.

**FCA US LLC/Fiat Chrysler Automobiles N.V./V.M. Motori S.P.A./V.M. North America Inc.**

*Franklin County Court of Common Pleas, Case No. 19CV001488*

This case was a multistate investigation into the deliberate altering of emissions from Fiat's diesel vehicles and related misrepresentations. The alterations caused emissions during test drives and normal use to be different. The investigation resulted in the filing of a lawsuit on Feb. 19, 2019, for unfair and deceptive practices in violation of the Consumer Sales Practices Act. A final consent judgment entry and order was immediately submitted to the court and was entered on Feb. 22, 2019. Ohio was joined in the settlement by 51 other states or enforcement agencies. The settlement document contains broad injunctive relief and a \$72.5 million payment to the states. Ohio's share was \$1,211,250.

**Innovative Remodeling LLC/Michael Foster/Holly Foster**

*Warren County Court of Common Pleas, Case No. 19CV92864*

Innovative Remodeling performed a variety of home repair and remodeling services, including the installation of fencing and decks. 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 Nov. 25, 2019, for violations of the Consumer Sales Practices Act. Counts included failure to deliver and performing work in a substandard manner. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution and civil penalties. The case is pending.

**Johnson & Johnson/Ethicon Inc.**

*Franklin County Court of Common Pleas, Case No. 19CV008359*

This case resulted from a multistate investigation arising from false claims made by Ethicon, a wholly owned subsidiary of Johnson & Johnson, regarding the marketing of surgical mesh. The investigation determined that misrepresentations were made concerning potential risks and complications resulting from the use of the mesh. The investigation resulted in the filing of a lawsuit on Oct. 17, 2019, for unfair and deceptive marketing. An

agreed entry and final judgment order were immediately submitted to the court and entered on the same day. Ohio was joined in the settlement by 40 other states and the District of Columbia. The settlement document contained broad injunctive relief and a \$116.9 million payment to the states. Ohio's share was \$6,347,161.72.

**Johnson & Johnson/Medical Device Business Services Inc./DePuy Products Inc./DePuy Synthes Inc./Depuy Synthes Sales Inc.**

*Franklin County Court of Common Pleas, Case No. 19CV000547*

This case resulted from a multistate investigation arising from false claims made by DePuy Orthopaedics, a wholly owned subsidiary of Johnson & Johnson, regarding the quality of metal-on-metal hip implant devices. The investigation determined that misrepresentations were made concerning the stability of the implants, the survivorship of the implants, and the rate of wear of the implants. The investigation resulted in the filing of a lawsuit on Jan. 22, 2019, for unfair and deceptive marketing. An agreed entry and final judgment order was immediately submitted to the court and was entered on Jan. 30, 2019. Ohio was joined in the settlement by 44 other states and the District of Columbia. The settlement document contains broad injunctive relief and a \$120 million payment to the states. Ohio's share was \$4,423,334.71.

**Livingston Partners LLC, dba Your Car/Stephen Urell**

*Franklin County Court of Common Pleas, Case No. 19CV008699*

Your Car sold used motor vehicles and failed to transfer titles to the purchasers, as required by Ohio law. Injured consumers filed complaints with the attorney general seeking relief from the Title Defect Recision (TDR) Fund and received reimbursement. The attorney general filed a lawsuit on Oct. 29, 2019, against the dealership and its owner for violations of the Consumer Sales Practices Act and the TDR law. The complaint seeks a declaratory judgment, a permanent injunction and reimbursement of all money paid from the TDR Fund. The case is pending.

**Madera Merchant Services LLC/B&P Enterprises LLC/Bruce C. Woods/Patricia Woods**

*United States District Court, Western District of Texas, Case No. EP19CV0195*

The case resulted from a joint investigation by the Ohio Attorney General and the Federal Trade Commission into the business practices of Madera Merchant Services, a third-party payment processor. The business routinely withdrew funds from consumers for perpetrators of telemarketing schemes. The investigation resulted in a joint lawsuit being filed against the business, a related entity and their owners on July 18, 2019. The Ohio portion of the lawsuit alleges violations of the Consumer Sales Practices Act and the Telemarketing Sales Rule. The lawsuit seeks a permanent injunction, consumer restitution and civil penalties. The case is pending.

**Master Landscaping Sprinklers/Alejandro S. Sanchez**

*Lorain County Court of Common Pleas, Case No. 19CV198523*

Master Landscaping Sprinklers offered a variety of landscaping services, including patio replacement, lot grading and tree planting. Consumers complained to the attorney general that they paid the business for services that were not provided or were performed in a substandard manner. The attorney general filed a lawsuit against the business and its owner on June 28, 2019, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. 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.

**Allan Gulliford, dba Perfect Inground Pool**

*Lake County Court of Common Pleas, Case No. 19CV007404*

Allan Gulliford operated Perfect Inground Pool, a business that provided swimming pool construction and related services. Consumers complained to the attorney general that they paid Gulliford for services that were not received or that were performed improperly. The attorney general filed a lawsuit against Gulliford on Sept. 13, 2019, for violations of the Consumer Sales Practices Act. Counts included failure to deliver, performing work in a shoddy manner and engaging in consumer transactions while having unsatisfied judgments arising out of a previous consumer transaction. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution and civil penalties. The case is pending.

**Premera Blue Cross**

*Franklin County Court of Common Pleas, Case No. 19CV005610*

A multistate investigation was conducted after a data breach of Premera’s computer network system, which resulted in the unauthorized disclosure of consumers’ personal information and protected health information. The breach affected millions of consumers nationwide. The investigation resulted in the filing of a lawsuit on July 11, 2019, for violations of the Consumer Sales Practices Act and Ohio’s data breach law. A consent judgment was immediately submitted to the court and was approved July 22, 2019. The settlement provided for significant injunctive relief aimed at preventing similar breaches in the future and a \$10 million payment to the states. Ohio’s share was \$67,791.92.

**Timothy D. Fannon, dba Riteway Plumbing**

*Franklin County Court of Common Pleas, Case No. 19CV005137*

Timothy Fannon owned and operated Riteway Plumbing, an unincorporated business that offered plumbing and home remodeling services. Consumers complained to the attorney general that they paid for services that were not received or that were performed improperly. The attorney general filed a lawsuit against Fannon on June 21, 2019, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. 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.

**Robert Bosch GmbH/Robert Bosch LLC**

*Franklin County Court of Common Pleas, Case No. 19CV000293*

The case resulted from a multistate investigation onto the practices of Robert Bosch. The investigation related to Bosch’s role in assisting Volkswagen and Fiat Chrysler to develop, engineer, distribute, market and promote their light-duty diesel passenger vehicles, which were equipped with Bosch-supplied emission-control software containing undisclosed illegal devices. The investigation resulted in the filing of a lawsuit on Jan. 11, 2019, for violations of the Consumer Sales Practices Act and environmental law. A consent order and final judgment entry were immediately submitted to the court and entered on Feb. 12, 2019. The settlement document contained broad injunctive relief and a \$115 million payment to the states. Ohio’s share was \$2,868,480.

