

# TAB Bank Executives With Concerning Consumer Histories Are Living In Lavish Homes While Enabling Predatory Puppy Loans

**SUMMARY:** Utah-based TAB Bank, also known as Transportation Alliance Bank, has [partnered](#) with EasyPay Finance to offer financing at pet stores across the country through a "[rent-a-bank](#)" scheme in order to avoid state interest rate caps, allowing them to charge interest rates of up to 189%. The majority of puppies sold in pet stores, such as those where EasyPay and TAB Bank operate, are from puppy mills—[inhumane breeding facilities](#) that churn out puppies for profit with no regard for the health and needs of the puppies or their mothers.

Concerningly, many of TAB Bank's executives have previously held senior roles at financial institutions and firms with histories of allegations surrounding mortgage abuse and discrimination against Black and Latino homebuyers. In addition, many of these executives own homes with luxurious amenities, some of which are valued at hundreds of thousands of dollars more than the median listing price in their towns:

- **CEO And President Curt Queyrouze** was a [senior executive for Hancock Holding Company](#)—which was subject to a [fair lending complaint](#) that it didn't make enough home loans for Black borrowers—and owns a 4,880 sq. ft. home with "several walk-in closets," "sound system throughout," "RV parking," and "2nd kitchen," that is valued at least \$304,500 over the [local median listing price](#).
- **Chief Operating Officer Michael Palmer**—who worked in [compliance for Wells Fargo](#) while it reached several settlements for its alleged [mortgage abuses](#) and [discrimination against Black and Latino homebuyers](#)—owns a 6,607 sq. ft. home valued at least \$101,100 more than his town's [median home listing price](#).
- **Chief Technology Officer Nilendu Saha**—who was a [Project Lead on Software Development for Ellie Mae](#) while it was accused of [violating antitrust laws](#) when creating a software product—appears to own a home with a library, theatre, sauna, and 400-bottle wine closet that is valued at \$383,500 more than the [local median home listing price](#).
- **General Counsel Ben Kotter**—who [previously](#) focused on "[creditors' rights](#)" as a partner at a law firm that touts its experience [defending industry clients against the CFPB](#)—owns a "custom" home in the "best subdivision" in Syracuse, Utah that is valued at \$24,100 more than the [local median home listing price](#).

As a coalition of consumer and animal welfare advocates [continue](#) their campaign against these "predatory puppy loans," and the puppy mills they help indirectly support, TAB Bank must decide if the cost of their luxurious homes is worth the harm they are doing to consumers and animals alike.

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**Utah-Based TAB Bank Has Partnered With EasyPay Finance—Which Have Both Been Previously Criticized For Partnering In A "Rent-A-Bank" Scheme To Avoid State Interest Rate Caps—To Offer What Appears To Be High-Cost Financing For Common Purchases, Including Pet Financing Indirectly Benefitting Puppy Mills.**

**A Coalition Of Consumer And Animal Welfare Advocates Are Calling Out Transportation Alliance Bank (TAB Bank) And EasyPay For Its Triple-Digit Interest Rates For Pet Store Purchases, Including The Purchase Of Puppies, The Majority Of Which Come From "Inhumane" Puppy Mills.**

**February 15, 2022: A Coalition Of Consumer And Animal Welfare Advocates Convened In Front Of Utah's State Legislature To Denounce Transportation Alliance Bank (TAB Bank) And EasyPay Finance For Its Triple-Digit Interest Rates For Puppies.** "Tuesday, February 15, in advance of National Love Your Pet Day, and in coordination with a nationwide campaign focused on a Utah bank, advocates, students, and concerned citizens will convene on the steps of the state legislature for a rally to denounce Utah-based Transportation Alliance Bank (TAB Bank) and EasyPay Finance for triple-digit interest rate loans for puppies." [National Consumer Law Center, [02/15/22](#)]

**EasyPay Finance Offers Loans At Pet Stores Across The County And Uses TAB Bank In A "Rent-A-Bank" Scheme To Make The Loans In Order To Avoid State Interest Rate Caps, Allowing Them To Charge Interest Rates Of Up To 189%.** "These loans are offered at pet stores across the country through EasyPay Finance, which in many states makes the loans through Ogden-based TAB Bank in order to evade state interest rate laws. This 'rent-a-bank' relationship enables loans at rates 130% to 189% APR for pets, well in excess of most state interest rate caps." [National Consumer Law Center, [02/15/22](#)]

**The Majority Of Puppies Sold In Pet Stores, Where EasyPay Finance And TAB Bank Operate, Are From Puppy Mills, Which Are "Inhumane High-Volume" Breeding Facilities That "Churn Out Puppies For Profit."** "According to the Humane Society of the United States, the majority of puppies sold in pet stores – where EasyPay Finance and TAB Bank operate – are from puppy mills, inhumane high-volume dog breeding facilities that churn out puppies for profit, ignoring the needs of the pups and their mothers." [National Consumer Law Center, [02/15/22](#)]

**Utah-Based TAB Bank Has Partnered With EasyPay Finance To Offer Loans On Common Purchases And The Two Have Been Criticized For Engaging In A "Rent-A-Bank" Scheme To Avoid State Interest Rate Caps.**

**TAB Bank Has Partnered With EasyPay Finance To Offer Loans With Interest Rates Of Up To 189% In 30 States In What Are Known As "Rent-A-Bank" Schemes To Avoid State Interest Rate Caps.**

"Consumer groups say that high-interest lenders — who issue such things as payday or car title loans — are using a novel way to evade state interest rate caps nationally: They partner with banks in Utah, which puts no limit on rates. In what the groups call a 'rent-a-bank scheme,' such lenders solicit, structure and collect on loans that charge up to 222% annual interest — but their partner banks in Utah technically issue or hold the loans to evade caps elsewhere. [...] TAB Bank works with EasyPay Finance for loans for auto repairs, furniture, home appliances, pets and wheels and tires with up to 189% APR in 30 states." [The Salt-Lake Tribune, [02/06/20](#)]

- **TAB Bank And EasyPay Finance Offer Loans On Common Purchases Including "Auto Repairs, Furniture, Home Appliances, Pets And Wheels And Tires."** "TAB Bank works with EasyPay Finance for loans for auto repairs, furniture, home appliances, pets and wheels and tires with up to 189% APR in 30 states." [The Salt-Lake Tribune, [02/06/20](#)]

