

IN THE COURT OF COMMON PLEAS
HAMILTON COUNTY, OHIO

ENTERED
MAR - 9 2026

STATE OF OHIO, ex rel.)
DAVE YOST)
ATTORNEY GENERAL OF OHIO)

Plaintiff,)

v.)

AMB AUTO SALES, LLC et al.,)

Defendants.)

CASE NO. A2503705

JUDGE CHRISTIAN JENKINS

ENTRY GRANTING
PLAINTIFF'S MOTION FOR
DEFAULT JUDGMENT
AND FINAL ORDER

RECEIVED
ATTORNEY GENERAL OF OHIO

MAR 13 2026

CONSUMER PROTECTION SECTION
PUBLIC INSPECTION FILE

This cause came to be heard upon Plaintiff's Motion for Default Judgment against Defendants AMB Auto Sales LLC ("AMB Auto") and Jamel Cowherd Sr. ("Cowherd") pursuant to Civ.R. 55(A). Defendants were properly served in this matter, have failed to file an answer to Plaintiff's Complaint, and have failed to defend against this motion or appear before the Court in any manner. The Court finds the motion well taken and hereby grants Plaintiff's Motion for Default Judgment. The Court, based on that motion, and Plaintiff's Complaint, hereby renders the following Default Judgment Final Entry and Order against Defendants.

FINDINGS OF FACT

1. Defendant AMB Auto is a domestic limited liability company doing business in Hamilton County and other counties in the State of Ohio with its principal place of business last located at 9090 Pippin Rd., Cincinnati, Ohio 45251.
2. Defendant AMB, at all relevant times, was a licensed used motor vehicle dealer previously operating under a permit issued by the Ohio Bureau of Motor Vehicles, permit number UD020297.
3. Defendant Cowherd is an individual who, on information and belief, resides at 30 Apothecary Place, Fairfield, Ohio 45014.



4. On information and belief, Defendant Cowherd is an authorized agent of AMB and exercised the authority to establish, implement or alter the policies of AMB, and committed the unlawful acts set forth herein.
5. Defendants were engaged in the business of soliciting, promoting, purchasing, selling, financing, and collecting the proceeds of the sales of used motor vehicles to consumers residing in Hamilton and other Ohio counties.
6. Defendants solicited individual Ohio consumers to enter into consumer transactions, specifically for the sale of used motor vehicles.
7. Consumers interacted with Defendant Cowherd directly when shopping for and purchasing vehicles at Defendant AMB.
8. Defendant Cowherd failed to disclose prior to obtaining signature by the consumer on any document for the purchase of the vehicle the fact that such vehicle was previously titled as a salvage vehicle having actual knowledge of such fact
9. In some instances, Defendants did not have physical possession of the titles and/or the vehicles were not titled to the Defendants on the dates the vehicles were sold to consumers.
10. Defendants failed to file applications for certificates of title within thirty days after the assignment or delivery of motor vehicles.
11. Defendants failed to obtain certificates of title on or before the fortieth day after the sale of motor vehicles.
12. As a result of the Defendants' conduct, the purchasers were unable to obtain certificates of title to the used motor vehicles and filed complaints with the Ohio Attorney General.
13. As a result of Defendants' conduct, a Title Defect Recission ("TDR") claim totaling \$2,617.00 was paid from the TDR Fund, for the Defendants' failure to transfer title.

CONCLUSIONS OF LAW

1. The Court has jurisdiction over the subject matter, issues, Defendants, and venue is proper.
2. The business practices of Defendants, as described here and in Plaintiff's Complaint, are governed by the Consumer Sales Practices Act ("CSPA"), R.C. 1345.01 et seq.
3. The Ohio Attorney General, acting on behalf of the citizens of Ohio, and in the best interest of this state, is the proper party to commence this action under the authority of the CSPA, R.C. 1345.07, and by virtue of his authority to protect the interests of the citizens of the State of Ohio.
4. Defendants are each a "supplier," as that term is defined in R.C. 1345.01(C), as Defendants engaged in the business of effecting or soliciting "consumer transactions" either directly or indirectly, by offering for sale, selling, or financing the purchase of used motor vehicles to "consumers" for purposes that were primarily for personal, family or household use, as those terms are defined in R.C. 1345.01(A) and (D).
5. Defendants committed unfair and deceptive acts or practices in violation of the CSPA, R.C. 1345.02(A), by failing to file applications for certificates of title within thirty days after the assignment or delivery of motor vehicles as required by R.C. 4505.06(A)(5)(b).
6. Defendants committed unfair and deceptive acts or practices in violation of the CSPA, R.C. 1345.02(A), by selling motor vehicles to consumers, in the ordinary course of business, and then failing to obtain certificates of title on or before the fortieth day of sale of the motor vehicles as required by R.C. 4505.181(B)(1).
7. Defendants engaged in unfair and deceptive acts and practices in violation of R.C. 1345.02(A) and Ohio Adm.Code 109:4-3-16(B)(29), by failing to disclose prior to obtaining signature by the consumer on any document for the purchase of the vehicle the

fact that such vehicle was previously titled as a salvage vehicle having actual knowledge of such fact.

