

**IN THE COURT OF COMMON PLEAS
SUMMIT COUNTY, OHIO**

MEMBER WILLIAMS, et al.,)	CASE NO. CV-2016-09-3928
)	
Plaintiffs,)	JUDGE ALISON BREAU
)	
vs.)	<u>SEPARATE ANSWER OF KISLING,</u>
)	<u>NESTICO & REDICK, LLC TO SECOND</u>
KISLING, NESTICO & REDICK, LLC, et al.,)	<u>AMENDED CLASS ACTION COMPLAINT</u>
)	
Defendants.)	<u>JURY DEMAND ENDORSED HEREIN</u>
)	

For its Answer to Plaintiffs' Second Amended Class Action Complaint ("Complaint"), Defendant Kisling, Nestico & Redick, LLC ("KNR") states that Plaintiffs have no good faith basis to bring this lawsuit against Defendants. In addition, Defendants have complied with all ethical, legal, and professional obligations in representing their clients. All allegations of improper dealing and self-dealing are patently false. KNR further states and avers as follows:

I. NATURE OF THE ACTION

1. This Defendant denies the allegations in paragraph 1 of Plaintiffs' Complaint, except to admit only that KNR is a Northeast Ohio based personal injury law firm.
2. This Defendant denies the allegations in paragraph 2 of Plaintiffs' Complaint.
3. This Defendant denies the allegations in paragraph 3 of Plaintiffs' Complaint.
4. This Defendant denies the allegations in paragraph 4 of Plaintiffs' Complaint.
5. This Defendant admits that Plaintiffs have alleged a class action under Ohio Civil Rule 23 alleging claims under Ohio law for fraud, breach of fiduciary duty, breach of contract, unjust enrichment, and deceptive trade practices under R.C. 1345.09, but this Defendant denies the validity of any of Plaintiffs' claims and further denies each and every other allegation contained in paragraph 5 of Plaintiffs' Complaint. In addition, this Defendant denies that this case is properly a class action and that Plaintiffs have properly pled a class action.
6. This Defendant denies the allegations in paragraph 6 of Plaintiffs' Complaint.
7. This Defendant denies the allegations in paragraph 7 of Plaintiffs' Complaint for want of

knowledge or information sufficient to state the truth or veracity thereof.

II. PARTIES

8. This Defendant denies the allegations in paragraph 8 of Plaintiffs' Complaint, except to admit only that: (a) KNR is an Ohio law firm focusing on personal-injury cases, mainly representing car-accident victims; (b) KNR has offices in Independence, Beachwood, Westlake, Cincinnati, Columbus, Dayton, Toledo, Akron, and Youngstown; (c) KNR engages in marketing and advertising; and (d) any of KNR's marketing or advertising speaks for itself. Responding further, this Defendant denies all allegations that are inconsistent with or contrary to KNR's marketing or advertising.

9. This Defendant denies the allegations in paragraph 9 of Plaintiffs' Complaint, except to admit only that: (a) Ms. Williams was a client of KNR from on or around September of 2013 until August of 2015 regarding a car accident; (b) she voluntarily signed a contingency-fee agreement with KNR; (c) KNR obtained a settlement on her behalf; and (d) Plaintiff voluntarily signed the Settlement Memorandum (as required by Ohio law) after being fully advised of the information contained therein.

10. This Defendant denies the allegations in paragraph 10 of Plaintiffs' Complaint, except to admit that Ms. Wright was involved in two car accidents.

11. This Defendant denies the allegations in paragraph 11 of Plaintiffs' Complaint, except to admit that Mr. Johnson was involved in a car accident.

12. This Defendant denies the allegations in paragraph 12 of Plaintiffs' Complaint, except to admit only that Alberto R. Nestico and Robert Redick are Ohio residents.

III. JURISDICTION AND VENUE

13. This Defendant states that paragraph 13 of Plaintiffs' Complaint states a legal conclusion for which no response is necessary. To the extent an answer is required, this Defendant denies the allegations in paragraph 13 of Plaintiffs' Complaint for want of knowledge or information

sufficient to state the truth or veracity thereof.

14. This Defendant denies the allegations contained in paragraph 14 of Plaintiffs' Complaint, except to admit only that KNR has its principal place of business in Summit County and that venue is proper in Summit County.

IV. FACTUAL ALLEGATIONS

A. Plaintiffs' Complaint improperly contains headings that contain allegations, which is not in compliance with the Ohio Rules of Civil Procedure. For the record, this Defendant denies the allegations in section IV.A.

15. This Defendant denies the allegations in paragraph 15 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof, except to admit that she was involved in two car accidents.

16. This Defendant denies the allegations in paragraph 16 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

17. This Defendant denies the allegations in paragraph 17 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

18. This Defendant denies the allegations in paragraph 18 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof. This Defendant denies that there was a quid pro quo relationship between KNR and ASC.

19. This Defendant denies the allegations in paragraph 19 of Plaintiffs' Complaint. This Defendant denies that there was a quid pro quo relationship between KNR and ASC and other healthcare providers.

20. This Defendant denies the allegations in paragraph 20 of Plaintiffs' Complaint.

21. This Defendant denies the allegations in paragraph 21 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's June 3, 2014 correspondence and Ms. Tusko's January 14, 2014 correspondence speak for themselves. This Defendant denies all allegations in paragraph 21

that are inconsistent with or contrary to the express language in Ms. Lamtman's June 3, 2014 correspondence and Ms. Tusko's January 14, 2014 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

22. This Defendant denies the allegations in paragraph 22 of Plaintiffs' Complaint, except to state that the Prof.Cond.R. 1.7 and 7.3 and Formal Opinion 2004-9 speak for themselves and denies all allegations that are inconsistent with or contrary to these documents.

23. This Defendant denies the allegations in paragraph 23 of Plaintiffs' Complaint.

B. Plaintiffs' Complaint improperly contains headings that contain allegations, which is not in compliance with the Ohio Rules of Civil Procedure. For the record, this Defendant denies the allegations in section IV.B.