- **June 2021: President Biden Signed A Resolution Striking Down A Trump Administration Rule That Allowed Rent-A-Bank Arrangements.** "Today, U.S. Senator Chris Van Hollen (D-Md.), a member of the U.S. Senate Committee on Banking, Housing, and Urban Affairs, and Committee Chairman Sherrod Brown (D-Ohio) applauded President Biden's signing of their resolution into law to repeal the Trump Administration's so-called True Lender Rule through the use of the Congressional Review Act. This regulation, finalized in the last months of the prior Administration, allows predatory lenders to skirt state laws meant to curb interest rates on loans and opens the door for these lenders to prey on vulnerable consumers. [...] 'Americans deserve consumer protections that work for them – not for special interests and predatory payday lenders. Today's action to strike down the Trump 'Rent-A-Bank' rule will help prevent predatory lenders from ripping off consumers and charging loan-shark rates under deceptive terms.'" [Sen. Chris Van Hollen, [06/30/21](#)]

**2021: In Testimony Before The Senate Banking Committee, A Consumer Advocate With The Center For Responsible Lending Said TAB Bank Is "Helping EasyPay Finance Make Predatory Loans For . . . Pets, Auto Repairs, And Other Products."** "EasyPay is affiliated with TAB Bank, based in Utah, according recent testimony before the Senate Banking Committee. In her testimony, Lisa F. Stifler, of the Center for Responsible Lending, said TAB Bank is 'helping EasyPay Finance make predatory loans for . . . pets, auto repairs, and other products.' (TAB declined comment.)" [Boston Globe, [05/23/21](#)]

**TAB Bank Is Based In Ogden, Utah.** [LinkedIn Profile for TAB Bank, accessed [02/10/22](#)]

### **EasyPay Has Offered Pet Financing With APRs As High As 151% While Consumers Have Complained About High-Cost Financing From Pet Stores With Little Transparency.**

**Consumers Have Complained About High-Cost Financing Plans Offered By Pet Stores.** "You've heard of financing a car, maybe even furniture, but what about a dog? Certain pet stores in Texas are offering payment plans for high-priced pets. However, some customers say they only realized how much they actually owed for their purebred puppies after it was too late." [CBS DFW, [02/03/19](#)]

- **Headline: Customers Shocked By Costs Tied To Pet Financing, Leasing** [CBS DFW, [02/03/19](#)]

**EasyPay Has Offered Pet Financing With APRs As High As 151%.** "An email Ortega's girlfriend later received from EasyPay revealed a staggering cost: an APR of 151 percent. That meant the payments for half of Marshall's price could end up totaling more than \$8,000." [CBS DFW, [02/03/19](#)]

**One Consumer Complained That A Pet Store Never Told Him That A \$3,300 Dog Would Actually Cost \$8,999 Plus \$500 And Another Complained That They Were Never Notified They Were Actually Leasing Their Dog.** "One customer claimed the owner told him he would end up paying \$3,300 for a Yorkie without clarifying that cost did not include additional charges. 'Never did she correct me or stated [sic] the total was actually \$8,999 plus an extra \$500 to keep the dog because it was not a loan it was a lease,' the complainant wrote. In another complaint, a customer said the owner never explained she was signing a lease agreement and would need to pay \$450 to actually own the dog at the end of the contract." [CBS DFW, [02/03/19](#)]

### **Animal Advocates Have Warned That EasyPay And TAB Bank Are Helping Empower Puppy Mills That "Churn Out Puppies For Profit, Ignoring The Needs Of The Pups And Their Mothers."**

**According To The Humane Society, The Majority Of Puppies Purchased From Pet Stores, Including Those Offering Financing Through EasyPay And TAB Bank, "Are From Puppy Mills, Inhumane High-Volume Dog Breeding Facilities That Churn Out Puppies For Profit, Ignoring The Needs Of The Pups And Their Mothers."** "According to the Humane Society of the United States, the majority of puppies sold in pet stores – where EasyPay Finance and TAB Bank operate – are from puppy mills, inhumane high-volume

dog breeding facilities that churn out puppies for profit, ignoring the needs of the pups and their mothers." [National Consumer Law Center, accessed [02/14/22](#)]

**Puppy Mill Mothers "Spend Their Entire Lives In Cramped Cages With Little To No Personal Attention" While Their Puppies Often "Suffer From A Variety Of Health Issues" Due To "Poor Sanitation, Overbreeding And A Lack Of Preventive Veterinary Care."**

**Puppy Mills breed dogs in inhumane conditions with mothers "Spend[ing] Their Entire Lives In Cramped Cages With Little To No Personal Attention" Only to be "Abandoned Or Killed" When they are unable to breed—Meanwhile, Their Puppies Often "Suffer From A Variety Of Health Issues" Due To "Poor Sanitation, Overbreeding And A Lack Of Preventive Veterinary Care."**

**Puppy Mill Mothers Often "Spend Their Entire Lives In Cramped Cages With Little To No Personal Attention" And Are "Abandoned Or Killed" When They Are Unable To Breed.** "Mother dogs spend their entire lives in cramped cages with little to no personal attention. When the mother and father dogs can no longer breed, they are abandoned or killed." [Human Society Of The United States, accessed [02/15/22](#)]

**Puppy Mill Puppies Often "Suffer From A Variety Of Health Issues" Due To "Poor Sanitation, Overbreeding And A Lack Of Preventive Veterinary Care."** "Due to poor sanitation, overbreeding and a lack of preventive veterinary care, the puppies from puppy mills frequently suffer from a variety of health issues, creating heartbreaking challenges for families who should be enjoying the delights of adopting a new family member." [Human Society Of The United States, accessed [02/15/22](#)]

**TAB Bank's CEO And President, Curt Queyrrouze—Who Was A Senior Executive At A Bank That Was Subject To A Fair Lending Complaint It Didn't Make Enough Home Loans To Black Borrowers—Owns A Home With Luxurious Amenities Like "Several Walk-In Closets," A "Sound System Throughout," And A "2nd Kitchen" That Is Valued \$304,000 More Than His Town's Median Listing Price.**

**Since 2014, TAB Bank's CEO And Bank President Is Curt Queyrrouze, Who Has Been Involved In Commercial Finance And Commercial Banking For Over 30 Years.**

**Curt Queyrrouze Was The CEO And Bank President For TAB Bank, As Of February 7, 2022.** [TAB Bank, accessed [02/07/22](#)]

- **Queyrrouze "Oversees All Strategic, Financial, Credit, And Operational Functions Of The Bank."** "As CEO & Bank President, Curt oversees all strategic, financial, credit, and operational functions of the bank." [TAB Bank, accessed [02/07/22](#)]

**Queyrrouze Has Been TAB Bank CEO And President Since January 2014:**



TAB Bank

8 yrs 2 mos

● **President**

Jan 2014 - Present · 8 yrs 2 mos

Ogden, UT

TAB provides working capital facilities, equipment financing and deposit products to a variety of business sectors while continuing to build on success within the transportation industry.