**Ross Premier Motors LLC/Zachary Ross**

*Knox County Court of Common Pleas, Case No. 190T040109*

Ross Premier Motors sold used motor vehicles and failed to transfer titles to the purchasers, as required by Ohio law. Injured consumers filed complaints with the attorney general seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The attorney general filed a lawsuit on April 10, 2019, against the dealership and its owner for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded Sept. 27, 2019, with a judgment entry granting default judgment. The judgment included a declaratory judgment, permanent injunctions, \$63,295.38 for reimbursement to the TDR Fund and a \$50,000 civil penalty.

**Support by Experts LLC/Real Tech Experts LLC/Aman Sachan**

*Franklin County Court of Common Pleas, Case No. 19CV001988*

The businesses operated a tech-support scam by deploying pop-up ads on other websites that informed consumers of a virus, breach of confidential information or related problem on their computers. The pop-ups were designed to trick consumers into believing the messages were from their computer's operating system or known companies such as Microsoft or Adobe. The ads directed consumers to contact a call center, where the businesses misrepresented who they were in order to gain remote access to the consumers' computers. Consumers were pressured to pay money to fix the problems. The charges for the services ranged from \$200 to \$1,000. The attorney general filed a lawsuit against the businesses and their owner on March 7, 2019, for misrepresentations and knowingly making false statements in violation of the Consumer Sales Practices Act. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution and civil penalties. The case is pending.

**The Legacy Lofts on Courtland LLC/Scott Call**

*Hamilton County Court of Common Pleas, Case No. A1901251*

Legacy Lofts was a home developer that planned to convert a school building and church building into condominiums. In 2017, the business started approaching consumers to purchase the condos. The consumers made deposits, often of \$5,000, and agreed to close the deal when the project was completed. But that never came to pass, and consumers were not refunded their deposits. The attorney general filed a lawsuit against the business and its owner on March 11, 2019, for violations of the Consumer Sales Practices Act and Condominium Property Act. Counts included failure to deliver, misrepresentations and failure to provide required disclosures. The lawsuit seeks a declaratory judgment, a permanent injunction, consumer restitution and civil penalties. The case is pending.

**Tri-Majestic LLC, dba Majestic Motors/Jeffrey Corfman/Derek Rutter**

*Summit County Court of Common Pleas, Case No. CV2019062094*

Majestic Motors sold used motor vehicles and failed to transfer titles to purchasers, as required by Ohio law. Injured consumers filed complaints with the attorney general seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The attorney general filed a lawsuit on June 7, 2019, against the corporation and its owners for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded Dec. 17, 2019, with an order and entry granting default judgment. The judgment included a declaratory judgment, a permanent injunction, \$62,612.36 for reimbursement to the TDR Fund and a \$25,000 civil penalty.

**Patrick Wilson, dba Twin Building Supply and Wilson Contracting P&E**

*Morgan County Court of Common Pleas, Case No. 19CV0158*

Patrick Wilson, formerly known as Patrick Eltringham, operated businesses that performed a variety of home improvement services. Consumers complained to the attorney general that they paid the businesses for services that were never completed or that were performed in a substandard manner. The attorney general filed a lawsuit against Wilson on Aug. 19, 2019, for violations of the Consumer Sales Practices Act, the Home Solicitation Sales Act and the Home Construction Service Suppliers Act. 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. In 2018, the Attorney General's Office sued Wilson and his business Logan-Madison Construction over activities there.

**Ty J. Dennis, dba Ty-Riffic**

*Franklin County Court of Common Pleas, Case No. 19CV004886*

Ty Dennis operated Ty-Riffic, an unregistered business through which he offered tree trimming and landscaping services. Consumers complained to the attorney general that they paid for services that were not received or that were performed improperly. The attorney general filed a lawsuit against Dennis on June 14, 2019, for violations of the Consumer Sales Practices Act. Counts included failure to deliver, performing work in a shoddy manner and failure to register a fictitious business name. Litigation concluded Oct. 30, 2019, with a judgment entry and order after the previous award of a default judgment to the attorney general. The order included a declaratory judgment, a permanent injunction, \$8,371 for consumer damages and a \$20,000 civil penalty.

**United Home Solutions LLC/Robert J. Collins**

*Hamilton County Court of Common Pleas, Case No. A1901122*

United Home Solutions provided roofing installation and repair services. Consumers complained to the attorney general that they paid the business for services that were not provided or were performed in a substandard manner. The attorney general filed a lawsuit against the business and its owner on March 4, 2019, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. Counts included failure to deliver, performing work in a shoddy manner and failure to provide proper notice of cancellation rights. Litigation concluded Dec. 11, 2019, 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, a permanent injunction, \$14,413.39 for consumer damages and a \$25,000 civil penalty.

**Wells Heating and Air Conditioning Inc./Floyd C. Wells**

*Montgomery County Court of Common Pleas, Case No. 2019CV05585*

Wells Heating and Air Conditioning offered services related to the repair and installation of heating and air conditioning systems. Consumers complained to the attorney general and Better Business Bureau that they paid the business for services that were not provided or that were performed in a substandard manner. The attorney general filed a lawsuit against the business and its owner on Nov. 25, 2019, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. Counts included failure to deliver, performing work in a shoddy manner, failure to honor a warranty 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.

**OTHER JUDGMENTS**

**Corey Devor, dba ABC Construction**

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

Corey Devor operated ABC Construction, an unregistered business through which he offered services such as home repair and remodeling. Consumers complained that Devor took money and failed to deliver the services or performed the services in a substandard manner. The Attorney General's Office filed a lawsuit against Devor on Oct. 16, 2018, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. 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. Litigation concluded March 21, 2019, 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, \$19,718.68 for consumer damages 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 and failed to transfer titles to the purchasers, as required by Ohio law. Injured consumers filed complaints seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The Attorney General's Office filed a lawsuit on Dec. 13, 2017, against the dealership and its owners for violations of the Consumer Sales Practices Act and the TDR law. On July 30, 2018, a judgment entry and order granting default judgment against Amazing Auto Sales were entered. 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. Litigation concluded Jan. 18, 2019, when consent judgments were entered into with Patrick Franklin and Laura Lassiter. The settlements included declaratory judgments and permanent injunctions preventing them from obtaining motor vehicle dealer or salesperson licenses.