24. This Defendant denies the allegations in paragraph 24 of Plaintiffs' Complaint.

25. This Defendant denies the allegations in paragraph 25 of Plaintiffs' Complaint.

26. This Defendant denies the allegations in paragraph 26 of Plaintiffs' Complaint.

27. This Defendant denies the allegations in paragraph 27 of Plaintiffs' Complaint, except to state only that Mr. Nestico's November 15, 2012 email speaks for itself. This Defendant denies all allegations in paragraph 27 that are inconsistent with or contrary to the express language in Mr. Nestico's November 15, 2012 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

28. This Defendant denies the allegations in paragraph 28 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's August 21, 2013 email speaks for itself. This Defendant denies all allegations in paragraph 28 that are inconsistent with or contrary to the express language in Ms. Lamtman's August 21, 2013 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

29. This Defendant denies the allegations in paragraph 29 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's May 29, 2012 email speaks for itself. This Defendant denies all

allegations in paragraph 29 that are inconsistent with or contrary to the express language in Ms. Lamtman's May 29, 2012 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

30. This Defendant denies the allegations in paragraph 30 of Plaintiffs' Complaint, except to state only that Ms. Warner and Lamtman's January 27, 2014 email speaks for itself. This Defendant denies all allegations in paragraph 30 that are inconsistent with or contrary to the express language in Ms. Warner and Lamtman's January 27, 2014 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

31. This Defendant denies the allegations in paragraph 31 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's June 9, 2014 email speaks for itself. This Defendant denies all allegations in paragraph 31 that are inconsistent with or contrary to the express language in Ms. Lamtman's June 9, 2014 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

32. This Defendant denies the allegations in paragraph 32 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's October 17, 2012 correspondence speaks for itself. This Defendant denies all allegations in paragraph 32 that are inconsistent with or contrary to the express language in Ms. Lamtman's October 17, 2012 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

33. This Defendant denies the allegations in paragraph 33 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's May 22, 2013 email speaks for itself. This Defendant denies all allegations in paragraph 33 that are inconsistent with or contrary to the express language in Ms. Lamtman's May 22, 2013 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

34. This Defendant denies the allegations in paragraph 34 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's May 17, 2013 email speaks for itself. This Defendant denies all

allegations in paragraph 34 that are inconsistent with or contrary to the express language in Ms. Lamtman's May 17, 2013 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

35. This Defendant denies the allegations in paragraph 35 of Plaintiffs' Complaint, except to state only that Ms. Tusko's June 4, 2013 correspondence speaks for itself. This Defendant denies all allegations in paragraph 35 that are inconsistent with or contrary to the express language in Ms. Tusko's June 4, 2013 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

36. This Defendant denies the allegations in paragraph 36 of Plaintiffs' Complaint.

37. This Defendant denies the allegations in paragraph 37 of Plaintiffs' Complaint. This Defendant further states that KNR's promotional materials speak for themselves and denies all allegations that are inconsistent or contrary to the express language in KNR's promotional materials. Responding further, the emails have been removed from the chain of emails and are taken out of context.

38. This Defendant denies the allegations in paragraph 38 of Plaintiffs' Complaint.

39. This Defendant denies the allegations in paragraph 39 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's July 17, 2013 email speaks for itself. This Defendant denies all allegations in paragraph 39 that are inconsistent with or contrary to the express language in Ms. Lamtman's July 17, 2013 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

40. This Defendant denies the allegations in paragraph 40 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's June 19, 2014 email speaks for itself. This Defendant denies all allegations in paragraph 40 that are inconsistent with or contrary to the express language in Ms. Lamtman's June 19, 2014 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

41. This Defendant denies the allegations in paragraph 41 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's December 16, 2014 email speaks for itself. This Defendant denies all allegations in paragraph 41 that are inconsistent with or contrary to the express language in Ms. Lamtman's December 16, 2014 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

42. This Defendant denies the allegations in paragraph 42 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's September 14, 2014 email speaks for itself. This Defendant denies all allegations in paragraph 42 that are inconsistent with or contrary to the express language in Ms. Lamtman's September 14, 2014 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

43. This Defendant denies the allegations in paragraph 43 of Plaintiffs' Complaint.

C. Plaintiffs' Complaint improperly contains headings that contain allegations, which is not in compliance with the Ohio Rules of Civil Procedure. For the record, this Defendant denies the allegations in section IV.C.

44. This Defendant denies the allegations in paragraph 44 of Plaintiffs' Complaint.

45. This Defendant denies the allegations in paragraph 45 of Plaintiffs' Complaint.

46. This Defendant denies the allegations in paragraph 46 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's March 26, 2013 email speaks for itself. This Defendant denies all allegations in paragraph 46 that are inconsistent with or contrary to the express language in Ms. Lamtman's March 26, 2013 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

47. This Defendant denies the allegations in paragraph 47 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's May 1, 2013 correspondence speaks for itself. This Defendant denies all allegations in paragraph 47 that are inconsistent with or contrary to the express language in Ms. Lamtman's May 1, 2013 correspondence. Responding further, the emails have

been removed from the chain of emails and are taken out of context.

48. This Defendant denies the allegations in paragraph 48 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's March 12, 2013 correspondence speaks for itself. This Defendant denies all allegations in paragraph 48 that are inconsistent with or contrary to the express language in Ms. Lamtman's March 12, 2013 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

49. This Defendant denies the allegations in paragraph 49 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's September 16, 2013 correspondence speaks for itself. This Defendant denies all allegations in paragraph 49 that are inconsistent with or contrary to the express language in Ms. Lamtman's September 16, 2013 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

50. This Defendant denies the allegations in paragraph 50 of Plaintiffs' Complaint, except to admit only that KNR's two letters speak for themselves. This Defendant denies all allegations in paragraph 50 that are inconsistent with or contrary to the express language in KNR's two letters.

D. Plaintiffs' Complaint improperly contains headings that contain allegations, which is not in compliance with the Ohio Rules of Civil Procedure. For the record, this Defendant denies the allegations in section IV.D.