TAB Bank customizes solutions to serve the needs of small- and medium-sized commercial businesses across the United States. With lasting commitment, we provide working capital solutions, equipment financing, and deposit products during all stages of our customers' business life cycle in any economic environment.



Tab Bank

Custom solutions to serve the needs of small- and medium-sized commercial businesses.

● **Chief Executive Officer**

Full-time

Jan 2014 - Present · 8 yrs 2 mos

United States

[[Linkedin Profile for Curt Queyrouze](#), accessed [02/07/22](#)]

**TAB Bank Claims Queyrouze Has "Over 30 Years Of Commercial Finance And Commercial Banking Experience," Including Credit And Portfolio Management For Corporate Banking, Oil And Gas Finance, Healthcare Finance, And Other Sectors.** "Prior to joining TAB Bank, Curt amassed over 30 years of commercial finance and commercial banking experience. His career has included various credit, sales, and portfolio management positions in asset-based lending, factoring, corporate banking, oil and gas finance, real estate lending, financial institutions, healthcare finance, and middle marketing lending." [TAB Bank, accessed [02/07/22](#)]

**TAB Bank Touts Queyrouze's Role As "Senior Vice President/Director of Loss Mitigation for Whitney Bank."** "Previous roles include Senior Vice President/Director of Loss Mitigation for Whitney Bank where he managed the resolution of a multi-billion-dollar problem loan portfolio." [TAB Bank, accessed [02/07/22](#)]

**TAB Bank Touts Queyrouze's Role As "Division Credit Executive For PNC Business Credit And As Chief Operating Officer Of The Receivable Exchange."** "He also previously served as Division Credit Executive for PNC Business Credit and as Chief Operating Officer of The Receivable Exchange, playing a critical role in the launch of this internet-based, factoring auction platform." [TAB Bank, accessed [02/07/22](#)]

**While Queyrouze Was CEO, TAB Bank Partnered With EasyPay In A "Rent-A-Bank" Scheme In Which TAB Was Helping To "Make Predatory Loans For . . . Pets, Auto Repairs, And Other Products," According To A Consumer Advocate.**

**While Queyrouze Was CEO, TAB Bank Partnered With EasyPay Finance To Offer Loans With Interest Rates Of Up To 189% In 30 States In What Are Known As "Rent-A-Bank" Schemes To Avoid State Interest Rate Caps.** "Consumer groups say that high-interest lenders — who issue such things as payday or car title loans — are using a novel way to evade state interest rate caps nationally: They partner with banks in Utah, which puts no limit on rates. In what the groups call a 'rent-a-bank scheme,' such lenders solicit, structure and collect on loans that charge up to 222% annual interest — but their partner banks in Utah technically issue or hold the loans to evade caps elsewhere. [...] TAB Bank works with EasyPay Finance for loans for auto repairs, furniture, home appliances, pets and wheels and tires with up to 189% APR in 30 states." [The Salt-Lake Tribune, [02/06/20](#)]

- **June 2021: President Biden Signed A Resolution Striking Down A Trump Administration Rule That Allowed Rent-A-Bank Arrangements.** "Today, U.S. Senator Chris Van Hollen (D-Md.), a member of the U.S. Senate Committee on Banking, Housing, and Urban Affairs, and Committee Chairman Sherrod Brown (D-Ohio) applauded President Biden's signing of their resolution into law to repeal the Trump Administration's so-called True Lender Rule through the use of the Congressional Review Act. This regulation, finalized in the last months of the prior Administration, allows predatory lenders to skirt state laws meant to curb interest rates on loans and opens the door for these lenders to prey on vulnerable consumers. [...] 'Americans deserve consumer protections that work for them – not for special interests and predatory payday lenders. Today's action to strike down the Trump 'Rent-A-Bank' rule will help prevent predatory lenders from ripping off consumers and charging loan-shark rates under deceptive terms.'" [Sen. Chris Van Hollen, [06/30/21](#)]

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**From 2009 To 2012, Queyrouze Was A Senior Executive For Hancock Holding Company, Which Was Subject To A Fair Lending Complaint That It Didn't Make Enough Home Loans To Black Borrowers.**

**Queyrouze Worked For Hancock Holding Company From September 2009 To September 2012, Serving As Senior Vice President Of Credit Administration From September 2009 To September 2012 And Senior Vice President And Loss Mitigation Manager From June 2011 To September 2012:**



## Hancock Holding Company

3 yrs 1 mo

### ● SVP - Loss Mitigation Manager

Jun 2011 - Sep 2012 · 1 yr 4 mos

New Orleans

In charge of managing bank-wide accountability for problem asset portfolios with a team of up to 130 professionals in a 5-state US Southeast area.

- Succeeded in reducing the bank's TARP exposure to problem loans, representing \$1.6 billion, in their most troubled markets through orderly resolution, bulk sales and disposition of problem assets.

- Project-led the lifecycle of several merger integration projects after the completion of the Whitney/Hancock merger agreement.

- Initially brought on to deal with rising problem loan activity, particularly in a negative Florida market; reduced volume by 40% in FY 2010 and 60% by Q2, 2012.

### ● SVP, Credit Administration

Sep 2009 - Sep 2012 · 3 yrs 1 mo

Tampa Bay, FL and New Orleans, LA

Credit approver for the central Florida markets in and around Tampa. Also in charge of managing bank-wide accountability for problem asset portfolios with a team of up to 130 professionals in a 5-state US Southeast area from Houston, TX to Tampa FL..

Succeeded in reducing the bank's TARP exposure to problem loans, representing \$1.6 billion, in their most troubled markets through orderly resolution, bulk sales and disposition of problem assets.

Previously - Vice President, 1993-1996

Acted as middle-market senior commercial lender for this \$10 billion bank. Participated on numerous committees that investigated marketing opportunities and different types of lending products. Recognized as in-house advisor and subject matter expert for "alternative lenders," including asset-based lenders, equipment lenders and others.