**Stalco Enterprises Inc., dba Aria Rug Center**

*Hamilton County Court of Common Pleas, Case No. A1802017*

Aria Rug Center sold and repaired Oriental rugs. In July 2017, Aria Rug Center began operating a going-out-of-business sale for a closing in December. The business reopened three months later. The Attorney General's Office filed a lawsuit against the business and its owner on April 19, 2018, for violations of the Consumer Sales Practices Act and the Distress Sale Rule. Litigation concluded April 12, 2019, with a consent judgment and agreed final entry and order. The settlement included a declaratory judgment, a permanent injunction and a \$3,750 civil penalty.

**Auto Express of Cincinnati Inc./Lonny D. Donnerberg**

*Clermont County Court of Common Pleas, Case No. 2017CVH01242*

Auto Express of Cincinnati sold used motor vehicles and failed to transfer titles to the purchasers, as required by Ohio law. Injured consumers filed complaints seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The Attorney General's Office filed a lawsuit on Oct. 2, 2017, against the dealership and its owner for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded Feb. 15, 2019, with a consent judgment and agreed entry and order. The settlement included a declaratory judgment, a permanent injunction, \$53,889.06 for reimbursement to the TDR Fund and a \$50,000 civil penalty 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 that they paid for services that were not completed or that were performed in a substandard manner. The Attorney General's Office filed a lawsuit against Brown and Evans on April 25, 2018, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. 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. Litigation concluded Feb. 7, 2019, 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, \$12,890 for consumer damages and a \$10,000 civil penalty.

**Buckeye Impact Group LLC/Premier Design Group LLC**

*Sandusky County Court of Common Pleas, Case No. 17CV17*

Buckeye Impact Group and Premier Design Group operated an internet work-from-home scheme that promised large profits to consumers but failed to deliver on any promises. Consumers were told that if they paid a one-time fee, Buckeye Impact Group would create a personalized website for the consumer that would be a part of Amazon's Affiliate Program. The consumers would profit from purchases that were made on the website. Premier Design Group would then contact the consumers shortly after their website purchases and try to sell them marketing packages for thousands of dollars that would supposedly generate website advertisements and heavy traffic. The websites failed to meet the criteria for Amazon's Affiliate Program and were all rejected. Consumers were never told of the Amazon rejections and received no benefit from their payments. The Attorney General's Office filed a lawsuit against the businesses on Jan. 6, 2017, for violations of the Consumer Sales Practices Act, the Telephone Solicitations Sales Act and the Telephone Consumer Protection Act. Litigation concluded May 3, 2019, with a consent judgment and final order. The settlement included a declaratory judgment, a permanent injunction, \$91,797.25 for consumer damages and a \$50,000 civil penalty.

**Buckeye Motor Group Ltd./Ross Contipelli**

*Cuyahoga County Court of Common Pleas, Case No. CV18906120*

Buckeye Motor Group sold used motor vehicles and failed to transfer titles to the purchasers, as required by Ohio law. Injured consumers filed complaints seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The Attorney General's Office filed a lawsuit on Oct. 29, 2018, against the dealership and its owner for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded Feb. 7, 2019, with a consent judgment and agreed final entry and order. The settlement included a declaratory judgment, a permanent injunction, a TDR bond requirement, \$49,761 for reimbursement to the TDR Fund and a \$50,000 civil penalty suspended on the condition of full compliance with the terms of the settlement.

**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 and failed to transfer titles to the purchasers, as required by Ohio law. Injured consumers filed complaints seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The Attorney General's Office filed a lawsuit on Oct. 10, 2018, against the dealership and its owners for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded Feb. 13, 2019, with a judgment entry granting default judgment. The judgment included a declaratory judgment, a permanent injunction, \$2,970 for reimbursement to the TDR Fund and a \$25,000 civil penalty.

**Capital City Paving LLC/Michael Wanko**

*Franklin County Court of Common Pleas, Case No. 18CV000290*

Capital City Paving offered driveway paving and related services. Consumers complained that they paid the business for services that were not received or were performed improperly. The Attorney General's Office filed a lawsuit against the business and its owner on Jan. 10, 2018, for violations of the Consumer Sales Practices Act. Counts included failure to deliver and performing work in a shoddy manner. Litigation concluded May 14, 2019, with a final judgment entry and order granting summary judgment to the attorney general. The order included a declaratory judgment, permanent injunctions, \$54,900 for consumer damages and a \$100,000 civil penalty.

**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 provided a variety of home remodeling goods and services. Consumers complained that they paid for services that were never completed or were performed in a substandard manner. The Attorney General's Office filed a lawsuit against the business and its owners on Feb. 27, 2018, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. Counts included failure to deliver, performing work in a shoddy manner and failure to provide proper notice of cancellation rights. Litigation concluded Feb. 21, 2019, 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, \$26,701 for consumer restitution and a \$50,000 civil penalty.

**William Burke, dba Cuyahoga Construction**

*Cuyahoga County Court of Common Pleas, Case No. CV18905367*

William Burke operated Cuyahoga Construction, an unincorporated business that offered various home improvement services. Consumers complained that Burke took their money but failed to deliver the services or performed them in a substandard manner. The Attorney General's Office filed a lawsuit against Burke on Oct. 15, 2018, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. 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. Litigation concluded May 2, 2019, with a consent judgment and final agreed entry and order. The settlement included a declaratory judgment, a permanent injunction, \$6,690 for consumer restitution and a \$15,000 civil penalty with \$13,000 suspended on the condition of full compliance with the terms of the settlement.

**Steven DeMatteo, dba DeMatteo Stucco**

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

Steven DeMatteo operated DeMatteo Stucco, an unregistered home improvement business. Consumers complained that DeMatteo took their money and provided no work or work that was performed in a substandard manner. The Attorney General's Office filed a lawsuit on April 23, 2018, for violations of the Consumer Sales Practices Act. 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. Litigation concluded April 9, 2019, 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, \$2,734.89 for consumer restitution and a \$50,000 civil penalty.

**James C. Boswell and Edward Boswell, dba Discount Paving**

*Hamilton County Court of Common Pleas, Case No. A1702318*

Discount Paving, an unregistered business owned by James and Edward Boswell, offered driveway paving services. Consumers complained that they paid for services that were not received or that were performed improperly. The Attorney General's Office filed a lawsuit against the Boswells on April 27, 2017, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. Counts included failure to deliver, performing shoddy work and failure to provide proper notice of cancellation rights. Litigation concluded May 1, 2019, with a final judgment entry and order awarding the attorney general a default judgment. The order included a declaratory judgment and permanent injunctions. James Boswell was ordered to pay \$19,980 for consumer damages and a \$20,000 civil penalty. Edward Boswell was ordered to pay \$11,900 for consumer damages and a \$7,500 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 they had ordered and paid for, that their gowns were delivered later than they were promised, or that they received the wrong gown. The Attorney General's Office filed a lawsuit against the business and its owner on Nov. 29, 2018, for violations of the Consumer Sales Practices Act. Counts included failure to deliver, misrepresentations, poor customer service and unconscionable business practices. Litigation concluded July 10, 2019, when the court adopted the referee's decision awarding a default judgment to the attorney general. The order included a declaratory judgment, a permanent injunction, \$25,040.54 for consumer restitution and a \$34,500 civil penalty.