51. This Defendant denies the allegations in paragraph 51 of Plaintiffs' Complaint.

52. This Defendant denies the allegations in paragraph 52 of Plaintiffs' Complaint, except to admit only that Exhibit B, KNR's contingency-fee agreement, speaks for itself and denies all allegations that are inconsistent with or contrary to the express terms of the contingency-fee agreement. Responding further, this Defendant states that the contingency-fee agreement complies with Ohio law.

53. This Defendant denies the allegations contained in paragraph 53 of Plaintiffs' Complaint.

54. This Defendant denies the allegations contained in paragraph 54 of Plaintiffs' Complaint.

E. Plaintiffs' Complaint improperly contains headings that contain allegations, which is not in compliance with the Ohio Rules of Civil Procedure. For the record, this Defendant denies the allegations in section IV.E.

55. This Defendant denies the allegations contained in paragraph 55 of Plaintiffs' Complaint.

56. This Defendant denies the allegations contained in paragraph 56 of Plaintiffs' Complaint.

57. This Defendant denies the allegations contained in paragraph 57 of Plaintiffs' Complaint.

58. This Defendant denies the allegations in paragraph 58 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's October 2, 2013 email speaks for itself. This Defendant denies all allegations in paragraph 58 that are inconsistent with or contrary to the express language in Ms. Lamtman's October 2, 2013 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

59. This Defendant denies the allegations contained in paragraph 59 of Plaintiffs' Complaint.

60. This Defendant denies the allegations in paragraph 60 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's April 2, 2014 email speaks for itself. This Defendant denies all allegations in paragraph 60 that are inconsistent with or contrary to the express language in Ms. Lamtman's April 2, 2014 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

61. This Defendant denies the allegations in paragraph 61 of Plaintiffs' Complaint, except to state only that Mr. Petti's November 28, 2012 email speaks for itself. This Defendant denies all allegations in paragraph 61 that are inconsistent with or contrary to the express language in Mr. Petti's November 28, 2012 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

62. This Defendant denies the allegations in paragraph 62 of Plaintiffs' Complaint, except to admit that KNR terminated Mr. Petti for legitimate business reasons.

F. Plaintiffs' Complaint improperly contains headings that contain allegations, which is not

in compliance with the Ohio Rules of Civil Procedure. For the record, this Defendant denies the allegations in section IV.F.

63. This Defendant denies the allegations in paragraph 63, except to admit only that it enters into contingency-fee agreements with its clients that comply with Ohio law, but said agreements are protected by the attorney-client privilege and work product doctrine. Responding further, this Defendant states that Ms. Williams' contingency-fee agreement speaks for itself and denies all allegations that are inconsistent with or contrary to Ms. Williams' contingency-fee agreement.

64. This Defendant denies the allegations in paragraph 64, except to state only that all contingency-fee agreements with clients other than Ms. Williams, who has waived any privilege, are protected by the attorney client privilege and work product doctrine. Responding further, this Defendant states that the contingency-fee agreement complies with Ohio law.

65. This Defendant denies the allegations in paragraph 65 of Plaintiffs' Complaint, except to admit only that KNR has entered into contingency-fee agreements with its clients, but said agreements are protected by the attorney-client privilege and work product doctrine. As it relates to Ms. Williams, who has waived any privilege, this Defendant admits that the contingency-fee agreement between Ms. Williams and KNR speaks for itself and denies all allegations that are inconsistent with or contrary to Ms. Williams' contingency-fee agreement. Responding further, this Defendant states that the contingency-fee agreement complies with Ohio law.

66. This Defendant admits the allegations in paragraph 66 of Plaintiffs' Complaint, but said Settlement Memorandum is protected by the attorney-client privilege and work product doctrine. As it relates to Ms. Williams, who has waived any privilege, this Defendant admits that the Settlement Memorandum between Ms. Williams and KNR speaks for itself and denies all allegations that are inconsistent with or contrary to Ms. Williams' Settlement Memorandum. Responding further, this Defendant states that the Settlement Memorandum complies with Ohio

law.

67. This Defendant denies the allegations in paragraph 67 of Plaintiffs' Complaint, except to admit only that it enters into Settlement Memorandum with its clients, but said Settlement Memorandum is protected by the attorney-client privilege and work product doctrine. As it relates to Ms. Williams, who has waived any privilege, this Defendant admits that the Settlement Memorandum between Ms. Williams and KNR speaks for itself and denies all allegations that are inconsistent with or contrary to Ms. Williams' Settlement Memorandum. Responding further, this Defendant states that the Settlement Memorandum complies with Ohio law.

68. This Defendant denies the allegations in paragraph 68 of Plaintiffs' Complaint, except to admit only that it enters into Settlement Memorandum with its clients, but said Settlement Memorandum is protected by the attorney-client privilege and work product doctrine. As it relates to Ms. Williams, who has waived any privilege, this Defendant admits that the Settlement Memorandum between Ms. Williams and KNR speaks for itself and denies all allegations that are inconsistent with or contrary to Ms. Williams' Settlement Memorandum. Responding further, this Defendant states that the Settlement Memorandum complies with Ohio law.

69. This Defendant denies the allegations in paragraph 69 of Plaintiffs' Complaint, except to admit only that it enters into Settlement Memorandum with its clients, but said Settlement Memorandum is protected by the attorney-client privilege and work product doctrine. As it relates to Ms. Williams, who has waived any privilege, this Defendant admits that the Settlement Memorandum between Ms. Williams and KNR speaks for itself and denies all allegations that are inconsistent with or contrary to Ms. Williams' Settlement Memorandum. Responding further, this Defendant states that the Settlement Memorandum complies with Ohio law.

70. This Defendant denies the allegations contained in paragraph 70 of Plaintiffs' Complaint.

71. This Defendant denies the allegations contained in paragraph 71 of Plaintiffs' Complaint, except to admit only that KNR's promotional materials speak for themselves and denies all

allegations that are inconsistent with or contrary to the promotional materials. In addition, this Defendant states that once again counsel for Plaintiffs have failed to comply with this Court's orders by attaching KNR's promotional materials in violation of this Court's June 27, 2017 Order. The June 27, 2017 Order states that Plaintiff can attach as exhibits documents relating to a breach of contract claim. Here, the two agreements are the contingency-fee agreement and the Settlement Memorandum. The promotional materials are not the basis for breach of contract claim.