[LinkedIn Profile for Curt Queyrouze, accessed [02/07/22](#)]

**2011: A Proposed Merger Between Hancock Holding Company And Whitney Bank Was Challenged On "Fair Lending Grounds" And Was Criticized For Hancock's Poor Record Of Making Home Loans To African-American Borrowers.** "The proposed bank merger between Hancock Holding Co. and Whitney Holding Corp. has been challenged on fair lending grounds, with critics saying that Hancock's record for making home loans to African-American borrowers is worse than Whitney's." [Nola.com, [03/13/11](#)]

**In A Letter To The Federal Reserve, A Watchdog Group Noted "Gaps In How Frequently Hancock Makes Home Loans To African-American Customers" Compared To White Customers.** "'A New York watchdog group, Inner City Press/Fair Finance Watch, declared its opposition to the deal in a March 6 letter to the Federal Reserve, which must sign off on bank combinations, citing gaps in how frequently Hancock makes home loans to African-American customers compared with white customers in lending data reported to federal banking regulators.'" [Nola.com, [03/13/11](#)]

**The Watchdog Group Said "It Doesn't Look Like Hancock Has Put Much Energy Into Diversity Of Lending."** "'It's worse,' Fair Finance executive director Matthew Lee said of Hancock's record compared with Whitney's. 'It doesn't look like Hancock has put much energy into diversity of lending.'" [Nola.com, [03/13/11](#)]

**Hancock And Whitney Banks Ultimately Merged In 2011.** "Hancock and Whitney came together in 2011; but that merger simply brought historical and community connections between the two banks full-circle—the consummation of a relationship which started 100 years earlier." [Hancock Whitney Bank, accessed [02/07/22](#)]

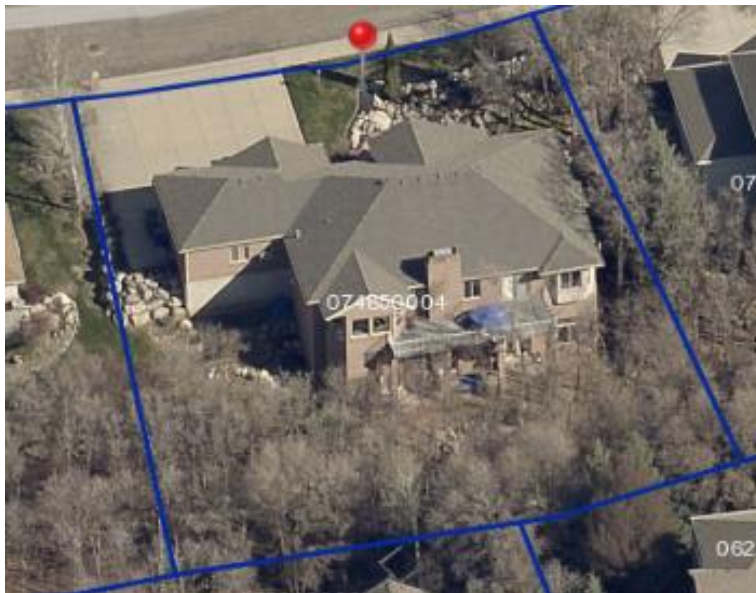
**Curt Queyrrouze's 4,880 Square Foot Home Has "Several Walk-In Closets," A "Sound System Throughout," A "3 Car Garage," "RV Parking," And A "2nd Kitchen" And Has Been Valued At Least \$304,500 More Than His Town's Median Home Listing Value.**

**Curt T. Queyrrouze And Tanner De La Cruz Queyrrouze Own A Property In Ogden, Utah.** [Search for "Queyrrouze," Weber County, Utah, Parcel Search, accessed 02/07/22]

**As Of 2021, The Property Had An Assessed Market Property Value Of \$644,000.** [Search for "Queyrrouze," Weber County, Utah, Parcel Search, accessed 02/07/22]

**The Four-Bedroom And Three-Bedroom Property Had A Zillow-Estimated Value Of \$872,000, As Of February 7, 2022.** [Zillow, accessed 02/07/22]

**The Property Is 4,880 Square Feet.** [Search for "Queyrrouze," Weber County, Utah, Parcel Search, accessed 02/07/22]



[Search for "Queyrrouze," Weber County, Utah, Parcel Search, accessed 02/07/22]

**The Property Has Had "Custom Tile," "Several Walk-In Closets," A "Sound System Throughout," A "3 Car Deep Garage," "RV Parking," And A "2nd Kitchen."** "New flooring, Paint & Custom Tile. New Granite Countertops Throughout. Amazing Kitchen W/Walkout To The Huge Deck. Double Ovens. Gas Range. Several Walk-In Closets. Master Bedroom Walkout To The Deck As Well! Two Fireplaces. Sound System Throughout. Oversized Main Level Laundry With Sink And Tons of Cabinets. 3 Car Deep Garage. RV Parking. Large Exercise Room. 2nd Kitchen Downstairs. Room For One More Bedroom." [Zillow, accessed 02/07/22]





WFRMLS

[Zillow, accessed 02/07/22]

Realtor.com's Median Home Listing Value For Ogden, Utah Was \$339,500, As Of February 8, 2022:

### Home values in Ogden, UT

Ogden is a city in Utah and consists of 17 neighborhoods. There are 387 homes for sale, ranging from \$10 to \$4.8M.

<b>\$339.5K</b>	<b>\$201</b>	-
Median Listing Home Price	Median Listing Home Price/Sq Ft	Median Sold Home Price

[Realtor.com, accessed [02/08/22](#)]

**TAB Bank's COO, Michael Palmer, Who Previously Worked In Compliance For Wells Fargo While It Reached Several Settlements For Its Alleged Mortgage Abuses And Discrimination Against Black And Latino Homebuyers, Owns A Home That Is Assessed At \$631,000—\$101,000 More Than His Town's Median Home Listing Price.**

## TAB Bank's COO, Michael Palmer, Started With The Bank As A Compliance Manager In 2012, Where He Was Hailed As A "Great Asset," And Became COO In 2017.

Michael Palmer Was The Chief Operating Officer For TAB Bank As Of February 7, 2022. [TAB Bank, accessed [02/07/22](#)]

- **Palmer Oversees The Operational And Customer Support Teams, In Addition To Processing The Bank's Electronic Funds Transfers.** "As TAB Bank's Chief Operating Officer, Mike oversees the operational and customer support teams that assist TAB's clients with their deposit relationships with the bank. Additionally, his teams securely process all the bank's electronic funds transfers, apply for invoice specific payments across the factoring portfolio, and process thousands of lockbox and other checks per week." [TAB Bank, accessed [02/07/22](#)]

Palmer Started At TAB Bank As A Compliance Manager In September 2012, Became VP Of ERM & Compliance In December Of 2012, And Then Became COO In May Of 2017.



