

**IN THE CIRCUIT COURT OF THE FIFTH (5TH) JUDICIAL CIRCUIT
IN AND FOR LAKE COUNTY, FLORIDA**

ROGER TIPPETT; HEATHER TIPPETT;)
ROSHANN LAL and BHOPINDERPAL S.)
SINGH; DAWN SAYERS; CHRISTOPHER)
BRODIE; MICHAEL HALL; DARREN and)
JANINE DIGGINS; SUSAN HALL; NEIL)
SHAKESPEARE; ROBERT CLARKE;)
RAYMOND CANSDALE; MICHAEL and)
HELEN BROWN; JOHN and SUSAN)
DOWSETT; RICHARD and TINA COUSINS;)
DAYANTHA and JANE FERNANDO;)
SHYAM and VINITA KODATI; ROBERT)
BEASLEY; BRETT MCKEVER; SUZANNE)
MCFARLANE; ALISON BUTTON; PHILIP)
BUTTON; ALLAN and CHRISTINE SHIRES;)
KEVIN RUTHERFORD; CARMEL)
BALDACCHINO; PAULA COWLING; and)
NEIL CHAPMAN,)

Plaintiffs,)

v.)

Case No.)

BLUE SPRING LAKE LLC, a Florida limited)
liability company; MAX MINHAS)
PROPERTIES LLC, a Florida limited liability)
company; LANDQUEST GROUP, INC., a)
Florida corporation; FIFTH THIRD)
BANCORP, an Ohio corporation; FIFTH)
THIRD BANK (MICHIGAN), a Michigan)
corporation; FIFTH THIRD MORTGAGE)
COMPANY, an Ohio corporation; ROY)
SNOEBLEN, an individual; AFL)
APPRAISALS LLC, a Florida limited liability)
company; SOUTHEAST APPRAISAL)
SERVICES, INC, a Florida corporation;)
CENTRAL FLORIDA APPRAISAL GROUP,)
INC., a Florida corporation; BRAD LONG)
APPRAISALS, INC., a Florida corporation;)
PROFESSIONAL APPRAISAL GROUP,)
INC, a Florida corporation; LAKESHORE)
APPRAISALS, INC., a Florida corporation;)
BAYSIDE APPRAISALS CORP., a Florida)
corporation,)

Defendants.)

COMPLAINT

1. This is an action relating to the Blue Spring Lake Subdivision, said land situate in Lake County, Florida, with the plat thereof recorded in Plat Book 57, at Page 59 through 64, of the public records maintained in and for Lake County, Florida, hereinafter simply (“Blue Spring Lake”), Exhibit A.

2. This action seeks to redress unprecedented real estate and mortgage fraud and is brought by Plaintiffs and against Defendants for violations of the Florida Criminal Practices Act, Florida Statute §§772.101 *et seq.* (“FLORIDA RICO”); the Florida Unfair and Deceptive Practices Act (“FDUPTA”), Florida Statute §§ 501.201 *et seq.*; negligent supervision; unjust enrichment; civil conspiracy; fraudulent inducement; fraudulent misrepresentations; negligent misrepresentation; and breach of statutory duty in connection with a complex and wide ranging scheme employed by the Defendants to market, sell, resell, and finance real estate in Blue Spring Lake through misrepresentations, fraud and violations of Florida law.

3. At issue in this case is Defendants’ scheme to market, sell, resell, and finance real estate in Blue Spring Lake at prices that were fraudulently inflated through misrepresentations, manipulation, fraud, deceptions, omissions and unconscionable conduct, as described in detail below, in order to increase Defendants’ profits, at the expense of Plaintiffs.

4. Blue Spring Lake was developed, promoted, and marketed by: Blue Spring Lake LLC; and its successors in interest, Landquest Group, Inc., and Max Minhas Properties, LLC, collectively the (“Blue Spring Lake Defendants”).

5. Plaintiffs were victimized by all of the Defendants and misled as to the value of their property through a scheme implemented by Defendants that included deceptive promotion through sales and marketing materials; intentional manipulation of property values through misrepresentations; fraud; deception; omissions and unconscionable conduct; and the funding of mortgage loans for the lots, based upon materially false, artificially-inflated and purposefully manipulated appraisals.

6. The Plaintiffs are victims of the Defendants' scheme and purchased one or more Blue Spring Lake properties with a true fair market value far below than that represented by Defendants, thereby suffering substantial losses.

7. As set forth *infra*, each of the Defendants actively participated in and exercised control over the conduct furthering the overall scheme for the common objective of fraudulently and substantially increasing profits from the sales, resales and financing of Blue Spring Lake, at substantially and artificially inflated prices.

JURISDICTION AND VENUE

8. This Court has jurisdiction over the subject matter, as this is an action for damages in excess of Fifteen Thousand Dollars (\$15,000.00), exclusive of interest, attorneys' fees and costs.

9. Venue is proper in Lake County, Florida, because the subject matter involves real property situated in Lake County, Florida, and further, all Defendants conduct business in Lake County, Florida.

PLAINTIFFS

10. Plaintiff, Roger Tippett, is 18, a British citizen and *sui juris*.

11. Plaintiff, Heather Tippett, is 18, a British citizen and *sui juris*

12. Plaintiff, Michael Hall, is 18, a British citizen and *sui juris*.

13. Plaintiff, Dawn Sayers, is 18, a British citizen and *sui juris*.

14. Plaintiffs, Roshann Lal and Bhopinderpal S. Singh, are 18, British citizens and *sui juris*.

15. Plaintiff, Christopher Brodie, is 18, a British citizen and *sui juris*.

16. Plaintiff, Raymond Cansdale, is 18, a British citizen and *sui juris*.

17. Plaintiff, Robert Clarke, is 18, a British citizen and *sui juris*.

18. Plaintiff, Neil Shakespeare, is 18, a British citizen and *sui juris*.
19. Plaintiffs', Shyam and Vinita Kodati, are 18, British citizens and *sui juris*.
20. Plaintiff, Susan Hall, is 18, a British citizen and *sui juris*.
21. Plaintiff, Robert Beasley, is 18, a British citizen and *sui juris*.
22. Plaintiff, Darren and Janine Diggins, is 18, a British citizen and *sui juris*.
23. Plaintiffs', Michael and Helen Brown, are 18, British citizens and *sui juris*.
24. Plaintiff, Alison Button, is 18, a British citizen and *sui juris*.
25. Plaintiff, Philip Button, is 18, a British citizen and *sui juris*.
26. Plaintiffs', John and Susan Dowsett, are 18, British citizens and *sui juris*.
27. Plaintiffs', Richard and Tina Cousins, are 18, British citizens and *sui juris*.
28. Plaintiffs', Dayantha and Jane Fernando, are 18, British citizens and *sui juris*.
29. Plaintiff, Allan and Christine Shires, are 18, British citizens and *sui juris*.
30. Plaintiff, Suzanne McFarlane, is 18, a British citizen and *sui juris*.
31. Plaintiff, Brett McKeever, is 18, a British citizen and *sui juris*.
32. Plaintiff, Kevin Rutherford, is 18, a British citizen and *sui juris*.
33. Plaintiff, Carmel Baldacchino, is 18, a British citizen and *sui juris*.
34. Plaintiff, Neil Chapman, is 18, a British citizen and *sui juris*.
35. Plaintiff, Paula Cowling, is 18, a British citizen and *sui juris*.

DEFENDANTS

36. Defendant, Blue Spring Lake, LLC, ("BSL") was a Florida limited liability company doing business in Lake County, Florida, which was voluntarily dissolved on November 16, 2007.

37. Defendant, Landquest Group, Inc., is a Florida corporation, doing business in Lake County, Florida ("Landquest").

38. Defendant Max Minhas Properties, LLC, is a Florida limited liability company doing business in Lake County, Florida ("Minhas").

39. Upon the dissolution of Blue Spring Lake LLC, Landquest and Minhas became the defacto successors-in-interest to Blue Spring Lake, LLC., Hereinafter, BSL, Landquest and Minhas shall collectively be referred to as the (“Blue Spring Lake Defendants”).

40. Defendant, Fifth Third Bancorp, is a publicly-traded Ohio corporation, headquartered in Cincinnati, Ohio.

41. Defendant, Fifth Third Bank (Michigan), is a subsidiary of Fifth Third Bancorp, and is a Michigan-chartered bank, headquartered in Grand Rapids, Michigan.

42. Defendant Fifth Third Mortgage Company, is an Ohio Corporation, and is a subsidiary or affiliate of Fifth Third Bancorp.

43. Fifth Third Bancorp, Fifth Third Bank (Michigan), and Fifth Third Mortgage Company collectively conducted business at all times material hereto in Lake County, Florida. Hereinafter, Fifth Third Bancorp, Fifth Third Bank (Michigan), and Fifth Third Mortgage Company shall collectively be referred to as the (“Fifth Third Defendants”).

44. Defendant, Roy Snoeblen, (“Snoeblen), is a Loan Officer, employee and agent of the Fifth Third Defendants; is 18, did business on behalf of the Fifth Third Defendants in Lake County, Florida and is otherwise *sui juris*.

45. Snoeblen, at all times material hereto, acted either as an agent, an employee, a joint venturer, a partner or a servant of the Fifth Third Defendants.

46. Further, at all times material hereto, Snoeblen acted within the course and scope of his employment or affiliation with the Fifth Third Defendants; and with the knowledge and consent of the Fifth Third Defendants.

47. Therefore, since the Fifth Third Defendants are vicariously liable for the acts of its agents, employees, joint venturers, partners and servants, the Fifth Third Defendants are liable for the acts or omissions of Snoeblen.

48. In the alternative, Snoeblen's acts and omissions were outside the course and scope of his employment or affiliation with the Fifth Third Defendants; and without the knowledge and consent of the Fifth Third Defendants, therefore, Snoeblen is liable for his own acts and omissions.

49. Defendant, AFL Appraisals, LLC, is a Florida limited liability company that conducted business in Lake County, Florida.

50. Defendant, Southeast Appraisal Services, Inc., is a Florida corporation that conducted business in Lake County, Florida.

51. Defendant, Central Florida Appraisal Group, Inc., is a Florida corporation that conducted business in Lake County, Florida.

52. Defendant, Brad Long Appraisals, Inc., is a Florida corporation that conducted business in Lake County, Florida.

53. Defendant, Professional Appraisal Group, Inc., is a Florida corporation that conducted business in Lake County, Florida.

54. Defendant, Lakeshore Appraisals, Inc., is a Florida corporation that conducted business in Lake County, Florida.

55. Defendant, BAYSIDE APPRAISALS Corp., is a Florida corporation that conducted business in Lake County, Florida. Hereinafter, Defendants; AFL Appraisals, LLC; Southeast Appraisal Services, Inc.; Central Florida Appraisal Group, Inc.; Brad Long Appraisals, Inc.; Professional Appraisal Group, Inc.; Lakeshore Appraisals, Inc.; and BAYSIDE APPRAISALS Corp. shall collectively be referred to as the ("Appraiser Defendants").

BACKGROUND

56. On or about April 14, 2005, Plaintiff, Roger Tippett, hereinafter simply (“Roger”), purchased a home in an unrelated community, Regency Hills, in Clermont, Florida, for \$380,048.00, cash.

57. Roger’s acquaintance, Peter Taylor, a fellow foreign national, was also an acquaintance of Max Minhas, hereinafter simply (“Max”), the owner of BSL, Landquest and Minhas, and Peter Taylor was also an acquaintance of Snoeblen. Peter Taylor introduced Snoeblen and Max to Roger.