**European Adoption Consultants Inc./Margaret Cole**

*Cuyahoga County Court of Common Pleas, Case No. CV17881099*

European Adoption Consultants (EAC), an Ohio-based nonprofit corporation, offered inter-country adoption services throughout the United States. The U.S. Department of State required EAC to cease all inter-country services for three years over allegations of Hague Convention violations, various misrepresentations, the solicitation of bribes and fraudulently obtaining birth-parent consent. At the time of debarment, many clients were in the midst of adopting a child. For these cases, EAC was required to transfer adoption services and records to other accredited agencies, which EAC failed to do. Refunds also were not made to consumers. The Attorney General's Office filed a lawsuit against the business and its owner on May 31, 2017, for numerous unfair, deceptive and unconscionable practices in violation of the Consumer Sales Practices Act. Litigation concluded July 24, 2019, with a consent judgment and agreed final entry and order. The settlement included a declaratory judgment, permanent injunctions, \$260,000 for consumer restitution, \$6,000 for costs and a \$37,500 civil penalty suspended on the condition of compliance with the terms of the settlement. The settlement also included other relief handled by the attorney general's Charitable Law Section.

**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, over the internet. Consumers complained that they purchased products that were not delivered and that their payments were not returned. The Attorney General's Office filed a lawsuit against Seitz on Nov. 19, 2018, for violations of the Consumer Sales Practices Act. Counts included failure to deliver and failure to register a fictitious business name. Litigation concluded July 11, 2019, 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, a permanent injunction, \$3,858.28 for consumer damages and a \$10,000 civil penalty.

**IGeeksOnline LLC/Cherrokeye Evans**

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

IGeeksOnline was a computer tech-support scam. Consumers who needed support for their computer, printer or other equipment visited what they believed to be a legitimate website. Instead, they were visiting a site operated by IGeeksOnline. When consumers called the phone number on the site, they were directed to IGeeksOnline's call center. Consumers were falsely told that they had a virus or needed other repairs. The charge ranged from \$200 to \$1,000. The Attorney General's Office filed a lawsuit against the business and its owner on Aug. 21, 2018, for misrepresentations and knowingly making false statements in violation of the Consumer Sales Practices Act. A consent judgment and final agreed order was entered with owner Cherrokeye Evans on Jan. 10, 2019. The agreement included a declaratory judgment; permanent injunctions, including a prohibition from having an ownership interest in a tech support business; and a \$10,000 civil penalty suspended on the condition of full

compliance with the terms of the settlement. Litigation concluded with a final default judgment and order against the corporate defendant entered on May 7, 2019. The order included a declaratory judgment, permanent injunctions, \$3,822.57 for consumer restitution and a \$50,000 civil penalty.

**Daniel William Wells, dba Kelly Heating & Air Conditioning**

*Montgomery County Court of Common Pleas, Case No. 2018CV02923*

Kelly Heating & Air Conditioning, an unregistered business owned by Daniel William Wells, offered to repair and replace furnaces and HVAC systems. Consumers complained that work was not completed or was performed in a substandard manner. The Attorney General's Office filed a lawsuit against Wells on June 27, 2018, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. 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. Litigation concluded April 15, 2019, 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, \$21,671.77 for consumer damages and a \$100,000 civil penalty.

**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 but failed to transfer titles to the purchasers, as required by Ohio law. Injured consumers filed complaints seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The Attorney General's Office filed a lawsuit on Nov. 16, 2018, against the dealership and its owners for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded Feb. 8, 2019, with a judgment entry granting default judgment. The judgment included a declaratory judgment, a permanent injunction, \$45,737.50 for reimbursement to the TDR Fund and a \$50,000 civil penalty.

**Logan-Madison Construction LLC/Patrick Eltringham**

*Morgan County Court of Common Pleas, Case No. 18CV0051*

Logan-Madison Construction performed a variety of home improvement services. The business 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's Office filed a lawsuit against the business and its owner on March 19, 2018, for violations of the Consumer Sales Practices Act, the Home Solicitation Sales Act and the Home Construction Service Suppliers Act. 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. Litigation concluded Oct. 28, 2019, with a final judgment entry and order after the previous award of a summary judgment to the attorney general. The order included a declaratory judgment, a permanent injunction, \$113,466.88 for consumer restitution and a \$50,000 civil penalty. In August 2019, the Attorney General's Office also sued Eltringham, who has changed his name to Patrick Wilson, and his businesses Twin Building Supply and Wilson Contracting P&E over their activities.

**Metro ACC LLC/Joseph M. Nice**

*Summit County Court of Common Pleas, Case No. CV2018093913*

Metro ACC sold a used motor vehicle but failed to transfer the title to the purchaser, as required by Ohio law. The consumer filed a complaint seeking relief from the Title Defect Recision (TDR) Fund and was reimbursed. The Attorney General's Office filed a lawsuit on Sept. 18, 2018, against the dealership and its owner for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded Aug. 15, 2019, when the court issued an order adopting the referee's decision awarding a default judgment to the attorney general. The order included a declaratory judgment, a permanent injunction, \$16,274.14 for reimbursement to the TDR Fund and a \$5,000 civil penalty.

**Motorcars LLC/Nazmi S. Khaleq**

*Summit County Court of Common Pleas, Case No. CV2018093914*

Motorcars sold used motor vehicles but failed to transfer titles to the purchasers, as required by Ohio law. Injured consumers filed complaints seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The Attorney General's Office filed a lawsuit on Sept. 18, 2018, against the dealership and its owner for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded Sept. 11, 2019, with an order and entry granting default judgment against Khaleq. The judgment included a declaratory judgment, a permanent injunction, \$5,069 for reimbursement to the TDR Fund and a \$10,000 civil penalty.

**Christopher D. Craft, dba New Century Remodeling LLC**

*Stark County Court of Common Pleas, Case No. 2017071677*

The unregistered business, owned by Christopher Craft, offered various home improvement goods and services. Consumers complained that work was paid for but never started. The company refused to pay refunds. The Attorney General's Office filed a lawsuit against Craft on July 20, 2017, for violations of the Consumer Sales Practices Act. Counts included failure to deliver and continuing to engage in consumer transactions while having an outstanding judgment related to previous consumer transactions. Litigation concluded May 7, 2019, with a consent judgment and final agreed order and entry. The settlement included a declaratory judgment, permanent injunctions, \$5,000 for consumer restitution and a \$25,000 civil penalty suspended if full payment for a previous attorney general judgment against Craft is made in full within 30 months.