72. This Defendant denies the allegations contained in paragraph 72 of Plaintiffs' Complaint.

73. This Defendant denies the allegations contained in paragraph 73 of Plaintiffs' Complaint.

74. This Defendant denies the allegations contained in paragraph 74 of Plaintiffs' Complaint, except to admit that KNR has retained AMC Investigations, Inc. as an independent contractor.

75. This Defendant denies the allegations contained in paragraph 75 of Plaintiffs' Complaint, except to admit that KNR has retained MRS Investigations, Inc. as an independent contractor.

76. This Defendant denies the allegations in paragraph 76 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

77. This Defendant denies the allegations in paragraph 77 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

78. This Defendant denies the allegations in paragraph 78 of Plaintiffs' Complaint. Responding further, this Defendant refers Plaintiffs to Defendants' responses to Plaintiff's discovery requests.

79. This Defendant denies the allegations in paragraph 79 of Plaintiffs' Complaint.

80. This Defendant denies the allegations in paragraph 80 of Plaintiffs' Complaint, except to admit only that KNR has removed the investigation fee for certain clients.

81. This Defendant denies the allegations contained in paragraph 81 of Plaintiffs' Complaint.

82. The allegations in paragraph 82 set forth legal conclusions for which no response is

required. To the extent a response is required, this Defendant denies the allegations contained in paragraph 82 of Plaintiffs' Complaint. Responding further, the Supreme Court's decision in *Columbus Bar Assn. v. Brooks*, 87 Ohio St. 3d 344, 346, 721 N.E.2d 23 (1999), Ohio Code of Professional Responsibility, DR 2-106(A), and Prof.Cond.R. 1.5 speak for themselves, and this Defendant denies all allegations that are inconsistent with or contrary to these documents.

83. The allegations in paragraph 83 set forth legal conclusions for which no response is required. To the extent a response is required, this Defendant denies the allegations in paragraph 83 of Plaintiffs' Complaint. Responding further, the Supreme Court's decision in *Columbus Bar Assn. v. Brooks*, 87 Ohio St. 3d 344, 346, 721 N.E.2d 23 (1999) and Formal Opinion 93-379 speak for themselves, and this Defendant denies all allegations that are inconsistent with or contrary to these documents.

84. This Defendant denies the allegations in paragraph 84 of Plaintiffs' Complaint.

85. This Defendant denies the allegations in paragraph 85 of Plaintiffs' Complaint, except to state only that Ms. Williams' Settlement Memorandum speaks for itself and deny all allegations that are inconsistent with or contrary to Ms. Williams' Settlement Memorandum.

G. Plaintiffs' Complaint improperly contains headings that contain allegations, which is not in compliance with the Ohio Rules of Civil Procedure. For the record, this Defendant denies the allegations in section IV.G.

86. This Defendant denies the allegations in paragraph 86 of Plaintiffs' Complaint.

87. This Defendant denies the allegations in paragraph 87 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's May 6, 2013 correspondence speaks for itself. This Defendant denies all allegations in paragraph 87 that are inconsistent with or contrary to the express language in Ms. Lamtman's May 6, 2013 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

88. This Defendant denies the allegations in paragraph 88 of Plaintiffs' Complaint, except to

state only that Mr. Redick's December 7, 2012 email speaks for itself. This Defendant denies all allegations in paragraph 88 that are inconsistent with or contrary to the express language in Mr. Redick's December 7, 2012 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

89. This Defendant denies the allegations in paragraph 89 of Plaintiffs' Complaint.

90. This Defendant denies the allegations in paragraph 90 of Plaintiffs' Complaint.

91. This Defendant denies the allegations in paragraph 91 of Plaintiffs' Complaint, except to state only that the daily intake email for May 30, 2014 speaks for itself. This Defendant denies all allegations in paragraph 91 that are inconsistent with or contrary to the express language in the daily intake email for May 30, 2014. Responding further, the emails have been removed from the chain of emails and are taken out of context.

92. This Defendant denies the allegations in paragraph 92 of Plaintiffs' Complaint, except to state only that Ms. Angelilli's June 19, 2013 email and Ms. Lewis' March 8, 2013 email speak for themselves. This Defendant denies all allegations in paragraph 92 that are inconsistent with or contrary to the express language in Ms. Angelilli's June 19, 2013 email and Ms. Lewis' March 8, 2013 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

93. This Defendant denies the allegations in paragraph 93 of Plaintiffs' Complaint.

94. This Defendant denies the allegations in paragraph 94 of Plaintiffs' Complaint, except to state only that Mr. Zerrusen's February 24, 2012 correspondence speaks for itself. This Defendant denies all allegations in paragraph 94 that are inconsistent with or contrary to the express language in Mr. Zerrusen's February 24, 2012 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

95. This Defendant denies the allegations in paragraph 95 of Plaintiffs' Complaint, except to state only that Ms. Lewis' December 23, 2013 correspondence speaks for itself. This Defendant

denies all allegations in paragraph 95 that are inconsistent with or contrary to the express language in Ms. Lewis' December 23, 2013 correspondence.

96. This Defendant denies the allegations in paragraph 96 of Plaintiffs' Complaint, except to state only that Mr. Angelotta's August 27, 2014 correspondence speaks for itself. This Defendant denies all allegations in paragraph 96 that are inconsistent with or contrary to the express language in Mr. Angelotta's August 27, 2014 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

97. This Defendant denies the allegations in paragraph 97 of Plaintiffs' Complaint.

H. Plaintiffs' Complaint improperly contains headings that contain allegations, which is not in compliance with the Ohio Rules of Civil Procedure. For the record, this Defendant denies the allegations in section IV.H.