58. Snoeblen and Minhas “sold” Tippett on the idea to purchase lots in the newly developed Blue Spring Lake, with mortgages financed by the Fifth Third Defendants and paid for with equity obtained from his newly acquired Regency Hills Estate.

59. Snoeblen and Max convinced Roger that they could secure an appraisal for Roger’s newly acquired Regency Hills Estate for \$422,500.00, even though he bought it for \$380,048.00 only months before.

60. With this equity, Tippett was able to purchase the first Blue Spring Lake property.

61. A month or so later, on or about February 10, 2006, Roger purchased Lot 7 in Blue Spring Lake, followed by Lot 24

62. Then Roger’s wife, the Plaintiff, Heather Tippett, (“Heather”), purchased Lot 23.

63. All of these lots were financed with mortgages offered and funded by the Fifth Third Defendants and originated through Snoeblen.

64. In fact, each “Tippett” lot was purchased with the “phantom” equity derived from fraudulent appraisals.

65. With these initial purchases based on grossly inflated and fraudulently obtained appraisals, as will be explained with specificity *infra*, the Blue Spring Lakes “house of cards” was built.

66. In approximately eight (8) weeks, the Blue Spring Lake Defendants, the Fifth Third Defendants and Snoeblen were responsible for the sale and mortgage of every lot in Blue Spring Lake, except for two (2) lots; and they did so without any involvement by any licensed real estate broker.

67. Upon information and belief, during said time frame, The Blue Spring Defendants, the Fifth Third Defendants and Snoeblen had a relationship with an off shore company known as "Brooke's and Co."; and said unlicensed agent continued to refer foreign nationals to The Blue Spring Defendants, the Fifth Third Defendants and Snoeblen.

68. Upon information and belief, the Blue Spring Lake Defendants' scheme involved the creation of high comparable sales figures for the appraisals through various techniques including: (a) using inappropriate comparables for appraisals; (b) creating documents to reflect transfers that did not exist; (c) transferring properties to bank officers and employees (sometime as known or silent partners) at artificially high prices to subsequently be flipped to an innocent purchaser; (d) purposefully soliciting and utilizing cash purchases to serve as artificially inflated comparables for appraisals, often with promises of guaranteed funding and/or other special treatment by banks and/or developers; (e) utilizing straw purchases at inflated prices; (f) falsely recording the sales prices when multiple lots were sold, so as to falsely indicate that one lot alone sold for the entire purchase price; and (g) soliciting sales from and providing multiple mortgage loans to unsuspecting foreign nationals.

69. The scheme was hugely successful and upon information and belief, created windfall profits for all Defendants.

70. As detailed below, each Defendant participated in and controlled a portion of the activities and conduct described *supra* in order to advance the overall scheme.

71. One of the tactics utilized by all Defendants was the use of cash purchases of properties at inflated prices, so that these properties could later serve as comparables for bank-ordered appraisals. In other words, the Defendants would attempt to cover their tracks and add

a false level of legitimacy to the appraisals by surreptitiously planting a comparable based upon a cash purchase, which did not include a bank-ordered appraisal, rather than based solely upon other financed purchases that involved appraisals ordered by the very banks that participated in the scheme.

72. The Blue Spring Lake Defendants, The Fifth Third Defendants and Snoeblen, would also feed comparables to appraisers, cherry-picking properties with high values to be used as comparables for the appraisals, even though the properties were not truly comparable in terms of location, features and/or other standard measures.

73. Defendant Appraisers violated their standards of conduct, as articulated by the Appraisal Standards Board of the Appraisal Foundation's Uniform Standards of Professional Appraisal Practice, by: (a) basing appraisals on predetermined opinions and conclusions; (b) performing as advocates for the Defendants; and (c) failing to perform their duties with impartiality, objectivity, independence and without accommodation of personal interests.

74. Upon information and belief, the Fifth Third Defendants further participated and advanced the objectives of the scheme by financing property sales in Blue Spring Lake at the substantially and artificially inflated prices that they had helped to create, knowingly approving loans for amounts that were not justified by the true value of the properties and knowingly failing to apply appropriate underwriting and property valuation standards.

75. Upon information and belief, the Appraiser Defendants frequently used inappropriate comparables. This was accomplished by using comparables that were: (a) located in far more expensive developments; (b) located in developments targeted to end-users, rather than to investors; (c) provided to the appraiser by Defendants, rather than independently selected; (d) plainly more valuable than the subject property, such as using large, lakefront lots, as comparables for small interior lots; and/or (e) based on fraudulent straw purchases.

76. Bank-ordered fraudulent appraisals played a substantial role in the scheme.

77. The Fifth Third Defendants plainly misrepresented to the Plaintiffs the true the loan-to-value (“LTV”) ratios for their loans. The Fifth Third Defendants knew, independent and accurate appraisals are essential in order to correctly represent the LTV ratio for a given mortgage loan. The LTV ratio is calculated by dividing the value of the home by the amount of the loan.

78. The Fifth Third Defendants and Snoeblen represented to the Plaintiffs that their LTV ratios were, generally, between 80% and 100%, because of Defendants’ scheme, the actual LTV ratios for the Plaintiffs’ loans were much, much greater.

79. Had the Plaintiffs’ known the true LTV ratios for their loans, they would not have accepted such loans.

80. The Fifth Third Defendants’ misrepresentations were a critical part of the scheme. Quite plainly, Blue Spring Lake would not have sold for such enormously artificially inflated prices had The Fifth Third Defendants represented to the Plaintiffs the true LTV ratios for their mortgage loans.

PLAINTIFFS’ PURCHASES

81. Plaintiff, Roger Tippett, on or about February 15, 2006, purchased Lot 7, for \$393,000.00, with a mortgage of \$294, 750.00, from the Fifth Third Defendants.

82. Upon information or belief, the appraisal used to finance the purchase of Lot 7 had a grossly inflated market value based on false comparables disguising the true market value.

83. Plaintiff, Heather Tippett, purchased Lot 23, on February 10, 2006, for \$265,000.00, with a mortgage of \$198,750.00, from the Fifth Third Defendants.

84. Plaintiff, Roger Tippett, purchased Lot 24, on February 10, 2006, for \$265,000.00, with a mortgage of \$198,750.00, from the Fifth Third Defendants.

85. Plaintiff, Michael Hall, purchased Lot 17, for \$279,000.00, on or about February 17, 2006, with a mortgage of \$209,250.00, from the Fifth Third Defendants.

86. Defendant, Southeast Appraisal Services Inc., prepared the appraisal for Lot 17.

87. Plaintiff, M. Hall, also purchased Lot 22, on or about February 24, 2006, for \$375,000.00, with a mortgage of \$281, 250.00, from the Fifth Third Defendants.

88. Defendant, Brad Long Appraisals, Inc., prepared the appraisal for Lot 22.

89. In addition, Plaintiff, M. Hall, on or about February 24, 2006, purchased Lot 21 for \$395,000.00, with a mortgage of \$296,500, from the Fifth Third Defendants.

90. Defendant, Central Florida Appraisal Group, Inc., prepared appraisal for Lot 21.

91. Upon information or belief, the appraisals for Lots 17, 22, and 21 that were used to finance the purchase of each of these lots, had grossly inflated the true market value of each lot by using false comparables to disguise the true market value of each lot.

92. Plaintiff, Dawn Sayers, purchased Lot 11, on or about February 17, 2006, for \$288,000.00, with a mortgage of \$216,000.00, from the Fifth Third Defendants.

93. Plaintiff, Dawn Sayers, also purchased Lot 16, on or about February 24, 2006, for \$285,000.00, with a mortgage of \$213,750.00, from the Fifth Third Defendants.

94. Upon information or belief, the appraisals for Lots 11 and 16 that were used to finance the purchase of each of these lots, had grossly inflated the true market value of each lot by using false comparables to disguise the true market value of each lot.

95. Defendant, AFL Appraisals, LLC, prepared the appraisal for Lot 16.

96. Plaintiffs, Roshann Lal and Bhopinderpal Singh, purchased Lot 8, on or about February 21, 2006 for \$335,000.00, for cash.

97. Plaintiffs Lal and Singh overpaid due to a series of preceding transactions involving other plaintiffs that reflected false market values of lots based on false comparables which disguised the true market value of Lot 8 on said date.

98. Plaintiffs, John and Susan Dowsett, purchased Lot 10, on or about February 21, 2006, for \$279,000.00, with a mortgage of \$209,250.00, from the Fifth Third Defendants.

99. Upon information or belief, the appraisal used to finance the purchase of Lot 10 had a grossly inflated market value based on false comparables disguising true market value.

100. Defendant, AFL Appraisals, LLC, prepared the appraisal for Lot 10.

101. Plaintiff, Christopher Brodie, purchased Lot 18, on or about February 21, 2006, for \$285,000.00, with a mortgage of \$213,750.00, from the Fifth Third Defendants.

102. Upon information or belief, the appraisal prepared by Defendant, Lakeshore Appraisals, Inc., and used to finance the purchase of Lot 18 had a grossly inflated market value based on false comparables disguising the true market value.

103. Plaintiff, Christopher Brodie, also purchased Lot 19, on or about February 21, 2006, for \$289,000, with a mortgage of \$216,750.00, from the Fifth Third Defendants.

104. Upon information or belief, the appraisal used to finance the purchase of Lot 19 had a grossly inflated market value based on false comparables disguising true market value.

105. Defendant, Brad Long Appraisals, Inc., prepared the appraisal for Lot 19.

106. Plaintiff, Raymond Cansdale, purchased Lot 28, on or about February 21, 2006, for \$350,000.00, with a mortgage of \$262,500.00, from the Fifth Third Defendants.

107. Upon information or belief, the appraisal used to finance the purchase of Lot 28 had a grossly inflated market value based on false comparables disguising true market value.

108. Defendant, Brad Long Appraisals, Inc., prepared the appraisal for Lot 28.

109. Plaintiff, Robert Clarke, purchased Lot 29, on or about February 21, 2006, for \$384,000.00, with a mortgage of \$288,600.00, from the Fifth Third Defendants.

110. Upon information or belief, the appraisal used to finance the purchase of Lot 29 had a grossly inflated market value based on false comparables disguising true market value.

111. Defendant, Brad Long Appraisals, Inc., prepared the appraisal for Lot 29.

112. Plaintiff, Neil Shakespeare, purchased Lot 2, on or about February 22, 2006, for \$306,000.00, with a mortgage of \$229,500, from the Fifth Third Defendants.

113. Upon information or belief, the appraisal used to finance the purchase of Lot 2 had a grossly inflated market value based on false comparables disguising true market value.

114. Defendant, AFL Appraisals, LLC, prepared the appraisal for Lot 2.

115. Plaintiffs, Shyam Kodati and Vinita Kodati, purchased Lot 9, on or about February 24, 2009, for \$334,000.00, with a mortgage of \$250,500.00, from the Fifth Third Defendants.

116. Upon information or belief, the appraisal used to finance the purchase of Lot 9 had a grossly inflated market value based on false comparables disguising true market value.

117. Plaintiff, Susan Hall, purchased Lot 31, on or about February 24, 2006, for \$220,000.00, with a mortgage of \$165,000.00, from the Fifth Third Defendants.

118. Upon information or belief, the appraisal used to finance the purchase of Lot 31 had a grossly inflated market value based on false comparables disguising true market value.

119. Defendant, AFL Appraisals, LLC, prepared the appraisal for Lot 31.

120. In addition, Plaintiff, Susan Hall, purchased Lot 34, on or about February 24, 2006, for \$250,000.00, with a mortgage of \$187,500.00, from the Fifth Third Defendants.

