

**SUMMONS - CIVIL**

STATE OF CONNECTICUT  
**SUPERIOR COURT**  
www.jud.state.ct.us

(Except Family Actions)  
JD-CV-1 Rev. 1-2000  
C.G.S. § 51-346, 51-347, 51-349, 51-350, 52-45a,  
52-48, 52-259. P.B. Secs 3-1 thru 3-21, 8-1

INSTRUCTIONS

1. Type or print legibly; sign original summons and conform all copies of the summons.
2. Prepare or photocopy conformed summons for each defendant.
3. Attach the original summons to the original complaint, and attach a copy of the summons to each copy of the complaint. Also, if there are more than 2 plaintiffs or 4 defendants prepare form JD-CV-2 and attach it to the original and all copies of the complaint.
4. After service has been made by a proper officer, file original papers and officer's return with the clerk of court.
5. The party recognized to pay costs must appear personally before the authority taking the recognition.
6. Do not use this form for actions in which an attachment, garnishment or replevy is being sought. See Practice Book Section 8-1 for other exceptions.

"X" ONE OF THE FOLLOWING:  
Amount, legal interest or property  
in demand, exclusive of interest  
and costs is:

- less than \$2,500  
 \$2,500 through \$14,999.99  
 \$15,000 or more  
 ("X" if applicable)  
 Claiming other relief in addition to or in lieu of money or damages.

TO: Any proper officer; BY AUTHORITY OF THE STATE OF CONNECTICUT, you are hereby commanded to make due and legal service of this Summons and attached Complaint.

RETURN DATE (Mo., day, yr.) (Must be a Tuesday) **10/2/07**

<input checked="" type="checkbox"/> JUDICIAL DISTRICT HOUSING SESSION	<input type="checkbox"/> G.A. NO.	AT (Town in which writ is returnable) (C.G.S. 51-346, 51-349) <b>Hartford</b>	CASE TYPE (See JD-CV-1c) Major <input checked="" type="checkbox"/> Minor <input type="checkbox"/>
ADDRESS OF COURT CLERK WHERE WRIT AND OTHER PAPERS SHALL BE FILED (No., street, town and zip code) (C.G.S. 51-346, 51-350)		TELEPHONE NO. (w/area code)	
<b>95 Washington Street, Hartford, CT 06106</b>		<b>(860) 548-2700</b>	

PARTIES	NAME AND ADDRESS OF EACH PARTY (No., street, town and zip code)	NOTE: Individuals' Names: Last, First, Middle Initial	<input checked="" type="checkbox"/> Form JD-CV-2 attached	PTY NO.
FIRST NAMED PLAINTIFF	State of Connecticut, Office of the Attorney General, 110 Sherman Street, Hartford, CT 06105			01
Additional Plaintiff	Howard F. Pitkin, Commissioner of Banking of the State of Connecticut, Office of the Attorney General, 110 Sherman Street, Hartford, CT 06105			02
FIRST NAMED DEFENDANT	Royal Financial Services, LLC, 115 Technology Drive, Suite B303, Trumbull, Connecticut 06611			50
Additional Defendant	First Source Mortgage Solutions, Inc., 77 East Main Street, Branford, Connecticut 06405			51
Additional Defendant	Elizabeth Athan Real Estate, LLC, 7 Soundcrest Drive, Shelton, Connecticut 06484			52
Additional Defendant	J.G. Property Management & Investment, LLC, 351 Broad Street, New London, Connecticut 06320			53

**NOTICE TO EACH DEFENDANT**

1. YOU ARE BEING SUED.
2. This paper is a Summons in a lawsuit.
3. The Complaint attached to these papers states the claims that each Plaintiff is making against you in this lawsuit.
4. To respond to this Summons, or to be informed of further proceedings, you or your attorney must file a form called an "Appearance" with the Clerk of the above-named Court at the above Court address on or before the second day after the above Return Date.
5. If you or your attorney do not file a written "Appearance" form on time, a judgment may be entered against you by default.
6. The "Appearance" form may be obtained at the above Court address.
7. If you believe that you have insurance that may cover the claim that is being made against you in this lawsuit, you should immediately take the Summons and Complaint to your insurance representative.
8. If you have questions about the Summons and Complaint, you should consult an attorney promptly. **The Clerk of Court is not permitted to give advice on legal questions.**