8. A substantial civil penalty is appropriate in this case and permitted by law. Plaintiff's Complaint included a request for the assessment of a civil penalty as permitted by R.C. 1345.07(D), and the Plaintiff in its Motion for Default Judgment provided sufficient support for its request that this Court order Defendants to pay \$15,000.00 in civil penalties.
9. Pursuant to R.C. 1345.07(D), and at the Attorney General's request, a court may award up to \$25,000.00 in civil penalties for a CSPA violation that is an "an act or practice that was determined by a court of this state to violate section 1345.02, 1345.03, or 1345.031 of the Revised Code and committed after the decision containing the court's determination was made available for public inspection pursuant to division (A)(3) of section 1345.05 of the Revised Code."
10. Plaintiff's Complaint alleged three separate violations of the CSPA. An entry of default in this case results in the declaration that Defendants committed all of these violations, which each meet the criteria set forth in R.C. 1345.07(D)(2) that permit the imposition of a \$25,000.00 civil penalty for each violation.
11. First, the Defendants violated R.C. 1345.02(A), because Defendants failed to file applications for certificates of title within 30 days after the assignment or delivery of motor vehicles as required by R.C. 4505.181(A)(5)(b). Second, Defendants violated R.C. 1345.02(A), because Defendants sold motor vehicles to consumers and then failed to obtain certificates of title on or before the fortieth day of the sale of motor vehicles as required by R.C. 4505.181(B)(1). Third and finally, Defendants violated R.C. 1345.02(A) and Ohio Adm.Code 109:4-3-16(B)(29), by failing to disclose prior to obtaining signature by the

consumer on any document for the purchase of the vehicle the fact that such vehicle was previously titled as a salvage vehicle having actual knowledge of such fact.

12. Plaintiff's request for \$5,000.00 per violation totaling \$15,000.00 is appropriate in this case.

THEREFORE, IT IS ORDERED, ADJUDGED AND DECREED THAT:

- A. Plaintiff's request for Declaratory Judgment is GRANTED, and it is therefore DECLARED that the acts and practices set forth above violate the CSPA, R.C. 1345.01 et seq., and the Certificate of Motor Vehicle Title Act, R.C. 4505.01 et seq. in the manner set forth herein.
- B. Defendants, under the name AMB Auto, LLC or any other name, their agents, representatives, salespeople, employees, successors and assigns, and all persons acting on behalf of them directly or indirectly, through any corporate or private device, partnership or association, are PERMANENTLY ENJOINED from engaging in the acts or practices of which Plaintiff complains and from further violating the CSPA, R.C. 1345.01 et seq. and the Certificate of Motor Vehicle Title Act, R.C. 4505.01 et seq.
- C. Based on the finding that Defendants violated the CSPA and the Certificate of Motor Vehicle Title Act, Defendants are jointly and severally liable for, and ORDERED to pay to the Consumer Protection Section of the Attorney General's Office, \$2,617.00 as payment to the TDR Fund, established pursuant to R.C. 1345.52, for the amount spent to resolve consumers' title defects cause by Defendants' motor vehicle title violations..
- D. Based on the above findings that Defendants committed unfair and deceptive acts and practices in violation of the CSPA, pursuant to R.C. 1345.07(D), Defendants are jointly and severally liable for, and ORDERED pay a civil penalty to the Ohio Attorney General's Office in the amount of \$15,000.00, to be deposited into the Consumer Protection

Enforcement Fund, with one-fourth of the amount to the Hamilton County Treasurer, per R.C. 1345.07(G).

- E. Defendants are prohibited from engaging in consumer transactions as a supplier in the State of Ohio until they have satisfied all civil penalties, court costs, and have made payment to the TDR Fund.
- F. Defendants are prohibited from maintaining, renewing, or applying for an auto dealer license under Chapter 4517 of the Revised Code.
- G. Defendants are ORDERED to pay Plaintiff's costs in bringing this action, including, but not limited to, the costs of collecting on any judgment awarded.
- H. Defendants are ORDERED to pay all court costs of this action.

This entry shall constitute a final order. There is no just cause for delay.

IT IS SO ORDERED.

3/6/26
DATE



JUDGE JENKINS

Submitted By:

DAVE YOST
Attorney General

Magistrate Liu

MAR 03 2026

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/s/ Drew A. Smith
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COURT OF COMMON PLEAS ENTER
HON. CHRISTIAN A. JENKINS THE CLERK SHALL SERVE NOTICE TO PARTIES PURSUANT TO CIVIL RULE 58 WHICH SHALL BE TAXED AS COSTS HEREIN.

FOR COURT USE ONLY
S. C. <u>12</u> Line #: _____