

**AMERICAN FINANCIAL SERVICES ASSOCIATION ET AL., APPELLANTS, v. CITY OF
TOLEDO, APPELLEE.**

**[Cite as *Am. Financial Servs. Assn. v. Toledo*,
112 Ohio St.3d 323, 2006-Ohio-6569.]**

*Municipal home rule — Municipal regulation of predatory lending — Court of
appeals’ judgment reversed on the authority of Am. Financial Servs. Assn.
v. Cleveland, and judgment of the trial court reinstated.*

(Nos. 2005-1240 and 2005-1241 — Submitted December 13, 2006 — Decided
December 20, 2006.)

APPEAL from and CERTIFIED by the Court of Appeals for Lucas County,
No. L-04-1214, 161 Ohio App.3d 477, 2005-Ohio-2943.

{¶ 1} The certified question is answered in the affirmative, the judgment
of the court of appeals is reversed on the authority of *Am. Financial Servs. Assn.
v. Cleveland*, 112 Ohio St.3d 170, 2006-Ohio-6043, 858 N.E.2d 776, and the
judgment of the trial court is reinstated.

MOYER, C.J., LUNDBERG STRATTON, O’CONNOR, O’DONNELL and
LANZINGER, JJ., concur.

RESNICK and PFEIFER, JJ., dissent for the reasons stated in their dissenting
opinions in *Am. Financial Servs. Assn. v. Cleveland*, 112 Ohio St.3d 170, 2006-
Ohio-6043, 858 N.E.2d 776.

Vorys, Sater, Seymour & Pease, L.L.P., John Winship Read, and John J.
Kulewicz, for appellant American Financial Services Association.

SUPREME COURT OF OHIO

Jim Petro, Attorney General, Douglas R. Cole, State Solicitor, and Sharon A. Jennings and Holly J. Hunt, Assistant Attorneys General, for appellant Attorney General.