DATE <b>8/28/07</b>	SIGNED (Sign and "X" proper box) 	<input checked="" type="checkbox"/> Comm. of Superior Court <input type="checkbox"/> Assistant Clerk	TYPE IN NAME OF PERSON SIGNING AT LEFT <b>Jeremy L. Pearlman</b>
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**FOR THE PLAINTIFF(S) PLEASE ENTER THE APPEARANCE OF:**

NAME AND ADDRESS OF ATTORNEY, LAW FIRM OR PLAINTIFF IF PRO SE (No., street, town and zip code)	TELEPHONE NUMBER	JURIS NO. (if atty. or law firm)
<b>Attorney General's Office, 110 Sherman St., Hartford, CT 06106</b>	<b>860-808-5400</b>	<b>422215</b>

NAME AND ADDRESS OF PERSON RECOGNIZED TO PROSECUTE IN THE AMOUNT OF \$250 (No., street, town and zip code)	SIGNATURE OF PLAINTIFF IF PRO SE
<b>n/a</b>	

# PLFS.	# DEFS.	# CNTS.	SIGNED (Official Taking recognition; "X" proper box) 	<input checked="" type="checkbox"/> Comm. of Superior Court <input type="checkbox"/> Assistant Clerk	For Court Use Only
<b>2</b>	<b>7</b>	<b>3</b>			FILE DATE

IF THIS SUMMONS IS SIGNED BY A CLERK:

- a. The signing has been done so that the Plaintiff(s) will not be denied access to the courts.
- b. It is the responsibility of the Plaintiff(s) to see that service is made in the manner provided by law.
- c. The Clerk is not permitted to give any legal advice in connection with any law suit.
- d. The Clerk signing this Summons at the request of the Plaintiff(s) is not responsible in any way for any errors or omissions in the Summons, any allegations contained in the Complaint, or the service thereof.

I hereby certify I have read and understand the above:	SIGNED (Pro Se Plaintiff)	DATE SIGNED <b>8/28/07</b>	DOCKET NO.
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**CIVIL SUMMONS  
CONTINUATION OF PARTIES**

STATE OF CONNECTICUT  
SUPERIOR COURT

JD-CV-2 EL Rev. 8-94

FIRST NAMED PLAINTIFF (Last, First, Middle Initial)

State of Connecticut

FIRST NAMED DEFENDANT (Last, First, Middle Initial)

Royal Financial Services, LLC

ADDITIONAL PLAINTIFFS		
NAME (Last, First, Middle Initial, if individual)	ADDRESS (No., Street, Town and ZIP Code)	CODE
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ADDITIONAL DEFENDANTS		
NAME (Last, First, Middle Initial, if individual)	ADDRESS (No., Street, Town and ZIP Code)	CODE
Guimond, Brian d/b/a Cutting Edge Contracting,	74 Pearl Street, Norwich, CT 06360	54
Guzman, Jose,	28 Braman Road, Waterford, CT 06385	55
Lancia, Mauricio,	7 Old Tree Farm Lane, Trumbull 06611	56
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	61	FOR COURT USE ONLY - FILE DATE
	62	
	63	
		DOCKET NO.

STATE OF CONNECTICUT

RETURN DATE: OCTOBER 2, 2007

STATE OF CONNECTICUT and HOWARD  
F. PITKIN, COMMISSIONER OF BANK-  
ING OF THE STATE OF CONNECTICUT,  
*Plaintiffs,*

v.

ROYAL FINANCIAL SERVICES, LLC,  
FIRST SOURCE MORTGAGE SOLU-  
TIONS, INC., ELIZABETH ATHAN, LLC,  
J.G. PROPERTY MANAGEMENT & IN-  
VESTMENT, LLC, BRIAN GUIMOND d/b/a  
CUTTING EDGE CONTRACTING, JOSÉ  
GUZMAN and MAURIZIA LANCIA,  
*Defendants.*

SUPERIOR COURT

JUDICIAL DISTRICT  
OF HARTFORD

August 28, 2007

**COMPLAINT**

**COUNT ONE (Violations of the Connecticut Unfair Trade Practices Act)**

1. This is an action arising under the Connecticut Unfair Trade Practices Act (“CUTPA”), Chapter 735a of the General Statutes, and more particularly General Statutes § 42-110m, to obtain injunctive relief against the Defendants’ alleged violations of General Statutes § 42-110b(a), to obtain other relief as is necessary to redress injury to

consumers resulting from the Defendants' violations of law, and for civil penalties, pursuant to General Statutes § 42-110o.