121. Upon information or belief, the appraisal used to finance the purchase of Lot 34 had a grossly inflated market value based on false comparables disguising true market value.

122. Defendant, Professional Appraisal Group, Inc., prepared the appraisal for Lot 34.

123. Plaintiff, Robert Beasley purchased Lot 5, on or about February 24, 2006, for \$385,000.00, with a mortgage of \$288,750.00, from the Fifth Third Defendants.

124. Upon information or belief, the appraisal used to finance the purchase of Lot 5 had a grossly inflated market value based on false comparables disguising true market value.

125. Plaintiffs, Darren and Janine Diggins, purchased Lot 12 on or about February 24, 2006, for \$292,000.00, with a mortgage of \$219,000.00, from the Fifth Third Defendants.

126. Upon information or belief, the appraisal used to finance the purchase of Lot 12 had a grossly inflated market value based on false comparables disguising true market value.

127. Defendant, Central Florida Appraisal Group, Inc., prepared appraisal for Lot 12.

128. Plaintiffs, Michael and Helen Brown, purchased Lot 30 on or about February 28, 2006, for \$245,000.00, with a mortgage of \$183,750.00, from the Fifth Third Defendants.

129. Upon information or belief, the appraisal used to finance the purchase of Lot 30 had a grossly inflated market value based on false comparables disguising true market value.

130. Defendant, Central Florida Appraisal Group, Inc., prepared appraisal for Lot 30.

131. Plaintiff, Alison Button, purchased Lot 32, on or about February 28, 2006, for \$351,000.00, with a mortgage of \$263,250.00, from the Fifth Third Defendants.

132. Upon information or belief, the appraisal used to finance the purchase of Lot 32 had a grossly inflated market value based on false comparables disguising true market value.

133. Plaintiff, Philip Button, purchased Lot 33, on or about February 28, 2006, for \$314,000.00, with a mortgage of \$235,500.00, from the Fifth Third Defendants.

134. Upon information or belief, the appraisal used to finance the purchase of Lot 33 had a grossly inflated market value based on false comparables disguising true market value.

135. Defendant, Central Florida Appraisal Group, Inc., prepared appraisal for Lot 33.

136. Plaintiffs, Richard and Tina Cousins, purchased Lot 4, on or about February 28, 2006, for \$326,000.00, with a mortgage of \$244,500.00, from the Fifth Third Defendants.

137. Upon information or belief, the appraisal used to finance the purchase of Lot 4 had a grossly inflated market value based on false comparables disguising true market value.

138. Plaintiffs, Dayantha and Jane Fernando, purchased Lot 20, on or about February 28, 2006, for \$250,000.00, with a mortgage of \$187,500.00, from the Fifth Third Defendants.

139. Upon information or belief, the appraisal used to finance the purchase of Lot 20 had a grossly inflated market value based on false comparables disguising true market value.

140. In addition, Plaintiffs, Dayantha and Jane Fernando, purchased Lot 26, on or about February 28, 2006, for \$260,000.00, with a mortgage of \$195,000.00, from the Fifth Third Defendants.

141. Upon information or belief, the appraisal used to finance the purchase of Lot 26 had a grossly inflated market value based on false comparables disguising true market value.

142. Defendant, AFL Appraisals, LLC, prepared the appraisal for Lot 26.

143. Plaintiffs, Allan and Christine Shires, purchased Lot 13, on or about February 28, 2006, for \$285,000.00, with a mortgage of \$213,750.00 from the Fifth Third Defendants.

144. Upon information or belief, the appraisal used to finance the purchase of Lot 13 had a grossly inflated market value based on false comparables disguising true market value.

145. Defendant, AFL Appraisals, LLC, prepared the appraisal for Lot 13.

146. Plaintiff, Suzanne McFarlane, purchased Lot 6, on or about February 28, 2006, for \$397,000.00, with a mortgage of \$297,750.00, from the Fifth Third Defendants.

147. Upon information or belief, the appraisal used to finance the purchase of Lot 6 had a grossly inflated market value based on false comparables disguising true market value.

148. Defendant, BAYSIDE APPRAISALS Corp., prepared the appraisal for Lot 6.

149. Plaintiff, Brett McKeever, purchased Lot 1, on or about February 28, 2006, for \$306,000.00, with a mortgage of \$229,500.00, from the Fifth Third Defendants.

150. Upon information or belief, the appraisal used to finance the purchase of Lot 1 had a grossly inflated market value based on false comparables disguising true market value.

151. Defendant, BAYSIDE APPRAISALS Corp., prepared the appraisal for Lot 1.

152. Plaintiff, Kevin Rutherford, purchased Lot 15, on or about March 7, 2006, for \$335,000.00, with a mortgage of \$251,250.00, from the Fifth Third Defendants.

153. Upon information or belief, the appraisal used to finance the purchase of Lot 15 had a grossly inflated market value based on false comparables disguising true market value.

154. Defendant, BAYSIDE APPRAISALS Corp., prepared the appraisal for Lot 15.

155. Plaintiff, Carmel Baldacchino, purchased Lot 3, on or about April 18, 2006, for \$373,000.00, with a mortgage of \$279,750.00, from the Fifth Third Defendants.

156. Upon information or belief, the appraisal used to finance the purchase of Lot 3 had a grossly inflated market value based on false comparables disguising true market value.

157. Defendant, Brad Long Appraisals, Inc., prepared the appraisal for Lot 29.

158. Plaintiff, Neil Chapman, purchased Lot 23, from Roger Tippett, on February 15, 2007, for \$450,000.00, with a mortgage of \$337,500.00, from the Fifth Third Defendants.

159. Upon information or belief, the appraisal used to finance the purchase of Lot 23 had a grossly inflated market value based on false comparables disguising true market value.

160. Plaintiff, Paula Cowling, purchased Lot 24, from Roger Tippett, on February 15, 2007, for \$450,000.00, with a mortgage of \$337,500.00, from the Fifth Third Defendants.

161. Upon information or belief, the appraisal used to finance the purchase of Lot 24 had a grossly inflated market value based on false comparables disguising true market value.

DEFENDANTS' CONDUCT HAS INJURED PLAINTIFFS

162. As set forth above, Plaintiffs relied on Defendants' deceptions, misleading conduct, fraud, omissions and misrepresentations in buying property within Blue Spring Lake, at substantially and artificially inflated prices. Absent Defendants' misrepresentations, omissions, fraud, misleading conduct, and unconscionable conduct, Plaintiffs would **not** have bought the property at issue or would have bought the property at a significantly reduced price.

163. As a result of Defendants' actions, Plaintiffs have suffered significant injury to their property or business including but not limited to the deposits and payments Plaintiffs paid for the property and closing costs and other costs and fees. Plaintiffs were also injured because the properties they purchased were significantly less valuable than represented by Defendants and have become even less valuable as a result of Defendants' conduct.

164. Defendants actively concealed their conduct, their manipulation of property values and their concerted efforts to sell the Blue Spring Lake at amounts that were far in excess of their true value. As a result, Plaintiffs could not have uncovered the unlawful conduct any earlier with the exercise of reasonable diligence.

FLORIDA RICO ALLEGATIONS
“THE BLUE SPRING LAKE ENTERPRISE”

165. Based upon Plaintiffs’ current knowledge, the following persons constitute a group of individuals persons associated in fact who constitute a FLORIDA RICO enterprise that is referred to herein as the “Blue Spring Lake Enterprise”: Blue Spring Lake LLC, Max Minhas Properties, LLC, Landquest Group, Inc., Fifth Third Bank, Roy Snoeblen, Southeast Appraisals, Inc, BAYSIDE APPRAISALS Corp., Brad Long Appraisals, AFL Appraisals, LLC, Central Florida Appraisal Service, Inc., Central Florida Appraisals, Inc., Central Florida Appraisal Group, Inc., Southeast Appraisal Services, Inc., Lakeshore Appraisals, Inc., and Professional Appraisal Group Inc.

166. The Blue Spring Lake Enterprise is an ongoing organization which engages in, and whose activities affect interstate commerce.

167. While the Defendants participated in and are members and part of the Blue Spring Lake Enterprise, they also have an existence separate and apart from the enterprise.

168. In order to successfully and convincingly market properties at artificially inflated prices and get purchasers to pay and finance purchases at inflated prices, Defendants needed an organization and system that enabled them to effectively establish an aura of bona fide values and demand. The Blue Spring Lake Enterprise provides that organization and system. While each of the Defendants would typically act independently, the participation of sellers, lenders and appraisers, allows the Enterprise to function effectively and eliminates the checks

and balances that would normally protect purchasers and conceals the true and common objective of the Defendants.

169. The Blue Spring Lake Enterprise has an ascertainable structure separate and apart from the pattern of criminal activity in which Defendants have engaged.

170. The Defendants control and operate the Blue Spring Lake Enterprise through a variety of means, including, but not limited to, the following:

- a. Purchasing and platting land to be developed for sale in lots to individual purchasers, such as Plaintiffs;
- b. developing and utilizing a common marketing plan designed to mislead prospective buyers regarding the high value and high demand for the real estate within the development;
- c. agreeing to orchestrate, finance and/or participate in straw purchases, filing inaccurate and false title records, using inappropriate appraisals and other tactics to create comparable sales data that appears to support the representations of high value and high demand;
- d. agreeing to facilitate the approval and funding of loans at amounts that do not correspond to the true value of the properties, but rather which are based upon inflated/manipulated values;
- e. agreeing to manipulate the values of the properties;
- f. retaining inflated profits from the sale of real estate and services resulting from the conduct of the Blue Spring Lake Enterprise.

PREDICATE ACTS
MORTGAGE FRAUD

171. Florida Statutes Section 772.102(1) of FLORIDA RICO provides that “criminal activity” includes any act indictable under Florida Statutes 817.54 and F.S. 817.545 (mortgage fraud). As set forth below, Defendants have engaged and continue to engage in conduct violating each of these laws to effectuate their scheme.

VIOLATIONS OF F.S. 817.54 AND F.S. 817.545

172. For the purpose of executing and/or attempting to execute the above described scheme to defraud or obtain money by means of false or fraudulent pretenses, representations or promises Defendants in violation of F.S. § 817.54 and F.S. § 817.545 by knowingly facilitating the use of false appraisal reports during the mortgage lending process that were relied upon by the Plaintiffs that caused the artificial and false inflation of property values in Blue Spring Lakes.

173. Defendants' misrepresentations, omissions, deceptions and acts of concealment were knowing and intentional, and made for the purpose of deceiving Plaintiffs and obtaining their property for Defendants' gain.

174. Defendants either knew or recklessly disregarded the fact that the misrepresentations and deceptions described above were material, and Plaintiffs relied on the misrepresentations and omissions set forth above.

175. As a result of Defendants' fraudulent scheme, Defendants have obtained money and property belonging to Plaintiffs, and the Plaintiffs have been injured in their business or property by the Defendants' overt acts of mortgage fraud.

PATTERN OF CRIMINAL ACTIVITY

176. Defendants did knowingly and unlawfully engage in a "pattern of criminal activity," within the meaning of F.S. 772.103(1) and F.S. 772.103(3) by committing at least two (2) acts of criminal activity, *i.e.* indictable violations of F.S. § 817.54 and F.S. 817.545 as described above, within the past four years. In fact, each of the Defendants has committed multiple acts of criminal activity. Each criminal act was related, had a similar purpose, involved the same or similar participants and means of commission, had similar results and impacted similar victims, including Plaintiffs.

177. The multiple acts of criminal activity which Defendants committed and/or conspired to or aided and abetted in the commission of, were related to each other and amount to and pose a threat of continued criminal activity, and therefore constitute a “pattern of criminal activity” as defined in F.S. 772.103(1) and F.S. 772.103(3).

