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**NEWS FOR IMMEDIATE RELEASE**

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**AG Kaul Issues Victim Restitution for 447 Wisconsin Consumers**

MADISON, Wis. – Attorney General Josh Kaul today announced that hundreds of Wisconsin consumers were provided restitution for companies alleged to have violated consumer protection laws.

“One of DOJ’s important functions is enforcing our consumer-protection laws,” said Attorney General Kaul. “These restitution payments provide justice to hundreds of Wisconsinites.”

**American Dream Home Improvement, Inc.**

American Dream Home Improvement, Inc. (ADHI) is a roofing and exterior home repair business owned and operated by Michael Gray. ADHI’s primary business model was going door-to-door to sell roof repair services in areas affected by hail damage. The state filed an enforcement action against ADHI and Gray in June 2017. The complaint alleged violations of Wisconsin’s consumer protection laws by unfairly billing consumers and using deceptive representations in soliciting consumers.

In July 2018, the Milwaukee County Circuit Court entered a Consent Judgment against ADHI and Gray. Among other things, the judgment (copy attached) prohibits the defendants from continuing their unlawful practices and requires defendants to pay consumer restitution.

After reviewing returned consumer restitution claim forms, the DOJ Consumer Protection Unit issued a total of \$427,293.76 to 369 Wisconsin consumers on March 22, 2019.

**John S. Lanham, DPM, and John S. Lanham, DPM & Associates, S.C.**

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John S. Lanham, DPM, and John S. Lanham, DPM & Associates, S.C. is a podiatry health care office in Wisconsin. The state filed an enforcement action against Lanham, alleging fraudulent representations. When patients would ask the defendants if they accepted health insurance – patients were interested in whether their treatment would be covered by their insurance plan – defendants would reply in the affirmative. But defendants were not in the network of providers pre-approved by any commercial insurance company. Patients were then saddled with medical bills which their insurance would not cover. A judgment was entered in August 2016.

On March 22, 2019, the DOJ Consumer Protection Unit issued \$15,000.47 to 74 consumer victims.

### **MoneyGram Payment Systems, Inc.**

A 49-state investigation of MoneyGram Payment Systems resulted in a settlement agreement in February 2016. The states reviewed complaints of consumers who used MoneyGram's wire transfer service to send money to third parties who were involved in schemes to defraud consumers and also reviewed MoneyGram's efforts to maintain effective anti-fraud measures to prevent consumers from suffering financial losses as a result of these fraud induced money transfers.

The settlement requires MoneyGram to put in place strong protective measures to curb "fraud induced money transfers" in which unsuspecting consumers are duped into wiring money to scammers involved in schemes to defraud. MoneyGram also agreed to pay a total of \$13 million to the states to fund a nationwide consumer restitution program and for the states' costs and fees. The settlement provided for an independent third party settlement administrator to review MoneyGram records and send notices regarding restitution to all consumers who are eligible to receive restitution under the settlement. Generally, consumers who are eligible for restitution previously filed complaints with MoneyGram between July 1, 2008 and August 31, 2009 regarding fraud induced transfers sent from the U.S. to foreign countries other than Canada.

The third-party administrator was unable to locate four Wisconsin consumers. The administrator sent these consumers' money, \$14,466.43, to DOJ. The DOJ Consumer Protection Unit located the remaining consumer victims and sent the restitution on March 22, 2019.

These cases were handled by the DOJ Consumer Protection Unit.