### **The Parties**

2. Plaintiff is the State of Connecticut (the "State"), represented by Richard Blumenthal, Attorney General, acting on behalf of Jerry Farrell, Jr., Commissioner of Consumer Protection, pursuant to the authority of Chapter 735a of the General Statutes.

3. Defendant Royal Financial Services, LLC, ("Royal Financial") is a Connecticut limited liability company. Upon information and belief, Royal Financial's principal place of business is located at 115 Technology Drive, Suite B-303, in Trumbull. Royal Financial is licensed as a first and second mortgage brokerage company by the Connecticut Commissioner of Banking.

4. Defendant First Source Mortgage Solutions, Inc., ("First Source") is a Connecticut corporation. Upon information and belief, First Source's principal place of business is located at 77 East Main Street in Branford. First Source is licensed as a first and second mortgage brokerage company by the Connecticut Commissioner of Banking.

5. Defendant Elizabeth Athan Real Estate, LLC, ("Elizabeth Athan") is a Connecticut limited liability company. Upon information and belief, Elizabeth Athan's principal

place of business is located at 7 Soundcrest Drive in Shelton. Elizabeth Athan is licensed as a real estate brokerage by the Commissioner of Consumer Protection.

6. Defendant J.G. Property Management & Investment, LLC, (“J.G. Management”) is a Connecticut limited liability company operating through its offices located, upon information and belief, at 351 Broad Street in New London.

7. Defendant Brian Guimond d/b/a Cutting Edge Contracting (“Cutting Edge”) is an individual and licensed home improvement contractor who, upon information and belief, resides at 119 Laurel Hill Avenue in Norwich, and who operates as a sole proprietorship a home improvement business organized, existing and doing business under and by virtue of the laws of the State of Connecticut, with its principal place of business located at 74 Pearl Street in Norwich.

8. Defendant José Guzman (“Guzman”) is an individual who resides at 28 Braman Road in Waterford. At all times relevant hereto, Guzman conducted and transacted the business of real estate sales and management, and mortgage origination services to the public as a principal, owner, director, officer, manager, employee and/or agent of Defendants Royal Financial, First Source, Elizabeth Athan, J.G. Management and Cutting Edge. Individually or jointly with others, Guzman directed, controlled and participated in the acts and practices of the Defendants Royal Financial, First Source, Elizabeth Athan,

J.G. Management and Cutting Edge, including the acts and practices set forth herein.

9. Defendant Mauricio Lancia (“Lancia”) is an individual who, upon information and belief, resides at 7 Old Tree Farm Lane in Trumbull. At all time relevant hereto, Lancia conducted and transacted the business of providing mortgage brokering services and property management services to the public as a principal, owner, director, officer, manager, employee and/or agent of Defendants Royal Financial and J.G. Management. Individually or jointly with others, Lancia directed, controlled and participated in the acts and practices of the Defendants Royal Financial and J.G. Management, including the acts and practices set forth herein.

10. Whenever reference is made in this Complaint to any act or practice of a Defendant, such allegation shall be deemed to mean that the principals, officers, directors, employees, agents or representatives of said Defendant did, or authorized, such act or practice on behalf of said Defendant while actively engaged in the scope of their duties.

11. Whenever reference is made in this Complaint to any act, practice, or conduct of a Defendant, such allegation shall be deemed to mean the act of that Defendant acting individually or jointly, through an agreement to so act or through that Defendant’s providing substantial assistance or encouragement in accomplishing an unfair act or practice given either in breach of the Defendant’s own duty or with the knowledge that the acts of the

other Defendants were wrongful.

12. The acts and practices, as further described herein, occurred in trade or commerce in the State of Connecticut.

### **Defendants' Course Of Conduct**

13. At its core, this matter is about an extensive predatory lending scheme in Connecticut. The Defendants worked together to mislead consumers and mortgage lenders to take part in improvident real estate transactions from which only the Defendants and their family members or associates profited.

14. First, Defendants J.G. Management, Guzman, and/or Elizabeth Athan would solicit low-income consumers, including renters receiving federal housing assistance, to purchase through them multiple and/or multi-unit residential properties.

15. Neither Defendants J.G. Management nor Guzman possessed a license issued by the Commissioner of Consumer Protection to act as a real estate broker or real estate salesperson. They therefore lacked authority to engage in the real estate business in Connecticut, including offering for sale or selling properties, or collecting rent from residential tenants.

