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OFFICE OF THE ATTORNEY GENERAL STATE OF FLORIDA

Florida Attorney General's Office News Release

Attorney General James Uthmeier Secures Judgment Against MV Realty for Scamming Florida Homeowners

TALLAHASSEE, Fla.—Attorney General James Uthmeier announced a final judgment against MV Realty for deceiving Florida homeowners. The final ruling requires MV to remove liens from over 9,000 Florida homes and make a $3 million dollar payment by June 30, 2026. Failure to comply with the judgment entitles the state to collect the entire $18,000,000.

“MV Realty scammed thousands of Florida homeowners, and now justice has prevailed,” **said Attorney General James Uthmeier.** “This massive legal win set the standard for other states looking to move forward with similar investigations and lawsuits against these scammers. I’d like to thank the entire Consumer Protection team for their dedication and delivering results for Floridians.”

MV Realty PBC, LLC and its principals, Antony Mitchell, Amanda Zachman, and David Manchester, bombarded financially vulnerable homeowners with deceptive offers to give the homeowners “free” nominal payments that they “would never have to repay.” In exchange for the payment, the homeowner had to agree to use MV Realty as an exclusive listing broker if they decide to sell their home.

Hidden in the fine language of the so-called “Homeowner Benefit Agreement,” however, was a 40-year lien or encumbrance on the property that required the homeowner to pay a minimum of 3% of the home’s value to MV Realty, regardless of whether the company ever provided any listing services. These contracts put consumers over a barrel, forcing many homeowners to pay the 3% fee when they refinanced, transferred, or devised their property to heirs. MV Realty collected unconscionable fees even if the homeowner went into foreclosure.

The Office of the Attorney General sued MV Realty under the Florida Deceptive and Unfair Trade Practices Act, with the primary goal of having MV Realty’s liens, which bound 9,303 Florida homeowners, terminated from the public record. In February 2025, the court found MV Realty’s actions unconscionable and ordered that MV Realty terminate all Florida liens.

In the final resolution of this case, the court entered two Consent Judgments against MV Realty and its principals, providing the following relief:

- $18 million suspended judgment against MV Realty, designated as $6 million in disgorgement for ill-gotten gains, $10 million in civil penalties, and $2 million in attorneys’ fees and costs;

- $3 million in suspended penalties against MV Realty’s principals;
- $3 million payment required by MV Realty due by June 30, 2026;
- An injunction against any efforts to collect any monies from consumers related to the unconscionable Homeowner Benefit Agreement;
- Termination of all recordings in the public record related to Homeowner Benefit Agreements and the associated Memoranda;
- 10-year injunction against MV Realty’s principals related to conducting certain consumer-facing real estate activities;
- 10-year injunction against MV Realty’s principals creating or offering any class of assets secured by residential real property in Florida; and
- 10-year injunction against creating, operating, managing, or controlling any business that engages in consumer-facing telemarketing in Florida.

Special Counsel Ellen Lyons served as lead counsel on the matter, along with Consumer Protection Division Deputy Director Sasha Funk Granai, Senior Counsel Sean Saval, and Special Counsel Diane Marger Moore.

To view the Final Judgments filed in the Thirteenth Judicial Circuit, click here and here.

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