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Bank drops car-debt suit against LI woman

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Officials of an upstate bank have backed away from suing a [Long Beach](#) woman for \$21,000 they said she owed from an SUV purchase, even though the bank initially had won a judgment against her.

In an action filed with the State Supreme Court in [Mineola](#), M&T Bank, headquartered in [Buffalo](#), said the case was "discontinued with prejudice," which means it cannot later be reinstated. Bank spokesman Chet Bridger did not return calls.

The bank's filing on July 13 followed a reversal in late May of the original February judgment against Deanna Cruse, 73, thus allowing the case to go to trial. Initial proceedings were to have begun Monday. Instead, the

bank backed down.

In 2006, Cruse, who has retirement income of \$1,700 a month, said she thought she was cosigning a loan for a \$42,000 Range Rover to help her son, Duane Wallace. She learned after the first payment was missed that she actually had signed to buy the car for \$758 a month.

"I was tricked by my son, the dealership and the bank," she said in an interview.

She never got the car or made a payment, and five years later the bank repossessed it from her son and sued Cruse for the remainder of the debt, plus interest and late fees.

Attempts to reach Wallace were unsuccessful.

Acting State Supreme Court Justice Denise Sher first ruled against Cruse, saying that while she claimed fraud she had not acted on that allegation.

[Hempstead](#) attorney Fred Brewington, who took her case pro bono, asked Sher to reconsider her ruling because Cruse had failed to mention that she had gone to the state attorney general with her complaint.

Sher reversed herself and said the case should go to trial.

Brewington said Thursday that the bank had suggested a settlement. "But the only settlement we wanted was an end to the lawsuit," he said. "She was the victim."

[< back to article](#)