16. Nonetheless, Defendants J.G. Management and/or Guzman, in addition to offering for sale and selling real estate to consumers, also have collected rent from consumers who were residential tenants.

17. Defendants J.G. Management, Guzman and/or Elizabeth Athan would typically assure consumers that purchasing properties through the Defendants, with the favorable mortgage terms that the Defendants pledged to obtain for the consumers, would result in monthly housing expenses comparable or even lower than the consumers' existing monthly housing expenses.

18. Defendants J.G. Management and/or Guzman would typically also pledge to provide property management services for the rental properties or units that the consumers purchased through the Defendants. Such property management services included finding renters, collecting rent, making mortgage and tax payments, and performing maintenance on the properties or units.

19. Moreover, as an enticement to purchase properties through the Defendants, Defendants J.G. Management, Guzman, and/or Elizabeth Athan usually also would offer consumers cash back at the property closings.

20. Once a consumer had agreed to work with the Defendants to purchase properties, Defendants J.G. Management, Guzman, and/or Elizabeth Athan would then refer the con-

sumers to the Defendants Royal Financial or First Source to act as the consumers' mortgage broker.

21. Defendants J.G. Management, Guzman, and/or Elizabeth Athan would also then select the property or properties for purchase from a stock of properties owned by the Defendants, their family members or associates. Such properties were offered for sale to the consumers at inflated prices, typically tens of thousands of dollars more than the amounts at which the owners had purchased the properties months earlier. The Defendants would substantiate such sales prices by hiring real estate appraisers who produced property appraisals with inflated property values.

22. If a consumer asked about having a home inspector perform an inspection on a property selected for purchase, the Defendants would generally rebuff the notion, conveying to the consumer that an inspection under the circumstances was either unnecessary or adverse to the consumer's interest.

23. Meanwhile, to qualify the consumers for the loans to purchase such properties, Defendants Royal Financial and First Source would falsify the information provided on the consumers' mortgage loan applications, including information regarding the consumers' income and assets.

24. To support the consumers' falsified income information provided by the Defen-

dants Royal Financial or First Source on the consumers' mortgage loan applications, the Defendant Cutting Edge or another home improvement company with whom Defendants Elizabeth Athan, J.G. Management, Guzman and/or Lancia had a continuing business relationship sometimes falsified, at the request of Defendants Royal Financial, First Source, J.G. Management, Guzman and/or Lancia, consumer employment and wage records to make it appear that the consumers earned money as employees of the Defendant Cutting Edge or the other home improvement companies. The Defendants Royal Financial or First Source would then submit the falsified consumer employment and wage records to mortgage lenders with the consumers' mortgage loan applications.

25. The Defendants Royal Financial and First Source would also provide mortgage lenders with other falsified documentation, including doctored forms "verifying" bank account balances and rental income, to support the inflated consumer income and asset information that the Defendants Royal Financial or First Source reported on the consumers' loan applications.

26. Once the consumers had been approved for the purchase money mortgages, the Defendants Royal Financial, First Source, J.G. Management, Guzman and/or Lancia arranged for property closings presided over by attorneys that the Defendants Royal Financial, First Source, J.G. Management Guzman and/or Lancia knew would not alert the

consumers to the true nature and significance of the financial obligations that the consumers were accepting, or alert the mortgage lenders to the irregularities of the transactions. At such closings, typically only the Defendant Guzman spoke to the consumers. Because many of the consumers were non-English speaking, and because most were wholly unfamiliar with the process of purchasing and financing real estate, the Defendant Guzman would “translate” for them and/or “guide” them through the closings. In reality, however, the Defendant Guzman simply misrepresented to the consumers the nature and significance of the documents that the consumers were instructed to sign to proceed with the transactions.

27. Conveniently, the Defendants Royal Financial and First Source would also fail to timely provide the consumers with the requisite disclosures regarding the estimated closing costs or estimated costs of the credit to purchase the properties. Rather, the Defendants Royal Financial and First Source typically waited until the closings to provide those disclosures to the consumers.

28. Consequently, consumers subjected to the practices described above did not understand the financing terms until after the closings took place. Some consumers did not even realize that they had purchased more than one property until after the closings.

29. At the closings, Defendants Elizabeth Athan, Royal Financial and First Source

received their commissions, such as percentages of the principal loan amounts from the mortgage lenders.

30. Additionally, Defendants Lancia and Cutting Edge would sometimes also receive a portion of property settlement funds despite having provided no services in exchange.