[LinkedIn Profile for Michael Palmer, accessed [02/07/22](#)]

- **ERM, Refers To Enterprise Risk Management, Which "Aims To Identify, Assess, And Prepare For Potential Losses, Dangers, Hazards, And Other Potentials For Harm That May Interfere With An Organization's Operations And Objectives."** "Enterprise risk management (ERM) is a methodology that looks at risk management strategically from the perspective of the entire firm or organization. It is a top-down strategy that aims to identify, assess, and prepare for potential losses, dangers, hazards, and other potentials for harm that may interfere with an organization's operations and objectives and/or lead to losses." [Investopedia, [06/02/21](#)]

Then-President Steve Sala Touted Palmer As A "'Great Asset" To The Entire Bank. "'Since joining TAB, Michael has been a great asset and addition to our Compliance department and the entire bank.'" [Yahoo Finance, [12/12/12](#)]

## Prior To Working At TAB, Palmer Worked In Compliance And Quality Assurance For Wells Fargo From 2003 To 2012, Which Reached Several Settlements During That Time For Its Alleged Mortgage Abuses And Discrimination Against Black And Latino Homebuyers.

**Palmer Spent 13 Years At Wells Fargo, Where He Worked "Ensuring Compliance" Of Wells Fargo Financials' Retail Branches In Five States.** "Prior to coming to TAB, Palmer spent the last 13 years working at Wells Fargo in various capacities. He spent the first four years on the retail side of Wells Fargo, and the last nine years in compliance. While in compliance, he worked for Wells Fargo Financial ensuring compliance of the retail branch network in five states." [Yahoo Finance, [12/12/12](#)]

**Palmer Also Worked For The Wells Fargo Home Mortgage, "Specializing In New Regulation Implementation And Special Projects."** "In addition, he also worked for Wells Fargo Home Mortgage specializing in new regulation implementation and special projects as well as for Wells Fargo Bank International Group where he focused on the Bank Secrecy Act and Anti-Money Laundering regulations and provisions and other high risk issues." [Yahoo Finance, [12/12/12](#)]

**2012: The State Of Utah, Along With 48 States And The U.S. Departments Of Justice And Housing And Urban Development, Reached A "Landmark" Settlement Against Wells Fargo And Other Bank Mortgage Companies For Mortgage Loan Servicing And Foreclosure Abuses.** "The Justice Department, the Department of Housing and Urban Development (HUD) and 49 state attorneys general announced today the filing of their landmark \$25 billion agreement with the nation's five largest mortgage servicers to address mortgage loan servicing and foreclosure abuses. The federal government and state attorneys general filed in U.S. District Court in the District of Columbia proposed consent judgments with Bank of America Corporation, J.P. Morgan Chase & Co., Wells Fargo & Company, Citigroup Inc. and Ally Financial Inc., to resolve violations of state and federal law." [U.S. Department of Justice, [03/12/12](#)]

- **Borrowers Who Had Homes Sold Or Taken In Foreclosure Between January 1, 2008 And December 31, 2011 Were Able To Submit Claims In The Settlement.** "[...] Agent shall make available \$1,489,813,925.00 to the Administrator to provide cash payments to borrowers whose homes were finally sold or taken in foreclosure between and including January 1, 2008 and December 31, 2011; who submit claims arising from the Covered Conduct; and who otherwise meet criteria set forth by the State members of the Monitoring Committee." [U.S. Department of Justice, [03/12/12](#)]

**2012: Wells Fargo Reached A \$175 Million Settlement With The U.S. Justice Department—The Department's Second-Largest Fair Lending Settlement At That Point—Over Allegations It Discriminated Against Black And Latino Homebuyers Between 2004 And 2009.** "The Department of Justice today filed the second largest fair lending settlement in the department's history to resolve allegations that Wells Fargo Bank, the largest residential home mortgage originator in the United States, engaged in a pattern or practice of discrimination against qualified African-American and Hispanic borrowers in its mortgage lending from 2004 through 2009." [U.S. Department Of Justice, [07/12/12](#)]

- **Wells Fargo Was Accused Of Charging Black And Latino Homebuyers In 36 State and D.C. Higher Rates And Fees And Steering Them Into Subprime Loans.** "Wells Fargo Bank agreed to pay at least \$175 million Thursday to resolve allegations it discriminated against black and Latino home buyers, in what the Justice Department called the second largest settlement over fair lending violations. The bank allegedly charged minority borrowers higher rates and fees and sometimes steered them into subprime loans when they would have qualified for regular loans, Justice Department officials said. At least 34,000 people may have been victimized by the practices in 36 states and the District of Columbia." [NPR, [07/12/12](#)]

**Palmer's 6,607 Square Foot House, Which Boasts Five Bedrooms And Three Bathroom, Is Valued At Least \$101,100 More Than His Town's Median Home Listing Price.**

**Michael And Frances Palmer Own A Property In Syracuse, Utah.** [Davis County, Utah, Property Search, accessed 02/07/22]

- **Michael Palmer Is Located In Syracuse, Utah, According To His LinkedIn Profile.** [LinkedIn Profile for Michael Palmer, accessed 02/10/22]

**As Of 2021, The Property Had An Assessed Value Of \$631,000:**

Year	Total Value
2021	\$631,000.00

[Davis County, Utah, Property Search, accessed 02/07/22]

**The Five-Bedroom And Three-Bathroom Property Had A Zillow-Estimated Value Of \$817,100, As Of February 7, 2022:**

### Home value



Zestimate

**\$817,100**

[Zillow, accessed 02/07/22]

**The Property Is 6,607 Square Feet, Including Above Ground, Basement, And Garage Square Footage.**  
[Davis County, Utah, Property Search, accessed 02/07/22]



[Davis County, Utah, Property Search, accessed 02/07/22]

**Realtor.com's Median Home Listing Price For Syracuse, Utah Was \$529,900, As Of February 8, 2022:**

## Home values in Syracuse, UT

Syracuse is a city in Utah. There are 72 homes for sale, ranging from \$420K to \$4.9M.