**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 but failed to transfer titles to the purchasers as required by Ohio law. Injured consumers filed complaints seeking relief from the Title Defect Recision (TDR) Fund and were refunded. The Attorney General's Office filed a lawsuit on Oct. 29, 2018, against the dealership and its owner for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded Oct. 22, 2019, with a consent judgment and agreed final entry and order. The settlement included a declaratory judgment, a permanent injunction, \$25,691.90 for reimbursement to the TDR Fund and a \$25,000 civil penalty.

**P & E Industries LLC, dba National Memorial Stone Company/Richard Daily**

*Lucas County Court of Common Pleas, Case No. CI201704597*

National Memorial Stone Company sold headstones and cemetery monuments. Consumers complained that they paid for headstones that were never delivered, that were incorrectly installed or that contained significant errors, such as incorrect names and dates or missing items. The Attorney General's Office filed a lawsuit against the business and its owner on Oct. 26, 2017, for violations of the Consumer Sales Practices Act. Counts included failure to deliver and performing work in a shoddy manner. Litigation concluded June 19, 2019, with a consent judgment and final order with P & E Industries. The settlement included a permanent injunction and a \$50,000 civil penalty. All consumer complaints were previously resolved.

**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 substandard work. The Attorney General's Office filed a lawsuit on Aug. 15, 2018, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. Counts included failure to deliver, performing work in a shoddy manner and failure to provide proper notice of cancellation rights. Litigation concluded Sept. 3, 2019, 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, a permanent injunction, \$7,125 for consumer damages and a \$10,000 civil penalty.

**Sholler’s Fence LLC/Phillip R. Sholler Jr.**

*Clinton County Court of Common Pleas, Case No. CVH18000277*

Sholler’s Fence offered various services related to fencing. Consumers complained that they paid the business for services that were not provided or were provided in a substandard manner. The Attorney General’s Office filed a lawsuit against the business and its owner on Aug. 6, 2018, for violations of the Consumer Sales Practices Act and the Home Solicitation Sales Act. Counts included failure to deliver, performing services in a shoddy and unworkmanlike manner, and failure to provide proper notice of cancellation rights. Litigation concluded Sept. 13, 2019, 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, a permanent injunction, \$44,805 for consumer damages and a \$50,000 civil penalty.

**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 sold used motor vehicles but failed to transfer titles to purchasers, as required by Ohio law. Consumers filed complaints seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The Attorney General’s Office filed a lawsuit against the Braxtons on Aug. 16, 2018, for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded March 26, 2019, with a judgment entry granting default judgment. The judgment included a declaratory judgment, permanent injunctions, a TDR bond requirement, \$23,091 for reimbursement to the TDR Fund and a \$25,000 civil penalty.

**Thrifty Propane Inc./Thrifty Propane Northern Ohio Inc./Thrifty Propane Columbus Ohio Inc.**

*Medina County Court of Common Pleas, Case No. 16CIV0008*

The businesses sold propane and propane tanks throughout Ohio. But consumers complained that deliveries failed to come in a timely manner and that the businesses refused to refund payments made for propane that was never delivered. The Attorney General’s Office filed a lawsuit against the businesses on Jan. 6, 2016, for violation of the Consumer Sales Practices Act. Litigation concluded Aug. 18, 2016, with an agreed entry and final order. The settlement included a declaratory judgment, a permanent injunction and a \$25,000 civil penalty. But the Attorney General’s Office continued to receive consumer complaints about Thrifty, resulting in a warning to the businesses that the office was considering filing a contempt action. The parties entered into discussions that resulted in an entry on July 3, 2019, for a supplemental agreed consent judgment resolving the contempt allegations. The new agreement included enhanced injunctive relief, including mandated business practices and a \$75,000 payment to the Attorney General’s Office. Consumer complaints were resolved prior to the settlement.

**Jessica A. Creech, dba TJ Home Improvements**

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

Jessica Creech operated TJ Home Improvements, an unincorporated business that offered various home improvement services. Consumers complained that Creech took money and failed to deliver services or performed the services in a substandard manner. The Attorney General’s Office filed a lawsuit against Creech on Oct. 17, 2018, for violations of the Consumer Sales Practices Act. Counts included failure to deliver and performing work in a shoddy manner. Litigation concluded Jan. 15, 2019, with a final entry and order granting a default judgment to the Attorney General’s Office. The order included a declaratory judgment, a permanent injunction, \$3,586 for consumer restitution and a \$10,000 civil penalty.

### **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 but failed to transfer titles to the purchasers, as required by Ohio law. Injured consumers filed complaints seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The Attorney General's Office filed a lawsuit on Oct. 30, 2018, against the dealership and its owners for violations of the Consumer Sales Practices Act and the TDR law. On Jan. 17, 2019, the court awarded the attorney general a default judgment against Tri State Auto Group and Candice Anthony. The judgment included a declaratory judgment, permanent injunctions and a \$100,000 civil penalty. Litigation concluded Dec. 3, 2019, with a final judgment entry and order following a summary judgment ruling in favor of the attorney general against Chad Anthony. The judgment included a declaratory judgment, a permanent injunction, \$124,437.62 for reimbursement to the TDR Fund and a \$125,000 civil penalty.

### **2 Guys Selling Cars LLC/ Robert A. Ventresco**

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

Robert Ventresco operated 2 Guys Selling Cars, through which he sold used motor vehicles but failed to transfer titles to the purchasers, as required by Ohio law. Injured consumers filed complaints seeking relief from the Title Defect Recision (TDR) Fund and were reimbursed. The Attorney General's Office filed a lawsuit on Oct. 11, 2018, for violations of the Consumer Sales Practices Act and the TDR law. Litigation concluded Jan. 11, 2019, with a judgment entry granting default judgment. The judgment included a declaratory judgment, permanent injunctions, a TDR bond requirement, \$57,863.98 for reimbursement to the TDR Fund and a \$50,000 civil penalty.

## **ASSURANCES OF VOLUNTARY COMPLIANCE**

### **Career Education Corporation**

A multistate investigation was conducted over concerns about the recruitment practices of Career Education Corporation, a for-profit school. The states determined that the school misled students about the total costs of enrollment, the transferability of credits to other institutions, job placement rates and the accreditation of some of its programs. The investigation concluded Jan. 3, 2019, with an assurance of compliance between the states and Career Education Corporation. Ohio was joined in the assurance by 47 other states and the District of Columbia. The assurance provides for significant reforms to the school's recruiting for its online programs and puts an administrator in place to monitor and oversee compliance. It also provides for forgiveness of outstanding student loan debt, including debts of almost 5,000 Ohio students. The assurance includes a \$5 million payment to the multistate group, with Ohio receiving \$50,000.

### **Get Wired Labs**

Get Wired Labs sold online movie packages. The Attorney General's Office opened an investigation after consumers complained that the business failed to provide all of the advertised goods and services included in its packages. The investigation concluded with an assurance of voluntary compliance entered on Feb. 20, 2019. In the assurance, the business agreed to reimburse consumers \$1,227 and to operate in compliance with the Consumer Sales Practices Act in any future transactions.