31. Defendants J.G. Management and/or Guzman reneged on their commitment to provide property management services for the rental properties or units that consumers purchased through the Defendants. Consequently, the property purchasers were left to their own devices for finding renters, collecting rent, making mortgage and tax payments, and maintaining the properties.

32. Ultimately, many such property purchasers failed to find or keep renters for their properties. Without the income from renters, such purchasers often could not afford their monthly mortgage or tax payment obligations. That, in turn, adversely affected their credit ratings, resulting in denials by lenders of subsequent applications for consumer loans, such as automobile purchase loans.

33. Many buyers of properties purchased through the Defendants faced or now face the prospect of losing their properties to foreclosure.

34. On one or more occasions, Defendants J.G. Management and/or Guzman were

able to convince such buyers to transfer title of the properties, for no consideration, to Defendants or to a family members or associates of Defendants.

35. Ultimately, many buyers of properties purchased through the Defendants lost the properties to foreclosure.

### **Violations Of CUTPA**

36. By engaging in the acts and practices described above, the Defendants on numerous occasions made misrepresentations of material facts and engaged in other acts, including but not limited to: making false promises of free property management services, such as finding renters, collecting rent, and maintaining the investment properties; making false statements to mislead consumers to sign documents to purchase and finance real estate; making false statements on documents in order to qualify borrowers for loans for which the borrowers otherwise would not have been eligible; making false statements on documents in order to qualify borrowers for purchase property loan amounts inflated beyond the property purchase prices in order to appropriate for themselves an additional portion of the property settlement funds.

37. The material misrepresentations set forth in Paragraph 36, above, were reasonably interpreted by the consumer victims who were typically not sophisticated real estate investors and who often spoke little English.

38. By engaging in the aforementioned acts or practices, the Defendants have also offended the public policy as embodied by common law, regulation and statute, including but not limited to: the common law duty of good faith and fair dealing; the common law prohibitions against fraudulent misrepresentation and nondisclosure; General Statutes § 20-320, which prohibits licensed real estate brokers and salespersons from committing any act or conduct that constitutes dishonest, fraudulent or improper dealings; General Statutes § 20-325, which prohibits persons not in possession of a real estate broker or salesperson's license from engaging in the business of a real estate broker or salesperson; Regs., Conn. State Agencies § 20-328-5a, which prohibits real estate brokers and salespersons from making any misrepresentations or concealing any material facts in any transactions; Regs., Conn. State Agencies § 20-328-8a(c), which prohibits real estate brokers and salespersons from demanding compensation absent reasonable cause for payment; Regs., Conn. State Agencies § 20-328-8a(e), which prohibits licensed first mortgage brokers from making false representations or concealing material information in mortgage loan transactions; General Statutes § 36a-517, which prohibits licensed second mortgage brokers from making false representations or concealing material information in mortgage loan transactions; 12 U.S.C. §2601, *et seq.*, and 15 U.S.C. § 1601, *et seq.*, which require mortgage brokers to provide loan applicants with good faith estimates of costs, fees and other terms before the earlier of the extension of credit or three business

days after the creditor receives the consumer's loan application.

39. By engaging in the aforementioned acts or practices, the Defendants have also acted unethically, oppressively and unscrupulously, and have caused substantial injury to consumers.

40. The Defendants have therefore engaged in unfair and deceptive acts or practices in violation of General Statutes § 42-110b(a).

**COUNT TWO (CUTPA Civil Penalties)**

1-40. Paragraphs 1 through 40 of Count One are hereby made paragraphs 1 through 40 of the Count Two as if fully set forth herein.

41. Defendants have engaged in, and continue to engage in acts or practices alleged herein when they knew, or should have known, that their conduct was unfair or deceptive in violation of General Statutes § 42-110b(a).

**COUNT THREE (Violations of the Banking Law of Connecticut)**

1. This Count is brought under Chapters 664a and 668 and section 36a-50(b) of the General Statutes, to secure injunctive relief against the Defendants for acts and practices that violate the conditions for holding First and Second Mortgage Correspondent

Lender/Broker licenses under General Statutes §§ 36a-494 and 36a-517, and to obtain relief as is necessary to redress injury to consumers resulting from the Defendants' said violations, including but not limited to restitution to borrowers who are the subject of such violations.