\$529.9K

Median Listing  
Home Price

\$196

Median Listing Home  
Price/Sq Ft

-

Median Sold  
Home Price

[Realtor.com, accessed [02/08/22](#)]

**TAB Bank's Chief Technology Officer, Nilendu Saha—Who Previously Was A Software Lead For A Company That Faced Antitrust Claims For Using A Partner's Information In Its Own Competing Software—Appears To Own A Home With A Library, Theatre, Sauna, And A 400-Bottle Wine Closet Valued At \$723,000, \$383,500 More Than The Local Median Home Listing Price.**

### **TAB Bank Chief Technology Officer Nilendu Saha Has Been With The Company Since February 2021 And Has "Over 25 Years Of Experience" In Technology-Related Roles.**

Nilendu Saha Has Been TAB Bank's Chief Technology Officer Since February 2021:



Chief Technology Officer

TAB Bank · Full-time

Feb 2021 - Present · 1 yr 1 mo

Utah, United States


Responsible for providing overall executive leadership and strategic direction for the entire Information Technology organization. as TAB bank is positioned to extend its reach into the Fintech marketplace with its Banking-as-a-Service/Open Banking platform and suite of APIs.

[LinkedIn Profile for Nilendu Saha, accessed [02/08/22](#)]



**TAB Bank's Profile For Saha Claims He Has "Over 25 Years Of Experience" In Technology-Related Roles.** "Nilendu is a senior technology leader with over 25 years of experience in building and managing enterprise application, data analytics platforms, technology initiatives, technology operations, application security, and cloud-based infrastructure, focusing on innovation and platform technology for E-Commerce, Financial Services, and Digital Lending Platforms for Mortgage, Consumer, and Business Lending." [TAB Bank, accessed [02/08/22](#)]

### **Saha Was A Project Lead Of Software Development For Ellie Mae When It Was Alleged To Violate Antitrust Law By Using A Business Partner's Information To Create Its Own Competing Software Product—The Lawsuit Was Ultimately Settled With Neither Side Admitting Guilt Or Paying Compensation.**

Nilendu Saha Worked At Ellie Mae, Inc. From September 2001 To September 2012, Serving As Project Lead Of Software Development From September 2007 To September 2012 And As Senior Software Engineer From September 2001 To August 2007:

 **Ellie Mae, Inc.**  
11 yrs 1 mo

- **Project Lead, Software Development**  
Full-time  
Sep 2007 - Sep 2012 · 5 yrs 1 mo  
Pleasanton, CA  
  
Managed end to end development of multiple highly visible products and services. Successfully led a team of software developers and cross- ...see more

- **Sr. Software Engineer**  
Sep 2001 - Aug 2007 · 6 yrs  
San Francisco Bay Area  
  
Responsible for all duties related to the design, development, implementation, enhancement, and deployment of Ellie Mae's industry-leading DeskT ...see more

[LinkedIn Profile for Nilendu Saha, accessed [02/08/22](#)]

- **Ellie Mae, Now Doing Business As ICE Mortgage Technology, Is A "Loan Origination Platform Provider For The Mortgage Industry."** "Now doing business as ICE Mortgage Technology, the leading cloud-based loan origination platform provider. [...] ICE Mortgage Technology, a division of Intercontinental Exchange, Inc. (NYSE: ICE), is the leading cloud-based loan origination platform provider for the mortgage industry. ICE Mortgage Technology solutions enable lenders to originate more loans, lower origination costs, and reduce the time to close, all while ensuring the highest levels of compliance, quality, and efficiency." [LinkedIn Profile for Ellie Mae, accessed [02/08/22](#)]

**2012: Ellie Mae Resolved A "Three-Year Lawsuit" Over Allegations It Created A Software Product Using Information From Its Business Partner DocMagic.** "Mortgage lender software provider DocMagic has ended a three-year lawsuit against Ellie Mae (Ellie) over allegations that Ellie created a competing software product using information from DocMagic's own system. The two firms inked a deal to end the dispute and plan to renew their former business relationship." [HousingWire, [10/10/12](#)]

- **The Lawsuit Was Settled With "With Neither Side Admitting Guilt Or Paying Fees And Damages."** "Jonathan Corr, chief operating officer at Ellie Mae, said the parties agreed to settle the dispute with neither side admitting guilt or paying fees and damages." [HousingWire, [10/10/12](#)]

**DocMagic Had Filed Federal And State Lawsuits Against Ellie Mae Alleging It Violated Antitrust Law And Interfered With Contractual Relationships By Creating A Competing Product With The Information.** "The case broke out three years ago when Torrance, Calif.-based DocMagic filed suits in state and federal courts, claiming Ellie Mae used information from DocMagic's software system to create a competing product. Ellie Mae was officially accused of violating antitrust law, interfering with contractual relationships and unfair competition." [HousingWire, [10/10/12](#)]

**Nilendu Saha Appears To Own A 6,579 Square Foot Home With A Library, Theatre, Sauna, And A "400 Bottle Wine Closet" Valued At \$924,000—\$383,500 More Than The Local Median Home Listing Value Of \$339,500.**

**A Nileunda Saha Owned A Property In Ogden, Utah, As Of February 8, 2022:**

Parcel # [REDACTED]

Ownership Info	
Owner	SAHA, NILEUNDA
Property Address	[REDACTED] OGDEN 84403
Mailing Address	[REDACTED] OGDEN UT 844033209
Tax Unit	[REDACTED]

[Search for "Saha," Weber County Property Search, accessed 02/08/22]

- **TAB Bank's Headquarters Are Also Located In Ogden, Utah.** [LinkedIn Profile for TAB Bank, accessed [02/08/22](#)]

### The Property Has A Total Of 6,759 Square Feet:

Building Characteristics	
Property Type:	Residential
Built As Desc.:	Ranch 1 Story
Stories:	1
Above Grade Square Feet:	2,395
Basement Square Feet:	4,364
Total Square Feet:	6,759
Basement Percent Complete:	89%
Garage Sq. Feet:	700

[Search for "Saha," Weber County Property Search, accessed 02/08/22]

### The Property Has "Million Dollar Views," A Library Room, Theater Room, "400 Bottle Wine Closet," A "Workout Room With Sauna" As Well As A "Steam Room," And Other Luxury Amenities:

- **The Property Description Touts "Million Dollar Views."** "Million dollar views are just the start of what this beautiful East Ogden bench home has to offer. The top level offers 3 bedrooms each with en-suite full bathrooms." [Zillow, accessed 02/08/22]
- **The Property Has A "Large Master With Jetted Tub."** [Zillow, accessed 02/08/22]
- **The Property Has A Library Room, Theater Room, "Custom Bar," A "400 Bottle Wine Closet," A "Giant Walk In Closet," And Other Amenities.** "Downstairs you'll find 10ft ceilings with incredible natural light, a cozy library room with 1 of 4 gas fireplaces found in the home, theater room, custom bar, 400 bottle wine closet and plenty of space for entertaining as well as full kitchen with Viking appliances, huge master suite with jetted tub, giant walk in closet, private balcony and separate entrance." [Zillow, accessed 02/08/22]
- **The Property Also Has A "Large Home Gym," "Workout Room With Sauna," And A "Steam Room To Ease Those Sore Muscles."** "This level also features a large home gym, workout room with sauna and steam room to ease those sore muscles." [Zillow, accessed 02/08/22]