98. The allegations in paragraph 98 set forth legal conclusions for which no response is required. To the extent a response is required, this Defendant denies the allegations in paragraph 98 of Plaintiffs' Complaint. Responding further, a lawyer's professional obligations and Formal Opinion 94-11 speak for themselves, and this Defendant denies all allegations that are inconsistent with or contrary to a lawyer's professional obligations and Formal Opinion 94-11.

99. This Defendant denies the allegations in paragraph 99 of Plaintiffs' Complaint.

100. This Defendant denies the allegations in paragraph 100 of Plaintiffs' Complaint, except to state only that Mr. Nestico's May 2, 2012 correspondence speaks for itself. This Defendant denies all allegations in paragraph 100 that are inconsistent with or contrary to the express language in Mr. Nestico's May 2, 2012 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

101. This Defendant denies the allegations in paragraph 101 of Plaintiffs' Complaint, except to state only that Mr. Nestico's May 10, 2012 correspondence speaks for itself. This Defendant

denies all allegations in paragraph 101 that are inconsistent with or contrary to the express language in Mr. Nestico's May 10, 2012 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

102. This Defendant denies the allegations in paragraph 102 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's May 14, 2012 correspondence speaks for itself. This Defendant denies all allegations in paragraph 102 that are inconsistent with or contrary to the express language in Ms. Lamtman's May 2, 2012 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

103. This Defendant denies the allegations contained in paragraph 103 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

104. This Defendant denies the allegations in paragraph 104 of Plaintiffs' Complaint, except to state only that Mr. Steele's May 21, 2012 correspondence speaks for itself. This Defendant denies all allegations in paragraph 104 that are inconsistent with or contrary to the express language in Mr. Steele's May 21, 2012 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

105. This Defendant denies the allegations in paragraph 105 of Plaintiffs' Complaint, except to state only that Ms. Rucker's November 27, 2012 email speaks for itself. This Defendant denies all allegations in paragraph 105 that are inconsistent with or contrary to the express language in Ms. Rucker's November 27, 2012 correspondence. Responding further, the emails have been removed from the chain of emails and are taken out of context.

106. This Defendant denies the allegations in paragraph 106 of Plaintiffs' Complaint, except to state only that Mr. Nestico's November 30, 2012 email speaks for itself. This Defendant denies all allegations in paragraph 106 that are inconsistent with or contrary to the express language in Mr. Nestico's November 30, 2012 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

107. This Defendant denies the allegations in paragraph 107 of Plaintiffs' Complaint.
108. This Defendant denies the allegations in paragraph 108 of Plaintiffs' Complaint, except to admit only that the loans are almost always repaid when there is a recovery in the matter and are also renegotiated if recovery is not sufficient to cover the repayment.
109. This Defendant denies the allegations in paragraph 109 of Plaintiffs' Complaint.
110. This Defendant denies the allegations in paragraph 110 of Plaintiffs' Complaint.
111. This Defendant denies the allegations in paragraph 111 of Plaintiffs' Complaint.
112. This Defendant denies the allegations in paragraph 112 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.
113. This Defendant denies the allegations in paragraph 113 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.
114. This Defendant denies the allegations in paragraph 114 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.
115. This Defendant denies the allegations in paragraph 115 of Plaintiffs' Complaint, except to state only that Mr. Nestico's October 30, 2012 email speaks for itself. This Defendant denies all allegations in paragraph 115 that are inconsistent with or contrary to the express language in Mr. Nestico's October 30, 2012 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.
116. This Defendant denies the allegations in paragraph 116 of Plaintiffs' Complaint.
117. This Defendant denies the allegations in paragraph 117 of Plaintiffs' Complaint.
118. This Defendant denies the allegations in paragraph 118 of Plaintiffs' Complaint, except to state only that Ms. Lamtman's February 3, 2015 email speaks for itself. This Defendant denies all allegations in paragraph 118 that are inconsistent with or contrary to the express language in Ms. Lamtman's February 3, 2015 email. Responding further, the emails have been removed from the chain of emails and are taken out of context.

119. This Defendant denies the allegations in paragraph 119 of Plaintiffs' Complaint.

120. This Defendant denies the allegations in paragraph 120 of Plaintiffs' Complaint.

H. Plaintiffs' Complaint improperly contains headings that contain allegations, which is not in compliance with the Ohio Rules of Civil Procedure. For the record, this Defendant denies the allegations in section IV.H.

121. This Defendant denies the allegations in paragraph 121 of Plaintiffs' Complaint.

122. This Defendant denies the allegations in paragraph 122 of Plaintiffs' Complaint.

123. This Defendant denies the allegations in paragraph 123 of Plaintiffs' Complaint.

V. CLASS ALLEGATIONS

124. This Defendant denies the allegations in paragraph 124 of Plaintiffs' Complaint, except to admit that Plaintiffs have brought this action under Ohio Civil Rule 23(A) and 23(B)(3) on behalf of Plaintiffs and three putative classes. However, this Defendant denies that this is an appropriate class action, that there is any wrongful or fraudulent conduct that has been conducted by this Defendant, or any of the other Defendants, and further denies the validity of all Plaintiffs' claims.

125. This Defendant denies the allegations contained in paragraph 125 of Plaintiffs' Complaint.

126. This Defendant denies the allegations contained in paragraph 126, including, but not limited to, subparagraphs 126(A)(i) – (ix), 126(B)(i) – (xi), 126(C)(i) – (vii) of Plaintiffs' Complaint.

127. This Defendant denies the allegations contained in paragraph 127 of Plaintiffs' Complaint.

128. This Defendant denies the allegations contained in paragraph 128 of Plaintiffs' Complaint.

129. This Defendant denies the allegations contained in paragraph 129 of Plaintiffs' Complaint.

130. This Defendant denies the allegations contained in paragraph 130 of Plaintiffs' Complaint.

VI. CLASS-ACTION CLAIMS

CLAIM 1: FRAUD
Investigation Fees
Plaintiff Williams and Class A

131. This Defendant hereby incorporates its responses in paragraphs 1 through 130 of this Answer as if fully rewritten herein.