2. The Plaintiff is the State of Connecticut, represented by Richard Blumenthal, Attorney General, acting on behalf of Howard F. Pitkin, Commissioner of Banking. Commissioner Pitkin has authorized the institution of this action pursuant to the authority of Chapter 664a of the General Statutes, and more particularly General Statutes § 36a-50(b), and Chapter 668 of the General Statutes governing non-depository financial institutions. Commissioner Pitkin authorized this action for the purpose of seeking appropriate relief for alleged violations of law.

3-39. Paragraphs 3 through 39 of Count One are hereby made paragraphs 3 through 39 of Count Three, as if fully set forth herein.

40. By engaging in the aforesaid acts and practices, the Defendants Royal Financial and First Source have made material misstatements or misrepresentations, and engaged in unfair and deceptive acts or practices in violation of General Statutes § 42-110b(a).

41. By engaging in the aforesaid acts and practices, the Defendants Royal Financial and First Source have also concealed, suppressed, intentionally omitted or otherwise in-

tentionally failed to disclose material particulars of loan transactions.

42. The Defendants Royal Financial and First Source have therefore violated General Statutes §§ 36a-494 and 36a-517.

**PRAYER FOR RELIEF**

WHEREFORE, Plaintiffs prays this Court for the following relief:

1. Enter judgment against Defendants and in favor of the Plaintiffs on each count of this Complaint;
2. Permanently enjoin and restrain Defendants, their principals, officers, directors, representatives, successors, assigns, agents, employees and all other persons acting in active concert with or on behalf of them, pursuant to General Statutes § 42-110m(a), from further violations of General Statutes § 42-110b(a);
3. An accounting, pursuant to General Statutes § 42-110m(a), to determine the amount improperly paid to Defendants by Connecticut consumers as a result of Defendants' unfair or deceptive practices;
4. An order, pursuant to General Statutes § 42-110m(a), directing Defendants to pay

restitution;

5. An order pursuant to General Statutes § 42-110m(a), directing Defendants to notify every Connecticut consumer who may have been a victim of the acts and practices described herein, and of the availability of restitution;
6. An order, pursuant to General Statutes § 42-110m(a), directing Defendants to disgorge all ill-gotten proceeds obtained through the acts and practices described herein;
7. An order, pursuant to General Statutes § 42-110o(b), directing Defendants to pay civil penalties of not more than \$5,000 for each willful violation of General Statutes § 42-110b(a);
8. An order, pursuant to General Statutes § 42-110m(a) and/or § 42-135a, rescinding and/or invalidating, nunc pro tunc and at the sole discretion of each consumer, each of the contracts entered into by Defendants or their agents, employees, or assigns with Connecticut consumers;
9. An order pursuant to General Statutes § 36a-50(b), declaring that the Defendants' aforementioned business practices are in violation of General Statutes § 36a-494.
10. An order pursuant to General Statutes § 36a-50(b) enjoining the Defendants from further violations of General Statutes § 36a-494.

11. An order pursuant to General Statutes § 36a-50(b), declaring that the Defendants' aforementioned business practices are in violation of General Statutes § 36a-517.
12. An order pursuant to General Statutes § 36a-50(b) enjoining the Defendants from further violations of General Statutes § 36a-517.
13. An order pursuant to General Statutes 36a-50(b) for restitution.
14. An order, pursuant to General Statutes § 36a-50(b), directing Defendants to pay civil penalties of not more than \$100,000 for each violation of The Banking Law of Connecticut, Chapters 664a and 668 of the General Statutes;
15. An award of reasonable attorneys fees, pursuant to General Statutes § 42-110m(a);
16. Costs of this suit; and
17. Any such other relief in law or equity as the Court deems appropriate and just.

The Plaintiffs hereby state that the amount in controversy is more than Fifteen Thousand Dollars (\$15,000.00), exclusive of interest and costs.

HEREOF FAIL NOT, BUT OF THIS WRIT, MAKE DUE SERVICE AND RETURN ACCORDING TO LAW.

Respectfully submitted,

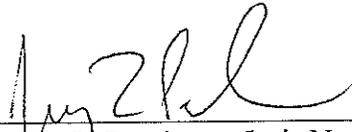
PLAINTIFFS,

STATE OF CONNECTICUT,

RICHARD BLUMENTAL,  
ATTORNEY GENERAL,

HOWARD F. PITKIN,  
COMMISSIONER OF BANKING,

BY:

  
\_\_\_\_\_  
Jeremy L. Pearlman, Juris No. 422215  
Phillip Rosario, Juris No. 85059  
José René Martínez Onofre, Juris No. 422652  
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