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UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

U.S. DISTRICT COURT
SOUTHERN DIST. OHIO
EAST. DIV. COLUMBUS

GEORGE S. HOOD, :
 :
 Plaintiff, : Civil Action **C2 04 481**
 :
 v. : **JUDGE SARGUS**
 :
 MIDWEST SAVINGS BANK, : JURY DEMAND ENDORSED HEREON
 :
 Defendant. : **MAGISTRATE JUDGE ABEL**

COMPLAINT

Jurisdiction and Parties

1. This Court has jurisdiction of this case pursuant to 28 U.S.C. §§ 1331 and 15 U.S.C. §1691e(f). This Court also has supplemental jurisdiction over a state law claim.
2. Plaintiff George S. Hood is a resident of Franklin County, Ohio.
3. Defendant Midwest Savings Bank is a licensed and regulated banking institution under the laws of the United States and the State of Ohio and is doing business in the State of Ohio. Whenever the word "defendant" is used in this Complaint, it will refer to defendant Midwest Savings Bank, its agents, employees, and attorneys.

Facts and Claim

4. Plaintiff intended to build a house on his property at 1084 Franklin Avenue in Columbus. The property is located in the Old Towne East part of the Near East Side of Columbus, which has a large percentage of African American residents.
5. Plaintiff applied for a construction loan with defendant Midwest Savings Bank so that

he would have the funds to construct a house on his property.

6. Defendant contacted an appraiser in order to have an appraisal done on the plaintiff's property. The appraiser stated that she could not conduct an appraisal on plaintiff's property because of where the property was located.

7. Defendant denied the construction loan based on the fact that the house was located in the predominantly black Olde Town East section of Columbus.

8. Defendant did not provided the plaintiff with the report of the appraiser, although he had made a written request for a copy of the appraisal report.

9. Defendant did not provide plaintiff with a statement that he had been turned down for the loan and the reasons for the rejection.

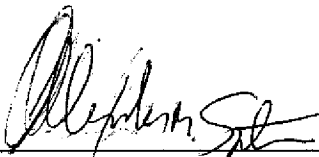
10. Plaintiff did not know that he had been rejected by Midwest Savings Bank for the loan and asked his mortgage broker what had happened to his application for a loan. The mortgage broker told him that he had been rejected because of a report submitted by the appraiser and sent plaintiff a copy of the appraisal report.

11. Plaintiff then sent a written complaint to the Ohio Department of Commerce, Division of Financial Institutions, complaining that he had been rejected for a mortgage loan because of redlining of inner city neighborhoods. The Ohio Division of Financial Institutions sent plaintiff's complaint to defendant. The president of Midwest Savings Bank in a letter to plaintiff denied plaintiff's complaint and stated that he was rejected for the loan at least in part based on the appraiser's report. This was the first statement that Midwest Savings Bank made to plaintiff that he had been rejected for the loan.

12. Plaintiff suffered out-of-pocket expenses, emotional damages, and a loss of civil rights.

13. Defendant's conduct violated 15 U.S.C. § 1691 and O.R.C. 4112.021, because it did not provide plaintiff within thirty days after receipt of his completed application for credit the action taken on the application, that there was adverse action, and the reasons for the adverse action.

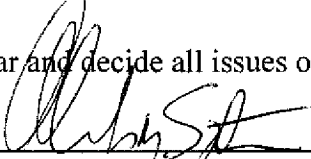
WHEREFORE, plaintiff requests that he be awarded compensatory and punitive damages, plus reasonable attorneys fees and court costs.



Alexander M. Spater (0031417)
SPATER LAW OFFICE
565 East Town Street
Columbus, OH 43215
(614) 222-4734
Fax (614) 222-4738
email-sspater@spaterlaw.com
Trial Attorney for Plaintiff

JURY DEMAND

Plaintiff requests a jury to hear and decide all issues of fact.



Alexander M. Spater