COUNT I
ROGER TIPPETT V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

178. Plaintiff, Roger Tippett, hereby incorporates by reference paragraphs 1-10, 36-47, and 56-80, 81, 82, and 162-177, as if fully set forth herein.

179. As set forth above, all of the Defendants have violated 772.103(1) and F.S.772.103(3), by conducting, or participating, directly or indirectly, in the conduct of the affairs of the Blue Spring Lake Enterprise through a pattern of criminal acts, including acts indictable under F.S. 817.54 and F.S. 817.545.

180. As a direct and proximate result, Plaintiff has been injured in his business or property by the predicate acts which make up the Defendants’ pattern of criminal activity through the Blue Spring Lake Enterprise.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys’ fees and the reimbursement of expenses in amounts to

be determined by the Court;

- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 2
HEATHER TIPPETT V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

181. Plaintiff, Heather Tippett, hereby incorporates by reference paragraphs 1-9, 11, 36-47, 56-80, 83, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 3
ROSHANN LAL AND BHOPINDERPAL S. SINGH V. THE BLUE SPRING LAKE
DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

182. Plaintiffs, Roshann Lal and Bhopinderpal S. Singh, hereby incorporate by reference paragraphs 1-9, 14, 36-47, and 56-80, 96-97, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in their favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 4
DAWN SAYERS V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

183. Plaintiff, Dawn Sayers, hereby incorporates by reference paragraphs 1-9, 13, 36-47, and 56-80, 92-95, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 5
CHRISTOPHER BRODIE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

184. Plaintiff, Christopher Brodie, hereby incorporates by reference paragraphs 1-9, 15, 36-47, and 56-80, 101-105, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in their favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 6
MICHAEL HALL V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

185. Plaintiff, Michael Hall, hereby incorporates by reference paragraphs 1-9, 12, 36-47, and 56-80, 85-91, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 7
DARREN AND JANINE DIGGINS V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

186. Plaintiffs, Darren and Janine Diggins, hereby incorporate by reference paragraphs 1-9, 22, 36-47, and 56-80, 125-127, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in their favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 8
SUSAN HALL V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

187. Plaintiff, Susan Hall, hereby incorporates by reference paragraphs 1-9, 20, 36-47, and 56-80, 117-122, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 9
NEIL SHAKESPEARE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

188. Plaintiff, Neil Shakespeare, hereby incorporates by reference paragraphs 1-9, 18, 36-47, and 56-80,112-114, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 10
ROBERT CLARKE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

189. Plaintiff, Robert CLARKE, hereby incorporates by reference paragraphs 1-9, 17, 36-47, and 56-80, 109-111, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 11
RAYMOND CANSDALE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

190. Plaintiff, Raymond Cansdale, hereby incorporates by reference paragraphs 1-9, 16, 36-47, and 56-80, 106-107, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 12
MICHAEL AND HELEN BROWN V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

191. Plaintiff, Michael and Helen Brown, hereby incorporate by reference paragraphs 1-9, 23, 36-47, and 56-80, 128-130, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 13
JOHN AND SUSAN DOWSETT V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

192. Plaintiffs, John and Susan Dowsett, hereby incorporate by reference paragraphs 1-9, 26, 36-47, and 56-80, 98-100, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 14
RICHARD AND TINA COUSINS V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

193. Plaintiffs, Richard and Tina Cousins, hereby incorporate by reference paragraphs 1-9, 27, 36-47, and 56-80, 136-137, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 15
DAYANTHA AND JANE FERNANDO V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

194. Plaintiffs, Dayantha and Jane Fernando, hereby incorporate by reference paragraphs 1-9, 28, 36-47, and 56-80, 138-142, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 16
SHYAM AND VINITA KODATI V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

195. Plaintiffs, Shyam and Vinita Kodati, hereby incorporate by reference paragraphs 1-9, 19, 36-47, and 56-80, 115-116, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 17
ROBERT BEASLEY V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

196. Plaintiff, Robert Beasley, hereby incorporates by reference paragraphs 1-9, 21, 36-47, and 56-80, 123-124, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 18
BRETT MCKEVER V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

197. Plaintiff, Brett McKeever, hereby incorporates by reference paragraphs 1-9, 31, 36-47, and 56-80, 149-151, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 19
SUZANNE MCFARLANE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

198. Plaintiff, Susanne McFarlane, hereby incorporates by reference paragraphs 1-9, 30, 36-47, and 56-80, 146-148, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 20
ALISON BUTTON V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

199. Plaintiff, Alison Button, hereby incorporates by reference paragraphs 1-9, 24, 36-47, and 56-80, 131-132, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 21
PHILIP BUTTON V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

200. Plaintiff, Philip Button, hereby incorporates by reference paragraphs 1-9, 25, 36-47, and 56-80, 133-135, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 22
ALLAN AND CHRISTINE SHIRES V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

201. Plaintiffs, Allan and Christine Shires, hereby incorporate by reference paragraphs 1-9, 29, 36-47, and 56-80, 143-145, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 23
KEVIN RUTHERFORD V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

202. Plaintiff, Kevin Rutherford, hereby incorporates by reference paragraphs 1-9, 32, 36-47, and 56-80, 152-154, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 24
CARMEL BALDACCHINO V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

203. Plaintiff, Carmel Baldacchino, hereby incorporates by reference paragraphs 1-9, 33, 36-47, and 56-80, 155-157, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 25
PAULA COWLING V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

204. Plaintiff, Paula Cowling, hereby incorporates by reference paragraphs 1-9, 35, 36-47, and 56-80, 160-161, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 26
NEIL CHAPMAN V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(1) AND F.S. 772.103(3)

205. Plaintiff, Neil Chapman, hereby incorporates by reference paragraphs 1-9, 34, 36-47, and 56-80, 158-159, 162-177, 179 and 180, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(1) and F.S. 772.103(3)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 27
ROGER TIPPETT V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

206. Plaintiff, Roger Tippett, hereby incorporates by reference paragraphs 1-10, 36-47, and 56-80, 81, 82, and 162-177, as if fully set forth herein.

207. In violation of F.S. §772.103(4), Defendants have, as set forth above, conspired to violate F.S. §772.103(4).

208. The conspiracy commenced at least as early as 2005 and continues.

209. The object of the conspiracy is to sell real estate in Blue Spring Lake at inflated prices resulting in increased profits for Defendants.

210. As set forth above, each of the Defendants knowingly, and unlawfully agreed and combined to conduct or participate, directly or indirectly, in the conduct of the affairs and activities of the Blue Spring Lake Enterprise, through a pattern of criminal activity, including acts indictable under F.S. §817.54 and F.S. §817.545.

211. Defendants committed numerous overt acts of criminal activity or other wrongful activity in furtherance of such conspiracy.

212. The acts that caused injury to Plaintiffs advanced the objective of the conspiracy and the harm to Plaintiffs was a reasonably foreseeable consequence of Defendants' scheme.

213. As a direct and proximate result, Plaintiffs have been injured in their business or property by the Defendants' conspiracy and by the predicate acts which make up the Defendants' pattern of criminal activity through the Blue Spring Lake Enterprise.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 28
HEATHER TIPPETT V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

214. Plaintiff, Heather Tippett, hereby incorporates by reference paragraphs 1-9, 11, 36-47, and 56-80, 83, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4).
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and

f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 29
ROSHANN LAL AND BHOPINDERPAL S. SINGH V. THE BLUE SPRING LAKE
DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

215. Plaintiffs, Roshann Lal and Bhopinderpal S. Singh, hereby incorporate by reference paragraphs 1-9, 14, 36-47, and 56-80, 96-97, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in their favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 30
DAWN SAYERS V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

216. Plaintiff, Dawn Sayers, hereby incorporates by reference paragraphs 1-9, 13, 36-47, and 56-80, 92-95, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 31
CHRISTOPHER BRODIE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

217. Plaintiff, Christopher Brodie, hereby incorporates by reference paragraphs 1-9, 15, 36-47, and 56-80, 101-105, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in their favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 32
MICHAEL HALL V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

218. Plaintiff, Michael Hall, hereby incorporates by reference paragraphs 1-9, 12, 36-47, and 56-80, 85-91, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including

reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;

- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 33
DARREN AND JANINE DIGGINS V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

219. Plaintiffs, Darren and Janine Diggins, hereby incorporate by reference paragraphs 1-9, 22, 36-47, and 56-80, 125-127, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in their favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 34
SUSAN HALL V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

220. Plaintiff, Susan Hall, hereby incorporates by reference paragraphs 1-9, 20, 36-47, and 56-80, 117-122, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 35
NEIL SHAKESPEARE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

221. Plaintiff, Neil Shakespeare, hereby incorporates by reference paragraphs 1-9, 18, 36-47, and 56-80, 112-114, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 36
ROBERT CLARKE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

222. Plaintiff, Robert Clarke, hereby incorporates by reference paragraphs 1-9, 17, 36-47, and 56-80, 109-111, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including

reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;

- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 37
RAYMOND CANSDALE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

223. Plaintiff, Raymond Cansdale, hereby incorporates by reference paragraphs 1-9, 16, 36-47, and 56-80, 106-107, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 38
MICHAEL AND HELEN BROWN V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

224. Plaintiff, Michael and Helen Brown, hereby incorporate by reference paragraphs 1-9, 23, 36-47, and 56-80, 128-130, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 39
JOHN AND SUSAN DOWSETT V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

225. Plaintiffs, John and Susan Dowsett, hereby incorporate by reference paragraphs 1-9, 26, 36-47, and 56-80, 98-100, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 40
RICHARD AND TINA COUSINS V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

226. Plaintiffs, Richard and Tina Cousins, hereby incorporate by reference paragraphs 1-9, 27, 36-47, and 56-80, 136-137, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 41
DAYANTHA AND JANE FERNANDO V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

227. Plaintiffs, Dayantha and Jane Fernando, hereby incorporate by reference paragraphs 1-9, 28, 36-47, and 56-80, 138-142, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 42
SHYAM AND VINITA KODATI V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

228. Plaintiffs, Shyam and Vinita Kodati incorporate by reference paragraphs 1-9, 19, 36-47, and 56-80, 115-116, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 43
ROBERT BEASLEY V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

229. Plaintiff, Robert Beasley, hereby incorporates by reference paragraphs 1-9, 21, 36-47, and 56-80, 123-124, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 44
BRETT MCKEVER V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

230. Plaintiff, Brett McKeever, hereby incorporates by reference paragraphs 1-9, 31, 36-47, and 56-80, 149-151, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 45
SUZANNE MCFARLANE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

231. Plaintiff, Susanne McFarlane, hereby incorporates by reference paragraphs 1-9, 30, 36-47, and 56-80, 146-148, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 46
ALISON BUTTON V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

232. Plaintiff, Alison Button, hereby incorporates by reference paragraphs 1-9, 24, 36-47, and 56-80, 131-132, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 47
PHILIP BUTTON V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

233. Plaintiff, Philip Button, hereby incorporates by reference paragraphs 1-9, 25, 36-47, and 56-80, 133-135, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 48
ALLAN AND CHRISTINE SHIRES V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

234. Plaintiffs, Allan and Christine Shires, hereby incorporate by reference paragraphs 1-9, 29, 36-47, and 56-80, 143-145, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 49
KEVIN RUTHERFORD V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

235. Plaintiff, Kevin Rutherford, hereby incorporates by reference paragraphs 1-9, 32, 36-47, and 56-80, 152-154, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 50
CARMEL BALDACCHINO V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

236. Plaintiff, Carmel Baldacchino, hereby incorporates by reference paragraphs 1-9, 33, 36-47, and 56-80, 155-157, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 51
PAULA COWLING V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

237. Plaintiff, Paula Cowling, hereby incorporates by reference paragraphs 1-9, 35, 36-47, and 56-80, 149-151, 160-161, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 52
NEIL CHAPMAN V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FLORIDA RICO
VIOLATION OF F.S. 772.103(4)

238. Plaintiff, Neil Chapman, hereby incorporates by reference paragraphs 1-9, 34, 36-47, and 56-80, 158-159, 162-177, and 207-213, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 772.103(4)
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 53
ROGER TIPPETT V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

239. Plaintiff Roger Tippett hereby incorporates by reference paragraphs 1-9, 36-47, and 56-80, 152-154, 162-177, as if fully set forth herein.