132. This Defendant denies the allegations contained in paragraph 132 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

133. This Defendant denies the allegations contained in paragraph 133 of Plaintiffs' Complaint.

134. This Defendant denies the allegations contained in paragraph 134 of Plaintiffs' Complaint.

135. This Defendant denies the allegations contained in paragraph 135 of Plaintiffs' Complaint.

136. This Defendant denies the allegations contained in paragraph 136 of Plaintiffs' Complaint.

137. This Defendant denies the allegations contained in paragraph 137 of Plaintiffs' Complaint.

138. This Defendant denies the allegations contained in paragraph 138 of Plaintiffs' Complaint.

139. This Defendant denies the allegations contained in paragraph 139 of Plaintiffs' Complaint.

140. This Defendant denies the allegations contained in paragraph 140 of Plaintiffs' Complaint.

141. This Defendant denies the allegations contained in paragraph 141 of Plaintiffs' Complaint.

142. This Defendant denies the allegations contained in paragraph 142 of Plaintiffs' Complaint.

143. This Defendant denies the allegations contained in paragraph 143 of Plaintiffs' Complaint.

144. This Defendant denies the allegations contained in paragraph 144 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

145. This Defendant denies the allegations contained in paragraph 145 of Plaintiffs' Complaint.

CLAIM 2: BREACH OF CONTRACT
Investigation Fees
Plaintiff Williams and Class A

146. This Defendant hereby incorporates its responses in paragraphs 1 through 145 of this Answer as if fully rewritten herein.

147. This Defendant denies the allegations contained in paragraph 147 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

148. This Defendant denies the allegations contained in paragraph 148 of Plaintiffs' Complaint, except to admit that Ms. Williams' contingency-fee agreement with KNR speaks for itself. Responding further, this Defendant denies all allegations that are inconsistent with or contrary to the express terms of Plaintiffs' contingency fee agreement. In addition, this Defendant states that all contingency-fee agreements with clients, other than Ms. Williams' contingency-fee agreement, are protected by the attorney client privilege and work product doctrine. Finally, this Defendant states that the contingency-fee agreement complies with Ohio law.

149. This Defendant denies the allegations contained in paragraph 149 of Plaintiffs'

Complaint.

150. This Defendant denies the allegations contained in paragraph 150 of Plaintiffs' Complaint.

CLAIM 3: BREACH OF FIDUCIARY DUTY
Investigation Fees
Plaintiff Williams and Class A

151. This Defendant hereby incorporates its responses in paragraphs 1 through 150 of this Answer as if fully rewritten herein.

152. This Defendant denies the allegations contained in paragraph 152 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

153. This Defendant denies the allegations contained in paragraph 153 of Plaintiffs' Complaint.

154. This Defendant denies the allegations contained in paragraph 154 of Plaintiffs' Complaint.

155. This Defendant denies the allegations contained in paragraph 155 of Plaintiffs' Complaint.

156. This Defendant denies the allegations contained in paragraph 156 of Plaintiffs' Complaint.

157. This Defendant denies the allegations contained in paragraph 157 of Plaintiffs' Complaint.

CLAIM 4: UNJUST ENRICHMENT
Investigation Fees
Plaintiff Williams and Class A

158. This Defendant hereby incorporates its responses in paragraphs 1 through 157 of this Answer as if fully rewritten herein.

159. This Defendant denies the allegations contained in paragraph 159 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

160. This Defendant denies the allegations contained in paragraph 160 of Plaintiffs' Complaint.

161. This Defendant denies the allegations contained in paragraph 161 of Plaintiffs' Complaint.

162. This Defendant denies the allegations contained in paragraph 162 of Plaintiffs' Complaint.

CLAIM 5: BREACH OF FIDUCIARY DUTY
Unlawful Solicitation and Undisclosed Self-Dealing with Chiropractors
Plaintiff Wright and Class B

163. This Defendant hereby incorporates its responses in paragraphs 1 through 162 of this Answer as if fully rewritten herein.

164. This Defendant denies the allegations contained in paragraph 164 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

165. This Defendant denies the allegations contained in paragraph 165 of Plaintiffs' Complaint.

166. This Defendant denies the allegations contained in paragraph 166 of Plaintiffs' Complaint.

167. This Defendant denies the allegations contained in paragraph 167 of Plaintiffs' Complaint.

168. This Defendant denies the allegations contained in paragraph 168 of Plaintiffs' Complaint.

169. This Defendant denies the allegations contained in paragraph 169 of Plaintiffs' Complaint.

170. This Defendant denies the allegations contained in paragraph 170 of Plaintiffs' Complaint.

CLAIM 6: UNJUST ENRICHMENT
Unlawful Solicitation and Undisclosed Self-Dealing with Chiropractors
Plaintiff Wright and Class B

171. This Defendant hereby incorporates its responses in paragraphs 1 through 170 of this Answer as if fully rewritten herein.

172. This Defendant denies the allegations contained in paragraph 172 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

173. This Defendant denies the allegations contained in paragraph 173 of Plaintiffs' Complaint.

174. This Defendant denies the allegations contained in paragraph 174 of Plaintiffs' Complaint.

175. This Defendant denies the allegations contained in paragraph 175 of Plaintiffs' Complaint.

CLAIM 7: FRAUD
Undisclosed Self-Dealing with Liberty Capital Funding, LLC
Plaintiff Johnson and Class C

176. This Defendant hereby incorporates its responses in paragraphs 1 through 175 of this Answer as if fully rewritten herein.