### **Student CU Connect CUSO LLC**

This case resulted from a multistate investigation into the lending practices of Student CU Connect CUSO LLC (CUSO). CUSO was an in-house lender for ITT Tech, a for-profit college that declared bankruptcy. The states' investigation revealed that CUSO pressured students into loans that CUSO should have known the students would be unable to pay back. Ohio signed onto an assurance of voluntary compliance announced June 14, 2019. The assurance provides that CUSO will charge off any remaining loans, cease collection and go out of business. The assurance resulted in the charge-off of more than \$6 million in loans for about 870 Ohio students.

### **The Neiman Marcus Group LLC**

A multistate investigation was conducted by the Attorney General's Office, 42 other states and the District of Columbia over Neiman Marcus' 2013 data breach. The breach took place over the course of several months and compromised the names and payment card data collected at Neiman Marcus retail stores throughout the United States. About 370,000 payment cards were compromised. The investigation concluded with an assurance of compliance between the states and Neiman Marcus, announced Jan. 8, 2019. The assurance provides injunctive relief aimed at preventing similar breaches in the future and includes a \$1.5 million payment to the states. Ohio's share was \$40,983.47.

## **C. ECONOMIC CRIMES UNIT**

The Consumer Protection Section's Economic Crimes Unit works with county prosecutors and local law enforcement to investigate and prosecute economic crime. Thanks to the extensive cooperation of local agencies, the unit has successfully indicted large- and small-scale criminals. In 2019, the unit obtained 18 indictments and 18 convictions.

The cases that the Economic Crimes Unit (ECU) assisted with in 2019:

### **State v. Antoine Allen**

*Cuyahoga County Court of Common Pleas, Case No. 19CR637909-F*

In March 2019, a Cuyahoga County grand jury indicted Antoine Allen and seven co-defendants on numerous counts of identity fraud, tampering with records, grand theft and insurance fraud. Their scheme used personal identifiers and Social Security numbers of minors to open credit accounts and fraudulently obtain vehicles from dealerships in northern Ohio. In August 2019, Allen pleaded guilty to identity fraud and grand theft. He was sentenced to community control and ordered to pay \$95,662 in restitution. An ECU investigator assigned to the Cleveland-based Financial Fraud and Identity Theft Task Force contributed to the investigation and prosecution, which was handled by the Cuyahoga County Prosecutor's Office.

### **U.S. v. Eric Blackwell**

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

For two years, the ECU investigated allegations that business partners Eric Blackwell and Gregory Darr, former executive director of the Coshocton Metropolitan Housing Authority in Coshocton County, managed multiple rental properties and bank accounts that received stolen funds from the U.S. Department of Housing and Urban Development (HUD). Investigators conducted interviews and, under a federal search warrant, searched Blackwell's residence. They found that Blackwell, Darr and other individuals conspired to embezzle, steal and convert money and other things of value from HUD worth

more than \$425,000. On Sept. 13, 2018, Blackwell pleaded guilty to one count of conspiracy, and, in May 2019, he was placed on probation for five years and ordered to pay \$39,055 in restitution.

**State v. Andrew Brooks**

*Richland County Court of Common Pleas, Case No. 2019CR0264*

In March 2019, a Richland County grand jury indicted Andrew Brooks on charges of engaging in a pattern of corrupt activity, telecommunications fraud, theft, misuse of a credit card and forgery. Brooks and others are accused of participating in a credit card fraud ring. ECU agents, along with the Mansfield Police Department and a U.S. Postal Service agent, handled the investigation. The Richland County Prosecutor's Office is handling the prosecution. The case is pending.

**State v. Michael Brown**

*Cuyahoga County Court of Common Pleas, Case No. CR19637909-G*

In March 2019, a Cuyahoga County grand jury indicted Michael Brown and seven co-defendants on numerous counts of identity fraud, tampering with records, grand theft and insurance fraud. Their scheme used personal identifiers and Social Security numbers of minors to open credit accounts and fraudulently obtain vehicles from dealerships in northern Ohio. In August 2019, Brown pleaded guilty to identity fraud and grand theft. He was sentenced to community control and ordered to pay \$12,027 in restitution. An ECU investigator assigned to the Cleveland-based Financial Fraud and Identity Theft Task Force contributed to the investigation and prosecution, which was handled by the Cuyahoga County Prosecutor's Office.

**State v. Glen Chatmon**

*Cuyahoga County Court of Common Pleas, Case No. CR19637909-H*

In March 2019, a Cuyahoga County grand jury indicted Glen Chatmon and seven co-defendants on numerous counts of identity fraud, tampering with records, grand theft and insurance fraud. Their scheme used personal identifiers and Social Security numbers of minors to open credit accounts and fraudulently obtain vehicles from dealerships in northern Ohio. The Cuyahoga County Prosecutor's Office is handling the prosecution, and the case is pending. An ECU investigator assigned to the Cleveland-based Financial Fraud and Identity Theft Task Force contributed to the investigation.

**State v. Michael Combs**

*Hamilton County Court of Common Pleas, Case No. B1801510*

In March 2018, Michael 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 (aka Michael James, dba Granite Designs and First Choice Tops LLC). Combs would provide homeowners with an estimate for new 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 countertops. In April 2019, Combs pleaded guilty to four counts of misdemeanor theft. He made total restitution to the victims.

**U.S. v. Gregory Darr**

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

After allegations of embezzlement came to their attention, the ECU, Coshocton County Sheriff's Office and U.S. Department of Housing and Urban Development (HUD) investigated Gregory Darr. Against federal regulations, he was serving as executive director of both the Coshocton Metropolitan Housing Authority and the authority's resident council, a tenant organization that represents public-housing residents and conducts programming. Investigators found that between January 2012 and September 2017, Darr embezzled from both groups and used the money to pay for personal expenses, such as restaurant bills, real estate investments and business ventures. On Sept. 13, 2018, Darr pleaded guilty to embezzling more than \$431,000, and, in April 2019, he was sentenced to serve 30 months in prison and pay \$431,668 in restitution. Darr was prosecuted by the U.S. Attorney's Office.

**State v. John J. Drennan**

*Hamilton County Court of Common Pleas, Case No. B1902578*

In June 2019, John J. Drennan, owner of Basement Boost and Bath Boost in Cincinnati, was indicted by a grand jury on 49 charges, including theft and engaging in a pattern of corrupt activity. The home remodeler was accused of failing to deliver promised services or refunds after taking payments totaling \$213,000 from two dozen victims in Ohio, Kentucky and Indiana – three of whom were elderly. The crimes occurred from November 2017 through August 2018. In December 2019, Drennan pleaded guilty to attempted engaging in a pattern of corrupt activity. He was scheduled to be sentenced in January 2020.