240. The Florida Deceptive and Unfair Trade Practices Act, ("FDUPTA"), provides for a civil cause of action for "[u]nfair methods of competition, unconscionable acts or practices, and unfair or deceptive acts or practices in the conduct of any trade or commerce." § 501.204(1), Fla. Stat. (2005).

241. The conduct of Defendants, as alleged herein, including the use of misrepresentations, lies, collusions, manipulation, kickbacks, omissions, mortgage fraud, and other tactics in furtherance of an overarching scheme to artificially inflate the apparent values and demand for the properties purchased by Plaintiffs is unfair, unconscionable and/or deceptive in that it is immoral, unethical, oppressive, and unscrupulous and further, is injurious to consumers, including Plaintiff.

242. The artificially inflated value and artificially limited supply were material to the Plaintiffs in making their decisions to purchase, as Plaintiffs relied on the false and misleading illusion of high value and high demand for Blue Spring Lake, created by Defendants' unfair and deceptive conduct, including the omissions of material fact that supported that illusion.

243. Each Plaintiff, whom purchased Blue Spring Lake properties as a result of the Defendants' unfair, unconscionable, misleading and deceptive conduct alleged herein, suffered losses and actual damages as a result including the deposits and payments Plaintiff paid for the property and closing costs and other costs and fees, as well as, the difference between the true and represented values of the properties and the artificially high carrying costs associated with the properties.

244. Defendants are liable to Plaintiffs under the FDUPTA for the losses resulting from their unfair, deceptive and unlawful conduct alleged herein and Plaintiffs are therefore entitled to all of the remedies provided by the statute for Defendants' unlawful conduct.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants have violated F.S. 501.201;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- d.) Award pre-judgment and post-judgment interest; and
- e.) Grant such other and further relief as the Court may deem just and proper.

COUNT 54
HEATHER TIPPETT V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

245. Plaintiff, Heather Tippett, hereby incorporates by reference paragraphs 1-9, 11, 36-47, and 56-80, 83, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201.
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 55
ROSHANN LAL AND BHOPINDERPAL S. SINGH V. THE BLUE SPRING LAKE
DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

246. Plaintiffs, Roshann Lal and Bhopinderpal S. Singh, hereby incorporate by reference paragraphs 1-9, 14, 36-47, and 56-80, 96-97, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in their favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 56
DAWN SAYERS V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

247. Plaintiff, Dawn Sayers, hereby incorporates by reference paragraphs 1-9, 13, 36-47, and 56-80, 92-95, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 57
CHRISTOPHER BRODIE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

248. Plaintiff, Christopher Brodie, hereby incorporates by reference paragraphs 1-9, 15, 36-47, and 56-80, 101-105, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in their favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 58
MICHAEL HALL V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

249. Plaintiff, Michael Hall, hereby incorporates by reference paragraphs 1-9, 12, 36-47, and 56-80, 85-91, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 59
DARREN AND JANINE DIGGINS V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

250. Plaintiffs, Darren and Janine Diggins, hereby incorporate by reference paragraphs 1-9, 22, 36-47, and 56-80, 125-127, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in their favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 60
SUSAN HALL V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

251. Plaintiff, Susan Hall, hereby incorporates by reference paragraphs 1-9, 20, 36-47, and 56-80, 117-122, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 61
NEIL SHAKESPEARE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

252. Plaintiff, Neil Shakespeare, hereby incorporates by reference paragraphs 1-9, 18, 36-47, and 56-80, 112-114, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 62
ROBERT CLARKE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

253. Plaintiff, Robert Clarke, hereby incorporates by reference paragraphs 1-9, 17, 36-47, and 56-80, 109-111, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 63
RAYMOND CANSDALE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

254. Plaintiff, Raymond Cansdale, hereby incorporates by reference paragraphs 1-9, 16, 36-47, and 56-80, 106-107, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 64
MICHAEL AND HELEN BROWN V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

255. Plaintiff, Michael and Helen Brown, hereby incorporate by reference paragraphs 1-9, 23, 36-47, and 56-80, 128-130, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 65
JOHN AND SUSAN DOWSETT V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

256. Plaintiffs, John and Susan Dowsett, hereby incorporate by reference paragraphs 1-9, 26, 36-47, and 56-80, 98-100, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 66
RICHARD AND TINA COUSINS V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

257. Plaintiffs, Richard and Tina Cousins, hereby incorporate by reference paragraphs 1-9, 27, 36-47, and 56-80, 136-137, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 67
DAYANTHA AND JANE FERNANDO V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

258. Plaintiffs, Dayantha and Jane Fernando, hereby incorporate by reference paragraphs 1-9, 28, 36-47, and 56-80, 138-142, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 68
SHYAM AND VINITA KODATI V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

259. Plaintiffs, Shyam and Vinita Kodati incorporate by reference paragraphs 1-9, 19, 36-47, and 56-80, 115-116, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 69
ROBERT BEASLEY V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

260. Plaintiff, Robert Beasley, hereby incorporates by reference paragraphs 1-9, 21, 36-47, and 56-80, 123-124, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 70
BRETT MCKEVER V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

261. Plaintiff, Brett McKeever, hereby incorporates by reference paragraphs 1-9, 31, 36-47, and 56-80, 149-151, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 71
SUZANNE MCFARLANE V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

262. Plaintiff, Susanne McFarlane, hereby incorporates by reference paragraphs 1-9, 30, 36-47, and 56-80, 146-148, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 72
ALISON BUTTON V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

263. Plaintiff, Alison Button, hereby incorporates by reference paragraphs 1-9, 24, 36-47, and 56-80, 131-132, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 73
PHILIP BUTTON V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

264. Plaintiff, Philip Button, hereby incorporates by reference paragraphs 1-9, 25, 36-47, and 56-80, 133-135, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 74
ALLAN AND CHRISTINE SHIRES V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

265. Plaintiffs, Allan and Christine Shires, hereby incorporate by reference paragraphs 1-9, 29, 36-47, and 56-80, 143-145, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 75
KEVIN RUTHERFORD V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

266. Plaintiff, Kevin Rutherford, hereby incorporates by reference paragraphs 1-9, 32, 36-47, and 56-80, 152-154, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 76
CARMEL BALDACCHINO V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

267. Plaintiff, Carmel Baldacchino, hereby incorporates by reference paragraphs 1-9, 33, 36-47, and 56-80, 155-157, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 77
PAULA COWLING V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

268. Plaintiff, Paula Cowling, hereby incorporates by reference paragraphs 1-9, 35, 36-47, and 56-80, 149-151, 160-161, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 78
NEIL CHAPMAN V. THE BLUE SPRING LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
THE FLORIDA DECEPTIVE AND UNFAIR TRADE PRACTICES ACT (FDUPTA)
VIOLATION OF F.S. 501.201

269. Plaintiff, Neil Chapman, hereby incorporates by reference paragraphs 1-9, 34, 36-47, and 56-80, 158-159, 162-177, and 240-244, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Said Defendants have violated F.S. 501.201
- b.) Order Defendants to pay treble the amount of damages;
- c.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- d.) Award Plaintiff, the costs and disbursements of this action, including reasonable attorneys' fees and the reimbursement of expenses in amounts to be determined by the Court;
- e.) Award pre-judgment and post-judgment interest; and
- f.) Grant such other and further relief as the Court may deem just and proper.

COUNT 79
ROGER TIPPETT V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

270. Plaintiff Roger Tippettt hereby incorporates by reference paragraphs 1-9, 36-47, and 56-80, 152-154, and 162-177, as if fully set forth herein.

271. The unlawful, deceptive, fraudulent, collusive, self-dealing, and misleading conduct of the Fifth Third Defendants and Snoeblen and/or other unknown agents and/or employees as alleged herein was harmful to and caused injury to Plaintiffs.

272. The Fifth Third Defendants and Snoeblen had a duty to act in good faith and not to engage in conduct that is unlawful, deceptive, fraudulent, collusive, self-dealing, misleading and harmful to their customers.

273. By virtue of the very nature of the conduct alleged, as well as, the rapid, numerous and substantial value of the mortgage loans for Blue Spring Lake generated by the conduct alleged, the Fifth Third Defendants and Snoeblen were aware, or should have been aware, of the unlawful, deceptive, fraudulent, collusive, self-dealing, and misleading conduct of their executives, loan officers, agents and/or employees as alleged herein.

274. Although the Fifth Third Defendants and Snoeblen were aware, or should have been aware, of the unlawful, deceptive, fraudulent, collusive, self-dealing, and misleading conduct of their executives, loan officers, agents and/or employees as alleged herein, and although the Defendant Fifth Third and Defendant Snoeblen had the ability to take action to control their executives, loan officers, agents and/or employees, they did **not** take the steps necessary and available to prevent the conduct, such as investigation, discharge, reassignment, reprimand or referral to appropriate law enforcement authorities.

275. The Fifth Third Defendants' failure to take action to control Snoeblen and/or other unknown agents and/or employees, although they aware, or should have been aware, of the unlawful, deceptive, fraudulent, collusive, self-dealing, and misleading conduct of Snoeblen and/or other unknown agents and/or employees as alleged herein constitutes negligent supervision and a breach of the Fifth Third Defendants' duties to act in good faith and not to engage in conduct that is unlawful, deceptive, fraudulent, collusive, self-dealing, misleading and harmful to their customers.