177. This Defendant denies the allegations contained in paragraph 177 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

178. This Defendant denies the allegations contained in paragraph 178 of Plaintiffs' Complaint.

179. This Defendant denies the allegations contained in paragraph 179 of Plaintiffs' Complaint.

180. This Defendant denies the allegations contained in paragraph 180 of Plaintiffs' Complaint.

181. This Defendant denies the allegations contained in paragraph 181 of Plaintiffs' Complaint.

182. This Defendant denies the allegations contained in paragraph 182 of Plaintiffs' Complaint.

183. This Defendant denies the allegations contained in paragraph 183 of Plaintiffs' Complaint.

184. This Defendant denies the allegations contained in paragraph 184 of Plaintiffs' Complaint.

185. This Defendant denies the allegations contained in paragraph 185 of Plaintiffs' Complaint.

186. This Defendant denies the allegations contained in paragraph 186 of Plaintiffs' Complaint.

187. This Defendant denies the allegations contained in paragraph 187 of Plaintiffs' Complaint.

188. This Defendant denies the allegations contained in paragraph 188 of Plaintiffs' Complaint.

189. This Defendant denies the allegations contained in paragraph 189 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

190. This Defendant denies the allegations contained in paragraph 190 of Plaintiffs' Complaint.

CLAIM 8: BREACH OF FIDUCIARY DUTY
Undisclosed Self-Dealing with Liberty Capital Funding, LLC
Plaintiff Johnson and Class C

191. This Defendant hereby incorporates its responses in paragraphs 1 through 190 of this Answer as if fully rewritten herein.

192. This Defendant denies the allegations contained in paragraph 192 of Plaintiffs'

Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

193. This Defendant denies the allegations contained in paragraph 193 of Plaintiffs' Complaint.

194. This Defendant denies the allegations contained in paragraph 194 of Plaintiffs' Complaint.

195. This Defendant denies the allegations contained in paragraph 195 of Plaintiffs' Complaint.

196. This Defendant denies the allegations contained in paragraph 196 of Plaintiffs' Complaint.

197. This Defendant denies the allegations contained in paragraph 197 of Plaintiffs' Complaint.

198. This Defendant denies the allegations contained in paragraph 198 of Plaintiffs' Complaint.

CLAIM 9: UNJUST ENRICHMENT
Undisclosed Self-Dealing with Liberty Capital Funding, LLC
Plaintiff Johnson and Class C

199. This Defendant hereby incorporates its responses in paragraphs 1 through 198 of this Answer as if fully rewritten herein.

200. This Defendant denies the allegations contained in paragraph 200 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

201. This Defendant denies the allegations contained in paragraph 201 of Plaintiffs' Complaint.

202. This Defendant denies the allegations contained in paragraph 202 of Plaintiffs' Complaint.

203. This Defendant denies the allegations contained in paragraph 203 of Plaintiffs' Complaint.

**VII. INDIVIDUAL CLAIMS FOR DECLARATORY RELIEF UNDER
THE OHIO CONSUMER SALES PRACTICES ACT, R.C. 1345**

CLAIM 10: DECLARATORY JUDGMENT
Unfair Deceptive Trade Practice
Investigation Fee – Plaintiff Williams

204. This Defendant hereby incorporates its responses in paragraphs 1 through 203 of this Answer as if fully rewritten herein.

205. This Defendant denies the allegations contained in paragraph 205 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

206. The allegations in paragraph 206 state legal conclusions for which no answer is required. To the extent that an answer is required, this Defendant denies the allegations in paragraph 206 of Plaintiffs' Complaint, except to state that the Ohio Consumer Sales Practices Act, R.C. 1345.02(A) et seq., speaks for itself and denies all allegations that are inconsistent with and contrary to the relevant statutory language.

207. The allegations in paragraph 207 state legal conclusions for which no answer is required. To the extent that an answer is required, this Defendant denies the allegations in paragraph 207 of Plaintiffs' Complaint, except to state that the R.C. 1345.09(D) speaks for itself and denies all allegations that are inconsistent with and contrary to the relevant statutory language.

208. The allegations in paragraph 208 state legal conclusions for which no answer is required. To the extent that an answer is required, this Defendant denies the allegations in paragraph 208.

209. This Defendant denies the allegations in paragraph 209 of Plaintiffs' Complaint.

210. This Defendant denies the allegations in paragraph 210 of Plaintiffs' Complaint.

CLAIM 11: DECLARATORY JUDGMENT
Unfair Deceptive Trade Practice
Liberty Capital Loans – Plaintiff Johnson

211. This Defendant hereby incorporates its responses in paragraphs 1 through 210 of this Answer as if fully rewritten herein.

212. This Defendant denies the allegations contained in paragraph 212 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

213. This Defendant denies the allegations in paragraph 213 of Plaintiffs' Complaint.

214. This Defendant denies the allegations in paragraph 214 of Plaintiffs' Complaint.

CLAIM 12: DECLARATORY JUDGMENT
Unfair Deceptive Trade Practice
Unlawful Solicitation and Undisclosed Self-Dealing with Chiropractors
Plaintiff Wright

215. This Defendant hereby incorporates its responses in paragraphs 1 through 214 of this Answer as if fully rewritten herein.

216. This Defendant denies the allegations contained in paragraph 216 of Plaintiffs' Complaint for want of knowledge or information sufficient to state the truth or veracity thereof.

217. This Defendant denies the allegations in paragraph 217 of Plaintiffs' Complaint.

218. This Defendant denies the allegations in paragraph 218 of Plaintiffs' Complaint.

219. This Defendant denies each and every allegation in Plaintiffs' Complaint, except as expressly admitted in paragraphs 1 through 218 of this Complaint.

ADDITIONAL DEFENSES

1. Plaintiffs' Complaint fails to state claims for which relief can be granted.
2. Plaintiffs fail to satisfy all or part of the requirements set forth in Ohio R. Civ. P. 23(a)(1) through (4) inclusive.
3. Plaintiffs fail to satisfy all or part of the requirements set forth in Ohio R. Civ. P. 23(b)(1) through (3) inclusive.

4. Plaintiffs have pled no set of facts sufficient to sustain their burden of proving that they are a representative of any alleged class.

5. Plaintiffs' claims, and some or all of the purported classes, in whole or in part, are barred by operation of the applicable statutes of limitation or other limitation periods.

6. Plaintiffs' claims, and some or all of the purported classes, are barred by operation of the doctrines of laches, waiver, estoppel, equitable estoppel, and/or unclean hands.

7. Plaintiffs lack standing to bring and maintain their claims on behalf of the putative classes and standing to pursue, among other claims, their declaratory and injunctive relief.