**U.S. v. Lisa Gennett**

*U.S. District Court, District of Nevada, Case No. 2:17CR00084*

In a scheme investigated by ECU and FBI agents, timeshare owners received phone calls saying a buyer had been found for their timeshare. If the owners mailed money to cover the associated taxes and fees, the callers said, they would receive the proceeds from the sale. A Clinton County man mailed his money but never received anything in return. The purported sale had been fake. In May 2017, Lisa Gennett pleaded guilty to one count of conspiracy to commit mail and wire fraud. She awaits sentencing.

**State v. Kimberly Hernandez**

*Fulton County Court of Common Pleas, Case No. 19CR69*

In July 2019, Kimberly Hernandez, an in-home health care provider for a man with cerebral palsy, was indicted by a grand jury on charges of telecommunications fraud and theft from the elderly or disabled. She is accused of deceiving the man into paying her \$107,800 more than she should have been paid. The case is pending.

**State v. Marvin Hodge**

*Cuyahoga County Court of Common Pleas, Case No. 19CR637909-D*

In March 2019, a Cuyahoga County grand jury indicted Marvin Hodge and seven co-defendants on numerous counts of identity fraud, tampering with records, grand theft and insurance fraud. Their scheme used personal identifiers and Social Security numbers of minors to open credit accounts and fraudulently obtain vehicles from dealerships in northern Ohio. In October 2019, Hodge pleaded guilty to identity fraud and grand theft. He was sentenced to community control and ordered to pay \$35,126 in

restitution. An ECU investigator assigned to the Cleveland-based Financial Fraud and Identity Theft Task Force contributed to the investigation and prosecution, which was handled by the Cuyahoga County Prosecutor's Office.

**State v. Andrew Jensen**

*Morgan County Court of Common Pleas, Case No. 17CR38*

Andrew Jensen received 8 1/2 years in prison for a scheme in which he would lie to people – claiming to be a successful businessman or military veteran, for example – to persuade them to give him loans, lines of credit, vehicles and other goods and services. Fifteen people, including an elderly man in Morgan County, were affected, with losses totaling more than \$450,000. In May 2019, Jensen pleaded guilty to 18 felony charges, including theft from a person in a protected class, telecommunications fraud, money laundering, misuse of credit cards and other theft offenses.

**U.S. v. Deborah Leach**

*U.S. District Court, Southern District of Ohio, Case No. 2:18CR00071-ALM*

In March 2019, Deborah Leach and a co-defendant were indicted on federal tax charges that caused the IRS to lose out on \$213,054. Leach pleaded guilty to filing false income tax returns between January 2012 and April 2016. She is awaiting sentencing. An ECU investigator worked on the case before referring the matter to the IRS Criminal Investigation field office in Cincinnati. The U.S. Attorney's Office handled the prosecution.

**State v. Lekisha Lewis**

*Cuyahoga County Court of Common Pleas, Case No. 19CR637909-C*

In March 2019, a Cuyahoga County grand jury indicted Lekisha Lewis and seven co-defendants on numerous counts of identity fraud, tampering with records, grand theft and insurance fraud. Their scheme used personal identifiers and Social Security numbers of minors to open credit accounts and fraudulently obtain vehicles from dealerships in northern Ohio. In October 2019, Lewis pleaded guilty to identity fraud and grand theft. She was sentenced to community control and ordered to pay \$57,262 in restitution. An ECU investigator assigned to the Cleveland-based Financial Fraud and Identity Theft Task Force contributed to the investigation and prosecution, which was handled by the Cuyahoga County Prosecutor's Office.

**State vs. Gail Longwell**

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

In October 2016, a consumer saw an online auction through a members-only website and agreed to purchase an item for sale. The consumer mailed a check but never received the merchandise. After ECU investigated, Gail Longwell was indicted for theft in March 2018. The Lorain County Prosecutor's Office handled the prosecution, and, in June 2019, Longwell pleaded guilty to felony theft. She was sentenced to community control and ordered to pay \$9,300 in restitution.

**State v. Romar Lowry**

*Richland County Court of Common Pleas, Case No. 2019CR0279*

In March 2019, a grand jury indicted Romar Lowry on charges of engaging in a pattern of corrupt activity, telecommunications fraud, theft, misuse of a credit card and forgery. Lowry and others were involved in a credit card fraud ring. In August 2019, Lowry pleaded guilty to engaging in a pattern of corrupt activity and related charges. He was sentenced to four years in prison and ordered to pay \$17,856 in restitution. ECU agents, along with the Mansfield Police Department and a U.S. Postal Service agent, handled the investigation. The Richland County Prosecutor’s Office handled the prosecution.

**State v. Dan Millington**

*Cuyahoga County Court of Common Pleas, Case No. CR19637909-E*

In March 2019, a Cuyahoga County grand jury indicted Dan Millington and seven co-defendants on numerous counts of identity fraud, tampering with records, grand theft and insurance fraud. Their scheme used personal identifiers and Social Security numbers of minors to open credit accounts and fraudulently obtain vehicles from dealerships in northern Ohio. In August 2019, Millington pleaded guilty to identity fraud and grand theft. He was sentenced to community control and ordered to pay \$29,025 in restitution. An ECU investigator assigned to the Cleveland-based Financial Fraud and Identity Theft Task Force contributed to the investigation and prosecution, which was handled by the Cuyahoga County Prosecutor’s Office.

**State v. Britney Morales**

*Richland County Court of Common Pleas, Case No. 2019CR0281*

In March 2019, a Richland County grand jury indicted Britney Morales on charges of engaging in a pattern of corrupt activity, telecommunications fraud, theft, misuse of a credit card and forgery. Morales and others are accused of participating in a credit card fraud ring. ECU agents, along with the Mansfield Police Department and a U.S. Postal Service agent, handled the investigation. The Richland County Prosecutor’s Office is handling the prosecution, which is ongoing.

**State v. Virgil Pittman**

*Cuyahoga County Court of Common Pleas, Case No. CR19637909-B*

In March 2019, a Cuyahoga County grand jury indicted Virgil Pittman and seven co-defendants on numerous counts of identity fraud, tampering with records, grand theft and insurance fraud. Their scheme used personal identifiers and Social Security numbers of minors to open credit accounts and fraudulently obtain vehicles from dealerships in northern Ohio. In August 2019, Pittman pleaded guilty to identity fraud and grand theft. He was sentenced to community control and ordered to pay \$23,220 in restitution. An ECU investigator assigned to the Cleveland-based Financial Fraud and Identity Theft Task Force contributed to the investigation and prosecution, which was handled by the Cuyahoga County Prosecutor’s Office.