276. The Fifth Third Defendants' failure to take action to control Snoeblen and/or other unknown agents and/or employees, although they aware, or should have been aware, of the unlawful, deceptive, fraudulent, collusive, self-dealing, and misleading conduct of their

executives, loan officers, agents and/or employees as alleged herein caused injury to Plaintiffs for which the Fifth Third Defendants are liable.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 80
HEATHER TIPPETT V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

277. Plaintiff, Heather Tippett, hereby incorporates by reference paragraphs 1-9, 11, 36-47, and 56-80, 83, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 81
ROSHANN LAL AND BHOPINDERPAL S. SINGH V. THE FIFTH THIRD DEFENDANTS AND
SNOEBLEN
NEGLIGENT SUPERVISION

278. Plaintiffs, Roshann Lal and Bhopinderpal S. Singh, hereby incorporate by reference paragraphs 1-9, 14, 36-47, 56-80, 96-97, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all such amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 82
DAWN SAYERS V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

279. Plaintiff, Dawn Sayers, hereby incorporates by reference paragraphs 1-9, 13, 36-47, and 56-80, 92-95, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 83
CHRISTOPHER BRODIE V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

280. Plaintiff, Christopher Brodie, hereby incorporates by reference paragraphs 1-9, 15, 36-47, and 56-80, 101-105, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 84
MICHAEL HALL V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

281. Plaintiff, Michael Hall, hereby incorporates by reference paragraphs 1-9, 12, 36-47, and 56-80, 85-91, 162-177, 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 85
DARREN AND JANINE DIGGINS V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

282. Plaintiffs, Darren and Janine Diggins, hereby incorporate by reference paragraphs 1-9, 22, 36-47, 56-80, 125-127, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 86
SUSAN HALL V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

283. Plaintiff, Susan Hall, hereby incorporates by reference paragraphs 1-9, 20, 36-47, and 56-80, 117-122, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 87
NEIL SHAKESPEARE V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

284. Plaintiff, Neil Shakespeare, hereby incorporates by reference paragraphs 1-9, 18, 36-47, and 56-80, 112-114, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 88
ROBERT CLARKE V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

285. Plaintiff, Robert Clarke, hereby incorporates by reference paragraphs 1-9, 17, 36-47, and 56-80, 109-111, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.\

COUNT 89
RAYMOND CANSDALE V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

286. Plaintiff, Raymond Cansdale, hereby incorporates by reference paragraphs 1-9, 16, 36-47, and 56-80, 106-107, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 90
MICHAEL AND HELEN BROWN V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

287. Plaintiff, Michael and Helen Brown, hereby incorporate by reference paragraphs 1-9, 23, 36-47, and 56-80, 128-130, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 91
JOHN AND SUSAN DOWSETT V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

288. Plaintiffs, John and Susan Dowsett, hereby incorporate by reference paragraphs 1-9, 26, 36-47, and 56-80, 98-100, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 92
RICHARD AND TINA COUSINS V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

289. Plaintiffs, Richard and Tina Cousins, hereby incorporate by reference paragraphs 1-9, 27, 36-47, and 56-80, 136-137, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 93
DAYANTHA AND JANE FERNANDO V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

290. Plaintiffs, Dayantha and Jane Fernando, hereby incorporate by reference paragraphs 1-9, 28, 36-47, and 56-80, 138-142, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 94
SHYAM AND VINITA KODATI V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

291. Plaintiffs, Shyam and Vinita Kodati incorporate by reference paragraphs 1-9, 19, 36-47, and 56-80, 115-116, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 95
ROBERT BEASLEY V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

292. Plaintiff, Robert Beasley, hereby incorporates by reference paragraphs 1-9, 21, 36-47, and 56-80, 123-124, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 96
BRETT MCKEVER V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

293. Plaintiff, Brett McKeever, hereby incorporates by reference paragraphs 1-9, 31, 36-47, and 56-80, 149-151, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 97
SUZANNE MCFARLANE V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

294. Plaintiff, Susanne McFarlane, hereby incorporates by reference paragraphs 1-9, 30, 36-47, and 56-80, 146-148, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 98
ALISON BUTTON V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

295. Plaintiff, Alison Button, hereby incorporates by reference paragraphs 1-9, 24, 36-47, and 56-80, 131-132, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 99
PHILIP BUTTON V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

296. Plaintiff, Philip Button, hereby incorporates by reference paragraphs 1-9, 25, 36-47, and 56-80, 133-135, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 100
ALLAN AND CHRISTINE SHIRES V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

297. Plaintiffs, Allan and Christine Shires, hereby incorporate by reference paragraphs 1-9, 29, 36-47, and 56-80, 143-145, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.\

COUNT 101
KEVIN RUTHERFORD V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

298. Plaintiff, Kevin Rutherford, hereby incorporates by reference paragraphs 1-9, 32, 36-47, and 56-80, 152-154, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 102
CARMEL BALDACCHINO V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

299. Plaintiff, Carmel Baldacchino, hereby incorporates by reference paragraphs 1-9, 33, 36-47, and 56-80, 155-157, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 103
PAULA COWLING V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

300. Plaintiff, Paula Cowling, hereby incorporates by reference paragraphs 1-9, 35, 36-47, and 56-80, 149-151, 160-161, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 104
NEIL CHAPMAN V. THE FIFTH THIRD DEFENDANTS AND SNOEBLEN
NEGLIGENT SUPERVISION

301. Plaintiff, Neil Chapman, hereby incorporates by reference paragraphs 1-9, 34, 36-47, and 56-80, 158-159, 162-177, and 270-276, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Negligent Supervision;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 105
ROGER TIPPETT V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

302. Plaintiff, Roger Tippett, hereby incorporates by reference paragraphs 1-10, 36-47, 56-80, 152-154, and 162-177, as if fully set forth herein.

303. As a result of the scheme alleged herein, The Blue Spring Defendants sold and The Fifth Third Defendants and Snoeblen financed properties in Blue Spring Lake at inflated prices, and benefitted therefrom.

304. The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen are aware of their receipt of the above-described benefits.

305. The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen received the above-described benefits to the detriment of Plaintiffs.

306. The Blue Spring Defendants', The Fifth Third Defendants' and Snoeblen's continued retention of the above-described benefits, to the detriment of Plaintiffs, is inequitable.

307. As a result of The Blue Spring Defendants', The Fifth Third Defendants' and Snoeblen's unjust enrichment, Plaintiffs have sustained damages in an amount to be determined at trial and seek full disgorgement and restitution of said enrichment, benefits, and ill-gotten gains acquired as a result of the unlawful or wrongful conduct alleged above.

308. The unlawful, deceptive, fraudulent, collusive, self-dealing, and misleading conduct of The Blue Lake Defendants, The Fifth Third Defendants and Snoeblen and any other unknown agents and/or employees as alleged herein was harmful to and caused injury to Plaintiffs.

309. The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen had a duty to act in good faith and not to engage in conduct that is unlawful, deceptive, fraudulent, collusive, self-dealing, misleading and harmful to their customers.

310. By virtue of the very nature of the conduct alleged, as well as, the rapid, numerous and substantial value of the mortgage loans for Blue Spring Lake generated by the conduct alleged, The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen were aware, or should have been aware, of the unlawful, deceptive, fraudulent, collusive, self-dealing, and misleading conduct of their executives, loan officers, agents and/or employees as alleged herein.

311. Although The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen were aware, or should have been aware, of the unlawful, deceptive, fraudulent, collusive, self-dealing, and misleading conduct of their executives, loan officers, agents and/or employees as alleged herein, and although the Defendant Fifth Third and Defendant Snoeblen had the ability to take action to control their executives, loan officers, agents and/or employees, they did **not** take the steps necessary and available to prevent the conduct, such as investigation, discharge, reassignment, reprimand or referral to appropriate law enforcement authorities.

312. The Blue Spring Defendants', The Fifth Third Defendants' and Snoeblen's failure to take action to control Snoeblen and/or other unknown agents and/or employees, although they aware, or should have been aware, of the unlawful, deceptive, fraudulent, collusive, self-dealing, and misleading conduct of Snoeblen and/or other unknown agents and/or employees as alleged herein constitutes Unjust Enrichment and a breach of the Fifth Third Defendants' duties to act in good faith and not to engage in conduct that is unlawful, deceptive, fraudulent, collusive, self-dealing, misleading and harmful to their customers.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 106
HEATHER TIPPETT V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

313. Plaintiff, Heather Tippett, hereby incorporates by reference paragraphs 1-9, 11, 36-47, 56-80, 83, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 107
THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

314. Plaintiffs, Roshann Lal and Bhopinderpal S. Singh, hereby incorporate by reference paragraphs 1-9, 14, 36-47, 56-80, 96-97, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all such amounts for their benefit;

- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 108
DAWN SAYERS V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

315. Plaintiff, Dawn Sayers, hereby incorporates by reference paragraphs 1-9, 13, 36-47, and 56-80, 92-95, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 109
CHRISTOPHER BRODIE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

316. Plaintiff, Christopher Brodie, hereby incorporates by reference paragraphs 1-9, 15, 36-47, and 56-80, 101-105, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 110
MICHAEL HALL V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

317. Plaintiff, Michael Hall, hereby incorporates by reference paragraphs 1-9, 12, 36-47, and 56-80, 85-91, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 111
DARREN AND JANINE DIGGINS V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

318. Plaintiffs, Darren and Janine Diggins, hereby incorporate by reference paragraphs 1-9, 22, 36-47, and 56-80, 125-127, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 112
SUSAN HALL V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

319. Plaintiff, Susan Hall, hereby incorporates by reference paragraphs 1-9, 20, 36-47, and 56-80, 117-122, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 113
NEIL SHAKESPEARE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

320. Plaintiff, Neil Shakespeare, hereby incorporates by reference paragraphs 1-9, 18, 36-47, and 56-80, 112-114, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 114
ROBERT CLARKE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

321. Plaintiff, Robert Clarke, hereby incorporates by reference paragraphs 1-9, 17, 36-47, and 56-80, 109-111, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.\

COUNT 115
RAYMOND CANSDALE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

322. Plaintiff, Raymond Cansdale, hereby incorporates by reference paragraphs 1-9, 16, 36-47, and 56-80, 106-107, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 116
MICHAEL AND HELEN BROWN V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

323. Plaintiff, Michael and Helen Brown, hereby incorporate by reference paragraphs 1-9, 23, 36-47, and 56-80, 128-130, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 117
JOHN AND SUSAN DOWSETT V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

324. Plaintiffs, John and Susan Dowsett, hereby incorporate by reference paragraphs 1-9, 26, 36-47, and 56-80, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 118
RICHARD AND TINA COUSINS V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

325. Plaintiffs, Richard and Tina Cousins, hereby incorporate by reference paragraphs 1-9, 27, 36-47, and 56-80, 136-137, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 119
DAYANTHA AND JANE FERNANDO V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

326. Plaintiffs, Dayantha and Jane Fernando, hereby incorporate by reference paragraphs 1-9, 28, 36-47, and 56-80, 138-142, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 120
SHYAM AND VINITA KODATI V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

327. Plaintiffs, Shyam and Vinita Kodati incorporate by reference paragraphs 1-9, 19, 36-47, and 56-80, 115-116, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 121
ROBERT BEASLEY V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

328. Plaintiff, Robert Beasley, hereby incorporates by reference paragraphs 1-9, 21, 36-47, and 56-80, 123-124, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 122
BRETT MCKEVER V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

329. Plaintiff, Brett McKeever, hereby incorporates by reference paragraphs 1-9, 31, 36-47, and 56-80, 149-151, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 123
SUZANNE MCFARLANE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

330. Plaintiff, Susanne McFarlane, hereby incorporates by reference paragraphs 1-9, 30, 36-47, and 56-80, 146-148, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 124
ALISON BUTTON V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

331. Plaintiff, Alison Button, hereby incorporates by reference paragraphs 1-9, 24, 36-47, and 56-80, 131-132, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 125
PHILIP BUTTON V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

332. Plaintiff, Philip Button, hereby incorporates by reference paragraphs 1-9, 25, 36-47, and 56-80, 133-135, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 126
ALLAN AND CHRISTINE SHIRES V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

333. Plaintiffs, Allan and Christine Shires, hereby incorporate by reference paragraphs 1-9, 29, 36-47, and 56-80, 143-145, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.\

COUNT 127
KEVIN RUTHERFORD V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

334. Plaintiff, Kevin Rutherford, hereby incorporates by reference paragraphs 1-9, 32, 36-47, and 56-80, 152-154, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the

- imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
 - d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 128
CARMEL BALDACCHINO V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

335. Plaintiff, Carmel Baldacchino, hereby incorporates by reference paragraphs 1-9, 33, 36-47, and 56-80, 155-157, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 129
PAULA COWLING V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

336. Plaintiff, Paula Cowling, hereby incorporates by reference paragraphs 1-9, 35, 36-47, and 56-80, 149-151, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the

- imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
 - d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 130
NEIL CHAPMAN V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
UNJUST ENRICHMENT

337. Plaintiff, Neil Chapman, hereby incorporates by reference paragraphs 1-9, 34, 36-47, and 56-80, 158-159, 152-154, 162-177, and 303-312, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Unjust Enrichment;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 131
ROGER TIPPETT V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

338. Plaintiff, Roger Tippett, hereby incorporates by reference paragraphs 1-10, 36-47, 56-80, 152-154, and 162-177, as if fully set forth herein.