8. Any alleged injury or damage claimed by Plaintiffs or some or all of the purported classes, which this Defendant denies, was the direct and proximate result of acts or omissions of persons or entities other than this Defendant or the other Defendants.

9. Any alleged injury or damage claimed by Plaintiffs, or some or all of the purported classes, which Defendant denies, was caused in whole or in part by the negligence, recklessness, lack of due care, or fault of persons or entities other than this Defendant or the other Defendants.

10. Any alleged injury or damage claimed by Plaintiffs, or some or all of the purported classes, which Defendant denies, was caused in whole or in part by the intervening and/or superseding acts, events, or omissions of persons or entities.

11. Plaintiffs and some or all of the purported classes have failed to mitigate any damages caused by any purported injury.

12. The claims of Plaintiffs and some or all of the purported classes are bound and precluded, in whole, or in part of the doctrines of *res judicata*, collateral estoppel, judicial estoppel, and judicial approval.

13. The claims of Plaintiffs and some or all of purported classes are barred in whole or in part by the doctrines of contributory negligence or fault pursuant to Ohio law.

14. Plaintiffs' claims are barred, in whole or in part, by the Due Process and Equal Protection Clauses of Fifth and Fourteenth Amendments and the Seventh Amendments' guarantee of a jury trial under the United States Constitution to the extent Plaintiffs seek to extrapolate liability, causation or damages on a class-wide basis, instead of proving liability, causation and damages for each individual class member.

15. Any award of punitive damages would constitute the imposition of a criminal penalty without the safeguards guaranteed by the Fifth, Sixth, Eighth and Fourteenth Amendments of the United States Constitution and similar provisions of the Ohio Constitution.

16. The imposition of punitive or exemplary damages would constitute an excessive fine under the Eighth Amendment, would deny Defendant of equal protection of the laws under the Fourteenth Amendment and similar provisions of the Ohio Constitution, and would violate the due process clauses of the Ohio Constitution.

17. Plaintiffs' claim for punitive or exemplary damages against Defendant cannot be maintained unless the trial is bifurcated. Any award of punitive damages without bifurcating the trial and trying all punitive damages issues only if and after liability on the merits has been found, would violate Defendant's due process rights guaranteed by the Fourteenth Amendment to the United States Constitution and by the Ohio Constitution.

18. The imposition of punitive damages in this case against this Defendant would contravene the Commerce Clause of the United States Constitution in that such an award would constitute an undue and unreasonable burden on interstate commerce.

19. The imposition of punitive damages under applicable law would be unlawful and unauthorized, would be void for vagueness, both facially and as applied, as a result of, among other deficiencies, the absence of adequate notice of what conduct is subject to punishment, the absence of adequate notice of what punishment may be imposed, and the absence of a predetermined limit, such as a maximum multiple of compensatory damages or maximum

amount, on the amount of punitive damages that a jury may impose, all in violation of the due process clause of the Fourteenth Amendment to the United States Constitution and the Ohio Constitution, and the common law and public policy of Ohio.

20. Plaintiffs' claim for punitive damages is subject to the limitations established by R.C. §§ 2307.80 and 2315.21.

21. Plaintiffs have failed to join all necessary and/or indispensable parties required for a just adjudication of this case.

22. Plaintiffs' claims are barred, in whole or in part, by the economic loss doctrine.

23. Plaintiffs have intentionally waived the attorney-client privilege, work product doctrine, and other applicable privileges only as those privileges relate to them and their relationship with KNR. Plaintiffs cannot establish that they have the right to waive the attorney-client, work product, and other applicable privileges for any and all alleged members of the putative class.

24. Plaintiffs reviewed and voluntarily signed their contingency-fee agreements with KNR and the Settlement Memorandum, to the extent one was signed. Ms. Williams approved the Settlement Memorandum and the dispersal of all expenses.

25. This Defendant incorporates herein Defendants' responses to Ms. Williams' discovery requests.

26. Plaintiffs' fraud claims are not pled with particularity as required by Ohio R. Civ. P. 9(b).

27. Plaintiffs cannot satisfy their burden in establishing a piercing the corporate veil claim for relief to the extent one is later asserted.

28. Plaintiffs and the classes have failed to satisfy conditions precedent, including, without limitation, privity of contract, under the applicable agreements.

29. Plaintiffs' Complaint fails for insufficiency of process.

30. Plaintiffs' Complaint fails for insufficiency of service of process.

31. This Court lacks jurisdiction (e.g., personal, subject matter, etc.) over this Defendant and case and, therefore, Plaintiffs' Complaint should be dismissed.

32. Plaintiffs' Complaint is frivolous and factually and legally baseless and violates Ohio R. Civ. P. 11 and Ohio law (e.g., R.C. § 2323.51).

33. Plaintiffs' claims are barred, in whole or in part, by the doctrines of accord and satisfaction and novation.

34. This Defendant incorporates all the Motions for Judgment on the Pleadings and related briefs and motions filed in this case as if fully rewritten herein.

35. This Defendant incorporates its Counterclaim as if fully rewritten herein.

36. This Defendant reserves the right to amend its Answer to assert any additional defenses, cross-claims, counterclaims and/or third-party complaints to the extent that discovery in this matter reveals any basis for the assertion of such defenses.

WHEREFORE, having fully responded to Plaintiffs' Complaint herein, this Defendant requests that the Complaint be dismissed with prejudice, that it recover its costs, expenses, and reasonable attorney's fees incurred herein, and for such other and further relief as the Court deems just and equitable.

Respectfully submitted,

/s/ Brian E. Roof

James M. Popson (0072773)

Brian E. Roof (0071451)

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Attorneys for Defendants

JURY DEMAND

Now comes this Defendant, by and through counsel, and herein demands a trial by jury of the issues triable of and by a jury in this action.

/s/ Brian E. Roof

Brian E. Roof (0071451)

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing Separate Answer of Defendant Kisling, Nestico & Redick, LLC was filed electronically with the Court on this 20th day of July, 2017. The parties may access this document through the Court's electronic docket system.

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