**U.S. v. Damian Polen**

*U.S. District Court, Southern District of Ohio, Case No. 19CR002282*

In November 2019, Damian Polen pleaded guilty to conspiring to embezzle from the Coshocton Metropolitan Housing Authority and the U.S. Department of Housing and Urban Development (HUD). From October 2015 through November 2017, Polen provided his personal identifying information so that he and others could submit false tenant certifications and applications for assistance payments from HUD. The principal purpose of the conspiracy was for Polen and his co-defendants to enrich themselves and their private business. Polen is awaiting sentencing.

**State v. Demond Sadler**

*Cuyahoga County Court of Common Pleas, Case No. CR19637909-A*

In March 2019, a Cuyahoga County grand jury indicted Demond Sadler and seven co-defendants on numerous counts of identity fraud, tampering with records, grand theft and insurance fraud. Their scheme used personal identifiers and Social Security numbers of minors to open credit accounts and fraudulently obtain vehicles from dealerships in northern Ohio. In August 2019, Sadler pleaded guilty to identity fraud and grand theft. He was sentenced to community control and ordered to pay \$12,725 in restitution. An ECU investigator assigned to the Cleveland-based Financial Fraud and Identity Theft Task Force contributed to the investigation and prosecution, which was handled by the Cuyahoga County Prosecutor's Office.

**State v. Joshua L. Swann**

*Hamilton County Court of Common Pleas, Case No. B1906025*

In December 2019, Joshua Lee Swann, owner of Window City of Cincinnati, was indicted by a grand jury, accused of failing to deliver supplies, promised services or refunds after accepting down payments from 24 customers in Ohio, Kentucky and Indiana. Those customers say that, from July 2017 through May 2019, he stole a total of \$44,435. The charges against Swann include a second-degree felony count of engaging in a pattern of corrupt activity, 40 felony counts of theft and eight misdemeanor counts of theft. The case is pending.

**State v. Chad Thompson**

*Delaware County Court of Common Pleas, Case No. 19CRI080565*

In August 2019, a Delaware County grand jury indicted Chad Thompson on felony theft charges. After receiving \$7,000 from homeowners, this contractor allegedly failed to perform any work. The homeowners never received a refund or materials needed for the job. As of this report's publication, there was an arrest warrant out for Thompson. An ECU attorney has been appointed special prosecutor to handle the case.

**U.S. v. Dina Wilbur**

*U.S. District Court, Southern District of Ohio, Case No. 2:19CR00071ALM2*

In March 2019, Dina Wilbur and a co-defendant were indicted on federal tax charges that caused the IRS to lose out on \$213,054. Wilbur pleaded guilty to filing false income tax returns between January 2012 and April 2016. She is awaiting sentencing. An ECU investigator worked on the case before referring the matter to the IRS Criminal Investigation field office in Cincinnati. The U.S. Attorney's Office handled the prosecution.

**State v. Amy Withrow**

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

An ECU investigation determined that Amy Withrow, who worked for an in-home care company, misappropriated government funds issued to two of her disabled clients in Ross County. After a grand jury indicted Withrow on charges of theft and tampering with records (logs submitted to the Ross County Board of Developmental Disabilities), she pleaded guilty and, in February 2019, was sentenced to community control. Withrow also is barred from assisting people with developmental disabilities in the future.

**State vs. Matt Young**

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

Investigators from the ECU and the Bureau of Criminal Investigation (BCI) found evidence that Matt Young misrepresented himself as an established music label and accomplished musician, John Q. Public, who toured internationally and sold millions of albums. He is accused of using multiple Facebook accounts to lure aspiring musicians from Australia, Canada, Europe, South America, Thailand and throughout the United States to pay for music development, recording and distribution – services they didn't receive. Young was indicted on charges of engaging in a pattern of corrupt activity, theft and telecommunications fraud, as well as pandering sexually oriented material involving a minor. The case, which is being prosecuted by the Vinton County Prosecutor's Office, is ongoing.

**State v. George Zenallis**

*Cuyahoga County Court of Common Pleas, Case No. CR16612441-A*

In 2016, a grand jury indicted contractor George Zenallis on theft charges, accusing him of taking money from two homeowners in 2015 and 2016 but failing to provide any services. The loss exceeds \$12,500. ECU investigated the matter and the Cuyahoga County Prosecutor's Office is prosecuting the case, which is pending.

**D. CONSUMER ASSISTANCE UNIT**

The Consumer Assistance Unit includes complaint specialists, the Identity Theft Unit and Title Defect Recision Fund (TDR) personnel. The staff serves consumers, small businesses and nonprofits that file complaints against various businesses or that believe they have been the victims of identity theft.

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 example, TDR staff members administer the TDR Fund and help motor vehicle purchasers obtain automobile titles and temporary tags.

In 2019, 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.

In 2019, the Identity Theft Unit received a total of 598 complaints. Because children in the foster care system are especially vulnerable to identity theft, Attorney General Yost has maintained a relationship with the Ohio Department of Job and Family Services to correct errors that are discovered on the credit reports of foster youth. In 2019, the Identity Theft Unit assisted with 79 complaints for minors in foster care.

## **TOP CONSUMER COMPLAINTS REPORTED TO THE ATTORNEY GENERAL'S OFFICE**

Every year, the Attorney General's Office compiles a list of the top complaint-generating areas. In 2019, the Consumer Protection Section received more than 21,000 complaints. The top eight areas were:

1. Motor vehicles
2. Shopping, food or beverages
3. Utilities, phone, internet or TV services
4. Professional services
5. Collections, credit reporting or financial services
6. Home or property improvement
7. Non-CSPA/Other
8. Identity theft

## **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 2019, the Education Unit conducted 219 educational events, reaching more than 8,800 attendees.

Also in 2019, the Education Unit received a \$20,000 grant courtesy of the Sears Consumer Protection and Education Fund. The grant was used to produce 45,000 fliers warning Ohioans of scams; those fliers were delivered with various "Meals-on-Wheels" programs, an effort to bring literature to the homebound. The grant also allowed for the production of corresponding ink pens that highlighted the warning signs of a scam.

## **G. ELDER JUSTICE UNIT**

The Elder Justice Unit provides leadership and advocacy to combat elder abuse and exploitation throughout the state. The attorney general's staff works with law enforcement, prosecutors, adult protective services and communities to identify, investigate and prosecute elder abuse cases; to improve services for victims; to raise awareness of the warning signs of abuse; and to build local capacity to protect older adults. Housed in the Consumer Protection Section, the Elder Justice Unit works collaboratively with 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 (BCI).

The Elder Justice Unit helps communities with elder abuse and financial exploitation investigations, forensic analysis, case presentation and prosecution, victim advocacy and assistance, and training and technical assistance. The unit 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 Unit has assisted more than 1,914 older Ohioans and their family members to better understand and address elder abuse and exploitation. In 2019, the unit conducted 73 trainings and presentations, reaching more than 2,740 attendees.



**DAVE YOST**

OHIO ATTORNEY GENERAL

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# CONSUMER PROTECTION

## ANNUAL REPORT

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