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OFFICE OF THE ATTORNEY GENERAL STATE OF FLORIDA

# Florida Attorney General's Office News Release

## More Than $260 Million Secured Through Ongoing Efforts to Protect Florida Consumers




TALLAHASSEE, Fla.—Attorney General Ashley Moody's efforts to protect Floridians and hold scammers accountable continue this week as Florida recognizes National Consumer Protection Week. Since 2019, Attorney General Moody's Consumer Protection Division has secured more than $260 million in restitution and other relief for Floridians. Efforts to protect consumers quickly evolved early last year as COVID-19 began to spread and Florida fell under a state of emergency.

Attorney General Ashley Moody said, "As COVID-19 spread, so did scams exploiting the pandemic. Inevitably, as millions of Floridians started working from home to slow the spread of the virus, new schemes emerged capitalizing on fear of the virus and using the government's response as a basis for creating new scams. These schemes relied heavily on technology—using emails, texts and robocalls as tools to reach targets in order to steal consumers' money and personal information.

"I am proud of the response by my Consumer Protection attorneys and investigators quickly adapting to this new environment to protect Floridians from fraud and deception. Because of their hard work, we have recovered millions of dollars for consumers and helped prevent countless Floridians from falling victim to emerging scams by issuing Consumer Alerts as we learn of new schemes. This Consumer Protection Week, we will focus on some of the great work

these dedicated public servants are doing to help build a Stronger, Safer Florida."

Florida remains under a state of emergency due to the pandemic and Attorney General Moody's Price Gouging Hotline remains active. Through reports to the hotline and other contacts with the Attorney General's Office, millions of dollars are being recovered and well over 10,000 consumer concerns have been addressed.

For more on Attorney General Moody's efforts to prevent price gouging and provide consumer relief amid the COVID-19 State of Emergency, click here.

In addition to fighting to protect consumers amid the pandemic, since taking office in 2019 Attorney General Moody has worked to stop a myriad of scams and deceptive trade practices. A few of the notable cases include:

State of Florida v. Client Care Experts: Client Care Experts operated a tech support business that allegedly exploited consumers' fears about computer viruses, hackers and other security threats to dupe consumers into purchasing costly and unnecessary technical support services and software. To date, the Attorney General's Office has obtained three consent final judgments imposing permanent injunctions and more than $12.5 million in total relief, including $10 million in restitution to consumers. The case is still active against the remaining defendants in the scheme and collection efforts are ongoing.

State of Florida v. Ocwen Financial Corp: Attorney General Moody and the Florida Office of Financial Regulation brought a joint action against Ocwen to address deficiencies in Ocwen's residential mortgage loan servicing, including alleged failure to accurately onboard loans to its system of record, mishandling borrowers' escrow accounts, overcharging borrowers' accounts and sending misleading communications about borrowers' accounts. Through a consent judgment entered by the federal district court, the Attorney General's Office secured more than $11 million in total relief, including $6.5 million in debt relief for eligible borrowers and more than $2 million in restitution.

State of Florida v. PEAKS Trust: PEAKS Trust, a private loan program run by ITT and affiliated with Deutsche Bank entities, extended temporary credit to students that the business allegedly knew or should have known would not be able to repay. When the temporary credit became due, ITT pressured and coerced students into accepting loans from PEAKS that often carried high interest rates. Attorney General Moody and a coalition of other state attorneys general took action to secure approximately $330 million in debt relief, including more than $24 million for Floridians.

Guiribitey Cosmetic and Beauty Institute, Inc. d/b/a CG Cosmetic Surgery: Attorney General Moody's Consumer Protection Division investigated CG Cosmetic Surgery based on allegations that the company engaged in deceptive or unfair acts toward consumers in Florida and elsewhere in connection with the advertising, promoting, marketing and offering of plastic surgery services. As a result of action taken by Attorney General Moody's Consumer Protection Division, CG Cosmetic Surgery issued refunds to consumers totaling more than $274,000.

FTC and State of Florida v. American Veterans Foundation and Paul Monville: American

Veterans Foundation claimed donations would help prevent veteran homelessness. AVF made multiple promises, including that the organization would send care packages to service members overseas and help veterans get counseling. However, the Attorney General's Office's investigation revealed that less than three percent of the funds went to helping homeless veterans and most contributions went toward fundraising, employee compensation and other overhead. As a result of joint action with the Federal Trade Commission, the Attorney General's Office secured a permanent injunction and order requiring AVF and its principal Paul Monville to pay more than $119,000 to be redistributed for charitable purposes, a portion of which was used in building a specially adapted smart home in Jupiter for a veteran injured in the line of duty.

In recognition of National Consumer Protection Week, Attorney General Moody will be highlighting additional efforts to protect Floridians. Attorney General Moody will also be reaching out directly to consumers through social media.

To follow the week-long Twitter campaign, visit Twitter.com/AGAshleyMoody.

To report consumer scams or deceptive business practices, visit MyFloridaLegal.com or call 1(866) 9NO-SCAM. To report suspected price gouging, consumers can also download the No Scam app. For more information on the app, click here.