[Zillow, accessed 02/08/22]



[Zillow, accessed 02/08/22]





[Zillow, accessed 02/08/22]



[Zillow, accessed 02/08/22]



[Zillow, accessed 02/08/22]



[Zillow, accessed 02/08/22]

**The Property Had A 2021 Market Value Of \$723,000, According To A Weber County, Utah Tax Assessment:**

Year	Tax Year Owner	Market Total	Taxable Value
2022	Saha, Nileunda [REDACTED] Ogden Ut 844033209	-	-
2021	Saha, Nileunda [REDACTED] Ogden Ut 844033209	\$723,000.00	\$397,650.00

[Search for "Saha," Weber County Property Search, accessed 02/08/22]

**Zillow Estimated The Property's Value At \$924,000, As Of February 8, 2022:**



Zestimate

**\$924,400**

[Zillow, accessed 02/08/22]

**Realtor.com's Median Home Listing Price For Ogden, Utah Was \$339,500, As Of February 8, 2022:**

### Home values in Ogden, UT ⓘ

Ogden is a city in Utah and consists of 17 neighborhoods. There are 387 homes for sale, ranging from \$10 to \$4.8M.

<b>\$339.5K</b>	<b>\$201</b>	<b>-</b>
Median Listing Home Price	Median Listing Home Price/Sq Ft	Median Sold Home Price

[Realtor.com, accessed [02/08/22](#)]

**TAB Bank General Counsel Ben Kotter—Who Previously Focused On "Creditors' Rights" As Partner At A Law Firm That Touts Its Experience Defending Industry Clients Against The CFPB—Has A "Custom" Home In The "Best Subdivision" In Syracuse, Utah That Has Been Valued At \$24,100 More Than The Local Median Home Listing Price.**

**TAB Bank General Counsel Ben Kotter Is "Responsible For All Legal Matters" At The Bank And Previously Represented Non-Traditional Lenders And Other Financial Institutions.**

**Ben Kotter Is TAB Bank's General Counsel And Executive Vice President—Kotter "Oversees And Is Responsible For All Legal Matters" At The Bank.** "Ben Kotter [...] As General Counsel and Executive Vice President for TAB Bank and its parent, TAB Bank Holdings, Inc., Ben oversees and is responsible for all legal matters at TAB Bank. He manages outside counsel throughout the United States in addition to the legal department at TAB Bank." [TAB Bank, accessed [02/08/22](#)]

**Kotter Has Been General Counsel At TAB Bank Holdings Since January 2016:**



## General Counsel

TAB Bank Holdings, Inc.

Jan 2016 - Present · 6 yrs 2 mos

4185 Harrison Blvd., Ogden, Utah

[LinkedIn Profile for Benjamin Kotter, accessed [02/08/22](#)]

**Prior To Joining TAB Bank, Kotter's Legal Practice "Focused On Representing Banks, Financial Institutions, And Other Traditional And Non-Traditional Lenders."** "Prior to joining TAB Bank, Ben built a successful legal practice and was elected a shareholder at Ray, Quinney & Nebeker, P.C., and subsequently a partner at Dorsey & Whitney LLP. Ben's legal practice focused on representing banks, financial institutions, and other traditional and non-traditional lenders in a wide variety of matters ranging from origination through work out." [TAB Bank, accessed [02/08/22](#)]

### **Kotter Was Previously A Partner At Dorsey & Whitney—Which Touts Its Experience Defending Financial Industry Clients Against The CFPB And Other Regulators—Where He Focused On "Creditors' Rights" And Eviction Lawsuits In His Financial Restructuring And Bankruptcy Practice.**

**Kotter Was A Partner At Dorsey & Whitney LLP From January 2011 To September 2014:**



## Partner

Dorsey & Whitney LLP

Jan 2011 - Sep 2014 · 3 yrs 9 mos

[LinkedIn Profile for Benjamin Kotter, accessed [02/08/22](#)]

**Kotter Was A Partner In Dorsey & Whitney's Financial Restructuring And Bankruptcy Group, Where He Worked On "Creditors' Rights," "Commercial Landlord/Tenant Disputes And Unlawful Detainer Actions," And Other Matters.** "Benjamin J. Kotter is a Partner in Dorsey's Financial Restructuring and Bankruptcy Group. Mr. Kotter centers his practice around bankruptcy, workouts and restructuring, creditors' rights and related commercial litigation. Mr. Kotter is also experienced in commercial landlord/tenant disputes and unlawful detainer actions, as well as other insolvency and receivership proceedings. Mr. Kotter also practices in the area of commercial financing, asset based lending, and representing clients in loan workouts and debt restructuring transactions." [Dorsey & Whitney LLP via Archive.org, 09/03/13, accessed [02/09/22](#)]

- **Unlawful Detainer Lawsuits Are Also Known As Eviction Lawsuits.** "An unlawful detainer, also known as an eviction lawsuit, is a summary proceeding to determine the right to possession of real property." [Cornell Law School, accessed [02/09/22](#)]

**As of August 2014, Dorsey & Whitney LLP Said Its Financial Services Regulatory Practice Covered Compliance Issues For Credit, "Financing Products," And "Regulatory And Enforcement Actions," While Complaining That Federal And State "Restrictions" Had Grown Beyond Traditional Regulations.** "Financial Services Regulatory [...] Clients count on Dorsey for advice on a broad range of compliance issues including credit, debit and stored value cards; payment systems; product development; financing products; regulatory and enforcement actions; restrictions on sales of securities; mutual funds; insurance; and commodities." [Dorsey & Whitney LLP via Archive.org, 08/27/14, accessed [02/08/22](#)]

- **Dorsey & Whitney's Financial Services Practice Page Also Noted That "Federal And State Restrictions Have Grown Beyond" Traditional Regulations.** "Federal and state restrictions have grown beyond traditional banking, broker-dealer, investment company, investment adviser and other requirements and now include anti-money laundering, anti-terrorism, privacy and other

objectives that are broad in scope and expanding." [Dorsey & Whitney LLP via Archive.org, 08/27/14, accessed [02/08/22](#)]