339. As a result of The Blue Spring Defendants', The Fifth Third Defendants' and Snoeblen's acts and omissions, Plaintiff was fraudulently induced to purchase.

340. The deceptive, fraudulent, collusive, self-dealing, and misleading conduct of The Blue Lake Defendants, The Fifth Third Defendants and Snoeblen and any other unknown agents and/or employees as alleged herein was harmful to and caused injury to Plaintiffs.

341. Although The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen were aware, or should have been aware, of the unlawful, deceptive, fraudulent, collusive, self-dealing, and misleading conduct of their executives, loan officers, agents and/or employees as alleged herein, and said Defendants had the ability to take action to control their executives, loan officers, agents and/or employees, they did **not** take the steps necessary and available to prevent correct or cure same.

342. The Blue Spring Defendants', The Fifth Third Defendants' and Snoeblen's failure to correct or cure same constitutes Fraud in the Inducement.

343. As a result of The Blue Spring Defendants', The Fifth Third Defendants' and Snoeblen's Fraud in the Inducement, Plaintiffs have sustained damages in an amount to be determined at trial and seek full disgorgement and restitution of said enrichment, benefits, and ill-gotten gains acquired as a result of the unlawful or wrongful conduct alleged above.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 132
HEATHER TIPPETT V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

344. Plaintiff, Heather Tippett, hereby incorporates by reference paragraphs 1-9, 11, 36-47, and 56-80, 83, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 133
THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

345. Plaintiffs, Roshann Lal and Bhopinderpal S. Singh, hereby incorporate by reference paragraphs 1-9, 14, 36-47, 56-80, 96-97, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all such amounts for their benefit;

- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 134
DAWN SAYERS V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

346. Plaintiff, Dawn Sayers, hereby incorporates by reference paragraphs 1-9, 13, 36-47, and 56-80, 92-95, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 135
CHRISTOPHER BRODIE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

347. Plaintiff, Christopher Brodie, hereby incorporates by reference paragraphs 1-9, 15, 36-47, and 56-80, 101-105, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 136
MICHAEL HALL V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

348. Plaintiff, Michael Hall, hereby incorporates by reference paragraphs 1-9, 12, 36-47, and 56-80, 85-91, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 137
DARREN AND JANINE DIGGINS V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

349. Plaintiffs, Darren and Janine Diggins, hereby incorporate by reference paragraphs 1-9, 22, 36-47, and 56-80, 125-127, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 138
SUSAN HALL V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

350. Plaintiff, Susan Hall, hereby incorporates by reference paragraphs 1-9, 20, 36-47, and 56-80, 117-122, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 139
NEIL SHAKESPEARE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

351. Plaintiff, Neil Shakespeare, hereby incorporates by reference paragraphs 1-9, 18, 36-47, and 56-80, 112-114, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 140
ROBERT CLARKE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

352. Plaintiff, Robert Clarke, hereby incorporates by reference paragraphs 1-9, 17, 36-47, and 56-80, 109-111, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.\

COUNT 141
RAYMOND CANSDALE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

353. Plaintiff, Raymond Cansdale, hereby incorporates by reference paragraphs 1-9, 16, 36-47, and 56-80, 106-107, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 142
MICHAEL AND HELEN BROWN V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

354. Plaintiff, Michael and Helen Brown, hereby incorporate by reference paragraphs 1-9, 23, 36-47, and 56-80, 128-130, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 143
JOHN AND SUSAN DOWSETT V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

355. Plaintiffs, John and Susan Dowsett, hereby incorporate by reference paragraphs 1-9, 26, 36-47, and 56-80, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 144
RICHARD AND TINA COUSINS V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

356. Plaintiffs, Richard and Tina Cousins, hereby incorporate by reference paragraphs 1-9, 27, 36-47, and 56-80, 136-137, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 145
DAYANTHA AND JANE FERNANDO V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

357. Plaintiffs, Dayantha and Jane Fernando, hereby incorporate by reference paragraphs 1-9, 28, 36-47, and 56-80, 138-142, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 146
SHYAM AND VINITA KODATI V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

358. Plaintiffs, Shyam and Vinita Kodati incorporate by reference paragraphs 1-9, 19, 36-47, and 56-80, 115-116, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 147
ROBERT BEASLEY V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

359. Plaintiff, Robert Beasley, hereby incorporates by reference paragraphs 1-9, 21, 36-47, and 56-80, 123-124, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 148
BRETT MCKEVER V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

360. Plaintiff, Brett McKeever, hereby incorporates by reference paragraphs 1-9, 31, 36-47, and 56-80, 149-151, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 149
SUZANNE MCFARLANE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

361. Plaintiff, Susanne McFarlane, hereby incorporates by reference paragraphs 1-9, 30, 36-47, and 56-80, 146-148, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 150
ALISON BUTTON V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

362. Plaintiff, Alison Button, hereby incorporates by reference paragraphs 1-9, 24, 36-47, and 56-80, 131-132, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 151
PHILIP BUTTON V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

363. Plaintiff, Philip Button, hereby incorporates by reference paragraphs 1-9, 25, 36-47, and 56-80, 133-135, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 152
ALLAN AND CHRISTINE SHIRES V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

364. Plaintiffs, Allan and Christine Shires, hereby incorporate by reference paragraphs 1-9, 29, 36-47, and 56-80, 143-145, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.\

COUNT 153
KEVIN RUTHERFORD V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

365. Plaintiff, Kevin Rutherford, hereby incorporates by reference paragraphs 1-9, 32, 36-47, and 56-80, 152-154, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 154
CARMEL BALDACCHINO V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

366. Plaintiff, Carmel Baldacchino, hereby incorporates by reference paragraphs 1-9, 33, 36-47, and 56-80, 155-157, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 155
PAULA COWLING V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

367. Plaintiff, Paula Cowling, hereby incorporates by reference paragraphs 1-9, 35, 36-47, and 56-80, 149-151, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 156
NEIL CHAPMAN V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD IN THE INDUCEMENT

368. Plaintiff, Neil Chapman, hereby incorporates by reference paragraphs 1-9, 34, 36-47, and 56-80, 158-159, 152-154, 162-177, and 339-343, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud in the Inducement;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 157
ROGER TIPPETT V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

369. Plaintiff, Roger Tippett, hereby incorporates by reference paragraphs 1-10, 36-47, 56-80, 152-154, and 162-177, as if fully set forth herein.

370. As a result of The Blue Spring Defendants', The Fifth Third Defendants' and Snoeblen's acts and omissions, Plaintiff was defrauded.

371. The deceptive, fraudulent, collusive, self-dealing, and misleading conduct of The Blue Lake Defendants, The Fifth Third Defendants and Snoeblen and any other unknown agents and/or employees as alleged herein was harmful to and caused injury to Plaintiffs.

372. Although The Blue Spring Defendants, The Fifth Third Defendants and Snoeblen were aware, or should have been aware, of the unlawful, deceptive, Fraudulent, collusive, self-dealing, and misleading conduct of their executives, loan officers, agents and/or employees as, alleged herein, and said Defendants had the ability to take action to control their executives, loan officers, agents and/or employees, they did **not** take the steps necessary and available to prevent correct or cure same.

373. The Blue Spring Defendants', The Fifth Third Defendants' and Snoeblen's failure to correct or cure same constitutes Fraud.

374. As a result of The Blue Spring Defendants', The Fifth Third Defendants' and Snoeblen's Fraud, Plaintiffs have sustained damages in an amount to be determined at trial and seek full disgorgement and restitution of said enrichment, benefits, and ill-gotten gains acquired as a result of the unlawful or wrongful conduct alleged above.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 158
HEATHER TIPPETT V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

375. Plaintiff, Heather Tippett, hereby incorporates by reference paragraphs 1-9, 11, 36-47, and 56-80, 83, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 159
ROSHANN LAL AND BHOPINDERPAL S. SINGH V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

376. Plaintiffs, Roshann Lal and Bhopinderpal S. Singh, hereby incorporate by reference paragraphs 1-9, 14, 36-47, 56-80, 96-97, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all such amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 160
DAWN SAYERS V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

377. Plaintiff, Dawn Sayers, hereby incorporates by reference paragraphs 1-9, 13, 36-47, and 56-80, 92-95, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 161
CHRISTOPHER BRODIE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

378. Plaintiff, Christopher Brodie, hereby incorporates by reference paragraphs 1-9, 15, 36-47, and 56-80, 101-105, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 162
MICHAEL HALL V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

379. Plaintiff, Michael Hall, hereby incorporates by reference paragraphs 1-9, 12, 36-47, and 56-80, 85-91, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 163
DARREN AND JANINE DIGGINS V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

380. Plaintiffs, Darren and Janine Diggins, hereby incorporate by reference paragraphs 1-9, 22, 36-47, and 56-80, 125-127, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 164
SUSAN HALL V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

381. Plaintiff, Susan Hall, hereby incorporates by reference paragraphs 1-9, 20, 36-47, and 56-80, 117-122, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 165
NEIL SHAKESPEARE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

382. Plaintiff, Neil Shakespeare, hereby incorporates by reference paragraphs 1-9, 18, 36-47, and 56-80, 112-114, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 166
ROBERT CLARKE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

383. Plaintiff, Robert Clarke, hereby incorporates by reference paragraphs 1-9, 17, 36-47, and 56-80, 109-111, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.\

COUNT 167
RAYMOND CANSDALE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

384. Plaintiff, Raymond Cansdale, hereby incorporates by reference paragraphs 1-9, 16, 36-47, and 56-80, 106-107, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 168
MICHAEL AND HELEN BROWN V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

385. Plaintiff, Michael and Helen Brown, hereby incorporate by reference paragraphs 1-9, 23, 36-47, and 56-80, 128-130, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 169
JOHN AND SUSAN DOWSETT V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

386. Plaintiffs, John and Susan Dowsett, hereby incorporate by reference paragraphs 1-9, 26, 36-47, and 56-80, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 170
RICHARD AND TINA COUSINS V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

387. Plaintiffs, Richard and Tina Cousins, hereby incorporate by reference paragraphs 1-9, 27, 36-47, and 56-80, 136-137, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 171
DAYANTHA AND JANE FERNANDO V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

388. Plaintiffs, Dayantha and Jane Fernando, hereby incorporate by reference paragraphs 1-9, 28, 36-47, and 56-80, 138-142, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 172
SHYAM AND VINITA KODATI V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

389. Plaintiffs, Shyam and Vinita Kodati incorporate by reference paragraphs 1-9, 19, 36-47, and 56-80, 115-116, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 173
ROBERT BEASLEY V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

390. Plaintiff, Robert Beasley, hereby incorporates by reference paragraphs 1-9, 21, 36-47, and 56-80, 123-124, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 174
BRETT MCKEVER V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

391. Plaintiff, Brett McKeever, hereby incorporates by reference paragraphs 1-9, 31, 36-47, and 56-80, 149-151, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 175
SUZANNE MCFARLANE V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

392. Plaintiff, Susanne McFarlane, hereby incorporates by reference paragraphs 1-9, 30, 36-47, and 56-80, 146-148, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 176
ALISON BUTTON V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

393. Plaintiff, Alison Button, hereby incorporates by reference paragraphs 1-9, 24, 36-47, and 56-80, 131-132, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 177
PHILIP BUTTON V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

394. Plaintiff, Philip Button, hereby incorporates by reference paragraphs 1-9, 25, 36-47, and 56-80, 133-135, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 178
ALLAN AND CHRISTINE SHIRES V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

395. Plaintiffs, Allan and Christine Shires, hereby incorporate by reference paragraphs 1-9, 29, 36-47, and 56-80, 143-145, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiffs respectfully request that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.\

COUNT 179
KEVIN RUTHERFORD V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

396. Plaintiff, Kevin Rutherford, hereby incorporates by reference paragraphs 1-9, 32, 36-47, and 56-80, 152-154, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 180
CARMEL BALDACCHINO V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

397. Plaintiff, Carmel Baldacchino, hereby incorporates by reference paragraphs 1-9, 33, 36-47, and 56-80, 155-157, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 181
PAULA COWLING V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

398. Plaintiff, Paula Cowling, hereby incorporates by reference paragraphs 1-9, 35, 36-47, and 56-80, 149-151, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 182
NEIL CHAPMAN V. THE BLUE LAKE DEFENDANTS,
THE FIFTH THIRD DEFENDANTS, AND SNOEBLEN
FRAUD

399. Plaintiff, Neil Chapman, hereby incorporates by reference paragraphs 1-9, 34, 36-47, 56-80, 158-159, 152-154, 162-177, and 370-374, as if fully set forth herein.

WHEREFORE, Plaintiff respectfully requests that this Court enter a judgment in its favor and against The Fifth Third Defendants and Snoeblen, jointly and severally providing:

- a.) Defendants are liable for Fraud;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 183
MICHAEL HALL V. BRAD LONG APPRAISALS, INC.
PROFESSIONAL MALPRACTICE

400. Plaintiff, Michael Hall, hereby incorporates by reference paragraphs 1-9, 36-47, 52, 56-80, 88-89, and 162-177, as if fully set forth herein.

401. Defendant, Brad Long Appraisals, Inc., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

402. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

403. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;

- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 184
MICHAEL HALL V. CENTRAL FLORIDA APPRAISAL GROUP, INC.
PROFESSIONAL MALPRACTICE

404. Plaintiff, Michael Hall, hereby incorporates by reference paragraphs 1-9, 36-47, 51, 56-80, 90-91, 152-154, and 162-177, as if fully set forth herein.

405. Defendant, Central Florida Appraisal Group, Inc., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

406. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

407. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 185
DAWN SAYERS V. AFL APPRAISALS, LLC
PROFESSIONAL MALPRACTICE

408. Plaintiff, Dawn Sayers, hereby incorporates by reference paragraphs 1-9, 36-47, 49, 56-80, 93-95, and 162-177, as if fully set forth herein.

409. Defendant, AFL Appraisals, LLC, owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

410. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

411. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 186
JOHN AND SUSAN DOWSETT V. AFL APPRAISALS, LLC
PROFESSIONAL MALPRACTICE

412. Plaintiffs, John and Susan Dowsett, hereby incorporate by reference paragraphs 1-9, 36-47, 49, 56-80, 98-99, and 162-177, as if fully set forth herein.

413. Defendant, AFL Appraisals, LLC, owed Plaintiffs a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

414. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiffs relied upon as true.

415. Due to this conduct, Plaintiffs were damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 187
CHRISTOPHER BRODIE V. LAKESHORE APPRAISALS, INC.
PROFESSIONAL MALPRACTICE

416. Plaintiffs, hereby incorporates by reference paragraphs 1-9, 36-47, 54, 56-80, 101-102, and 162-177, as if fully set forth herein.

417. Defendant, Lakeshore Appraisals, Inc., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

418. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

419. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;

- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 188
CHRISTOPHER BRODIE V. BRAD LONG APPRAISALS, INC.
PROFESSIONAL MALPRACTICE

420. Plaintiff, Christopher Brodie, hereby incorporates by reference paragraphs 1-9, 36-47, 52, 56-80, 103-105, and 162-177, as if fully set forth herein.

421. Defendant, Brad Long Appraisals, Inc., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

422. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

423. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 189
RAYMOND CANSDALE V. BRAD LONG APPRAISALS, INC.
PROFESSIONAL MALPRACTICE

424. Plaintiff, Raymond Cansdale, hereby incorporates by reference paragraphs 1-10, 36-47, 52, 56-80, 106-108, and 162-177, as if fully set forth herein.

425. Defendant, Brad Long Appraisals, Inc., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

426. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

427. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 190
ROBERT CLARKE V. BRAD LONG APPRAISALS, INC.
PROFESSIONAL MALPRACTICE

428. Plaintiff, Robert Clarke, hereby incorporates by reference paragraphs 1-9, 36-47, 52, 56-80, 109-111, and 162-177, as if fully set forth herein.

429. Defendant, Brad Long Appraisals, Inc., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

430. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

431. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 191
NEIL SHAKESPEARE V. AFL APPRAISALS, LLC
PROFESSIONAL MALPRACTICE

432. Plaintiff, Neil Shakespeare, hereby incorporates by reference paragraphs 1-10, 36-47, 49, 56-80, 112-114, and 162-177, as if fully set forth herein.

433. Defendant, AFL Appraisals, LLC, owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

434. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

435. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the

imposition of an equitable constructive trust over all amounts for their benefit;

c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 192
SUSAN HALL V. AFL APPRAISALS, LLC
PROFESSIONAL MALPRACTICE

436. Plaintiff, Susan Hall, hereby incorporates by reference paragraphs 1-9, 36-47, 49, 56-80, 117-119, and 162-177, as if fully set forth herein.

437. Defendant, AFL Appraisals, LLC, owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

438. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

439. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;

b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;

c.) Award pre-judgment and post-judgment interest; and

d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 193
SUSAN HALL V. PROFESSIONAL APPRAISAL GROUP, INC.
PROFESSIONAL MALPRACTICE

440. Plaintiff, Susan Hall, hereby incorporates by reference paragraphs 1-9, 36-47, 53, 56-80, 120-122, and 162-177, as if fully set forth herein.

441. Defendant, Professional Appraisal Group, Inc., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

442. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

443. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 194
DARREN AND JANINE DIGGINS V. CENTRAL FLORIDA APPRAISAL GROUP, INC.
PROFESSIONAL MALPRACTICE

444. Plaintiffs, Darren and Janine Diggins, hereby incorporate by reference paragraphs 1-9, 36-47, 51, 56-80, 125-127, and 162-177, as if fully set forth herein.

445. Defendant, Central Florida Appraisal Group, Inc., owed Plaintiffs a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

446. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiffs relied upon as true.

447. Due to this conduct, Plaintiffs were damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiffs respectfully request that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 195
MICHAEL AND HELEN BROWN V. CENTRAL FLORIDA APPRAISAL GROUP, INC.
PROFESSIONAL MALPRACTICE

448. Plaintiffs, Michael and Helen Brown, hereby incorporate by reference paragraphs 1-10, 36-47, 51, 56-80, 128-130, and 162-177, as if fully set forth herein.

449. Defendant, Central Florida Appraisal Group, Inc., owed Plaintiffs a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

450. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiffs relied upon as true.

451. Due to this conduct, Plaintiffs were damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiffs respectfully request that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 196
PHILIP BUTTON V. CENTRAL FLORIDA APPRAISAL GROUP, INC.
PROFESSIONAL MALPRACTICE

452. Plaintiff, Philip Button, hereby incorporates by reference paragraphs 1-9, 36-47, 56-80, 51, 133-135, and 162-177, as if fully set forth herein.

453. Defendant, Central Florida Appraisal Group, Inc., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

454. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

455. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiffs respectfully request that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 197
DAYANTHA AND JANE FERNANDO V. AFL APPRAISALS, LLC
PROFESSIONAL MALPRACTICE

456. Plaintiffs, Dayantha and Jane Fernando, hereby incorporate by reference paragraphs 1-10, 36-47, 49, 56-80, 140-142, and 162-177, as if fully set forth herein.

457. Defendant, AFL Appraisals, LLC, owed Plaintiffs a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

458. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiffs relied upon as true.

459. Due to this conduct, Plaintiffs were damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 198
ALLAN AND CHRISTINE SHIRES V. AFL APPRAISALS, LLC
PROFESSIONAL MALPRACTICE

460. Plaintiffs, Allen and Christine Shires, hereby incorporate by reference paragraphs 1-9, 36-47, 49, 56-80, 143-145, and 162-177, as if fully set forth herein.

461. Defendant, AFL Appraisals, LLC, owed Plaintiffs a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

462. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiffs relied upon as true.

463. Due to this conduct, Plaintiffs were damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the

- imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
 - d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 199
SUZANNE MCFARLANE V. BAYSIDE APPRAISALS CORP
PROFESSIONAL MALPRACTICE

464. Plaintiff, Suzanne McFarlane, hereby incorporates by reference paragraphs 1-9, 36-47, 55-80, 146-148, and 162-177, as if fully set forth herein.

465. Defendant, Bayside Appraisals Corp., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

466. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

467. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 200
BRETT MCKEVER V. BAYSIDE APPRAISALS CORP
PROFESSIONAL MALPRACTICE

468. Plaintiff, Brett McKeever, hereby incorporates by reference paragraphs 1-9, 36-47, 55-80, 149-151, and 162-177, as if fully set forth herein.

469. Defendant, Bayside Appraisals Corp., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

470. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

471. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 201
KEVIN RUTHERFORD V. BAYSIDE APPRAISALS CORP
PROFESSIONAL MALPRACTICE

472. Plaintiff, Kevin Rutherford, hereby incorporates by reference paragraphs 1-9, 36-47, 55-80, 152-154, and 162-177, as if fully set forth herein.

473. Defendant, Bayside Appraisals Corp., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

474. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

475. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 202
CARMEL BALDACCHINO V. BRAD LONG APPRAISALS, INC.
PROFESSIONAL MALPRACTICE

476. Plaintiff, Carmel Baldacchino, hereby incorporates by reference paragraphs 1-9, 36-47, 52, 56-80, 155-157, and 162-177, as if fully set forth herein.

477. Defendant, Brad Long Appraisals, Inc., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

478. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

479. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

COUNT 203
MICHAEL HALL V. SOUTHEAST APPRAISAL SERVICES, INC.
PROFESSIONAL MALPRACTICE

480. Plaintiff, Michael Hall, hereby incorporates by reference paragraphs 1-9, 36-47, 50, 56-80, 85-86, and 162-177, as if fully set forth herein.

481. Defendant, Southeast Appraisal services, Inc., owed Plaintiff a statutory duty of care pursuant to Florida Statutes Section 475.610 *et seq.*

482. Upon information and belief, such duty was breached when said Defendant prepared a false appraisal report that the Plaintiff relied upon as true.

483. Due to this conduct, Plaintiff was damaged by purchasing a lot that was grossly overpriced due to the false appraisal.

Wherefore, Plaintiff respectfully requests that this Court enter a judgment in its favor and against said Defendant, providing:

- a.) Find that the Defendant breached its statutory duty pursuant to F.S. 475.610;
- b.) Order restitution of all improperly collected charges and interest, and the imposition of an equitable constructive trust over all amounts for their benefit;
- c.) Award pre-judgment and post-judgment interest; and
- d.) Grant such other and further relief as the Court may deem just and proper.

DEMAND FOR TRIAL BY JURY

Plaintiffs request a jury trial on all issue so triable.

DATED: November 10, 2009.

SALPETER GITKIN, LLP

By:

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