**As Of 2016, Dorsey And Whitney's Consumer Financial Services Practice Page Noted That The Firm "Regularly" Represents Clients Against Regulators Including The Consumer Financial Protection Bureau, Which It Said Had An "Aggressive Enforcement Posture."** "Consumer Financial Services [...] Our attorneys regularly advise clients in preparation for, and conduct of the examination and supervision by federal banking agencies, including the CFPB. [...] As a result of the aggressive enforcement posture taken by the CFPB, Dorsey attorneys represent and defend clients against Civil Investigative Demands ('CIDs') and CFPB litigation, as well as the negotiation of proposed enforcement orders and civil money penalties." [Dorsey & Whitney LLP, 06/25/16, accessed [02/08/22](#)]

- **Archive.org's Earliest Capture For Dorsey & Whitney's Consumer Financial Services Practice Page Was From June 25, 2016.** [Dorsey & Whitney LLP, 06/25/16, accessed [02/08/22](#)]

**Dorsey & Whitney States That Its Consumer Financial Services Practice "Watches After Financial Institutions' Interests."** "Dorsey watches after financial institutions' interests in the complex consumer financial services market by defending against the plethora of disputes that tend to surround consumer financial services providers." [Dorsey & Whitney LLP, 06/25/16, accessed [02/08/22](#)]

**Dorsey & Whitney's Clients Have Included "Small-Dollar Lenders," "'Fintech' Companies," As Well As "Large, Mid-Sized And Regional Banks."** "Our clients include large, mid-sized and regional banks, mortgage lenders, small-dollar lenders, auto lenders, loan servicers, 'fintech' companies and card issuers." [Dorsey & Whitney LLP, 06/25/16, accessed [02/08/22](#)]

**Dorsey & Whitney Has Touted Experience In "Assisting A Non-Banking Consumer Lender In Structuring A Compliance Management System Pursuant To CFPB Order."** "Experience [...] Compliance and Enforcement

- Representation of a national bank in receipt of CID by the CFPB
- Assisting a non-banking consumer lender in structuring a compliance management system pursuant to CFPB order
- Negotiation with the OCC regarding a proposed civil money penalty for alleged UDAP violations
- Fair Lending compliance audit maintaining attorney/client privilege"

["Experience," Dorsey & Whitney LLP, 06/25/16, accessed [02/08/22](#)]

**Kotter Was Also A Partner At Cohne Kinghorn, P.C., Where He Also Focused On "Creditors' Rights" And Had "Significant Experience In Commercial Landlord/Tenant Disputes."**

**Kotter Was A Partner At Cohne Kinghorn, P.C. From October 2014 To December 2015:**



**Partner**

Cohne Kinghorn, P.C.

Oct 2014 - Dec 2015 - 1 yr 3 mos

[LinkedIn Profile for Benjamin Kotter, accessed [02/08/22](#)]

**While At Cohne Kinghorn, Kotter's Practice Was "Centered On Creditors' Rights" And Other Areas, And His Profile At The Firm Claimed He "Has Significant Experience In Commercial Landlord/Tenant Disputes And Unlawful Detainer Actions."** "Ben's legal practice is centered on creditors' rights, foreclosure, bankruptcy, workouts and restructuring, judgment enforcement, Uniform Commercial Code enforcement and litigation, as well as other general commercial litigation. Ben also has significant experience in commercial landlord/tenant disputes and unlawful detainer actions." [Cohne Kinghorn, P.C., 09/20/15, accessed [02/09/22](#)]

- **Unlawful Detainer Lawsuits Are Also Known As Eviction Lawsuits.** "An unlawful detainer, also known as an eviction lawsuit, is a summary proceeding to determine the right to possession of real property." [Cornell Law School, accessed [02/09/22](#)]

**Kotter's "Areas Of Emphasis" Included "Enforcement Of Creditors' Rights [...] Real Estate Foreclosure And Deficiency Enforcement [...] Commercial Landlord/Tenant Disputes [...] Unlawful Detainer Litigation"** [Cohne Kinghorn, P.C., 09/20/15, accessed [02/09/22](#)]

**Ben Kotter Owns A "Custom" Home In The "Best Subdivision In Syracuse," Utah, With A Large Covered Deck, Granite Kitchen, And "Lush" Backyard that Is "Great For Entertaining" And Is Valued At \$554,000, Which Is \$24,100 More Than The Median Listing Home Price In That Area.**

**Benjamin J. And Mindi R. Kotter Own A Home In Syracuse, Utah.** [Search for Benjamin J. Kotter, Davis County, Utah Property Search, accessed 02/08/22]

**The Property Has 6 Bedrooms, 3.5 Bathrooms, 2865 Square Feet Above Ground, 2944 Square Feet In Its Basement, And A 986 Square Foot Garage:**

Property Characteristics		Images
Property Type:	Residential	
Built as Desc:	Ranch 1 Story	
Stories:	1	
Above Ground Square Feet	2865	
Basement Total Square Feet:	2944	
Basement Percent Complete:	96.7%	
Total Bedrooms:	6	
Total Bathrooms:	3.5	
Garage Square Feet:	986	

[Search for Benjamin J. Kotter, Davis County, Utah Property Search, accessed 02/08/22]



[Zillow, accessed 02/08/22]



[Zillow, accessed 02/08/22]



[Zillow, accessed 02/08/22]

The Property Is A "Custom Build Home" In The "Best Subdivision In Syracuse," With A "Large Open Granite Kitchen," "Giant Master Suite That Will Take Your Breath Away," A "30' X 20' Covered Deck," "Lush Fully Fenced Yard That Is Great For Entertaining," And Other Amenities: [Zillow, accessed 02/08/22]

The Property Had A 2021 Market Value Of \$554,000, According To A Davis County, Utah Tax Assessment:

Assessed Value History	
Year	Total Value
2021	\$554,000.00

Davis County, Utah Property Search, accessed 02/08/22]

**Zillow Estimated The Property's Value At \$865,800, As Of February 10, 2022:**



Zestimate

**\$861,000**

[Zillow, accessed 02/08/22]

**Realtor.com's Median Home Listing Price For Syracuse, Utah Was \$529,900, As Of February 8, 2022:**

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### Home values in Syracuse, UT

Syracuse is a city in Utah. There are 72 homes for sale, ranging from \$420K to \$4.9M.

**\$529.9K**

Median Listing  
Home Price

**\$196**

Median Listing Home  
Price/Sq Ft

-

Median Sold  
Home Price

[Realtor.com, accessed [02/08/22](#)]