



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

JAN 16 2014

DIVISION OF

CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
DAEUS financial Services	866-525-3767	
Street Address		
3082 W Maple Loop Dr Ste 100		
City	State	Zip Code
Lehi	UT	84043
E-mail Address	Web Address (URL)	
	http://www.daeusfinancial.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$1,890	April 6, 2012	over the phone
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> over the phone		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		

I would like a refund of All money paid from down payment to monthly charges.

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division

In the beginning of this new endeavor I hoped would help me earn money to be self-sufficient now that I was alone. A friend heard about this neat opportunity on the today show and thought I should check it out. I called and was transferred to Bryant Maximoski. He asked me what goals I had that could be met by them taking me on. On or about March 22, 2012 Bryant told me he had a limited amount of time to devote to someone and he asked what 3 goals and 5 characteristics I had that would show him I was serious. Goals: Debt free, Retirement, Buy back my house from Reverse Mortgage. Characteristics: Dependable, Self starter, Self motivated, can see value in the opportunity. Because I have overcome many obstacles, then he asked me what financial goals I hoped to see in 3, 6 and 12 months. I said \$3000 in 3 months, \$5000 in 6 months and \$8000 in 12 months. Residual income mentioned here. Time is needed to build a business 5-10 hours a week with a coach is a bare minimum. This is where he started talking about ~~Lazy~~ Assets should be used to build a business correct way. Did I have a savings account? 401k? Pension? Where did I have these Lazy Assets? Time: Short Term Investment \$4500 \$2900 = Key to Success. I need 6 months to be successful. Don't Do Anything Alone!!! Bryant wanted a commitment. I felt he wanted a letter of commitment which I wrote and sent. Yes I got coaching sessions, access to 24/7 use of library for studying the homework assigned to me by the coach. I also got almost constant solicitations for more money. It was always on a very short time frame. I found I couldn't keep up with the amount of information given me. It was overwhelming me. I began feeling I was "spinning my wheels". They had me looking up and buying items from Penny Auction and looking for 3 items of mine to sell on Ebay while doing assigned homework. I found everything getting to confusing. I couldn't understand what that had to do with what I was paying for. After a few months, I was given Kyle Palmer who became my permanent Counselor. When I questioned I didn't seem to be progressing to making money I was told they were doing all they could for me but couldn't make people buy. Too many times when I was contacted for coaching more money was needed to access something like press releases and eventually social media or other places. By September 2012 my enthusiasm was gone. I never had a sale or was taught what to do if I had one. When questioned this was told it was complicated and would be taught when I had a sale. I couldn't even get my family interested in what I was offering.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE: _____

DATE: Jan 6, 2014

052114-07



OFFICE OF THE ATTORNEY GENERAL
STATE OF ILLINOIS

Lisa Madigan
ATTORNEY GENERAL

January 10, 2014

**Office of the Attorney General
Consumer Protection
State Capitol Room 236
Salt Lake City UT 84114-0810**

Re: Daeus Financial
File No: 2013-CONSC-00363222

Dear Sir/Madam:

The Consumer Protection Division of the Attorney General's office has received a complaint concerning a company which appears to fall under your jurisdiction. A copy of the complaint is enclosed for your review.

Thank you for your cooperation and assistance.

Sincerely,

Regina Brent

Regina Brent
Citizen's Advocate
Consumer Protection Division
(312) 814-3857

enclosure
/kl

UTAH ATTORNEY GENERAL'S OFFICE

JAN 21 2014

Commercial Enforcement Division



LISA MADIGAN

Illinois Attorney General
Consumer Fraud Bureau
500 South Second Street
Springfield, IL 62706
217-782-1090

1-800-243-0618 (Toll free in IL)
TTY: 1-877-844-5461
www.IllinoisAttorneyGeneral.gov

ATTORNEY GENERAL
OFFICE

SEP 12 2013

CONSUMER FRAUD
"CHICAGO" AG

Office Use Only

CLMS

363222

Fill out the form online, then print and mail to the address above. Include copies (no originals please) of any supporting documents.

YOUR INFORMATION:

NAME OF SELLER OR PROVIDER OF SERVICE:

Name: Mr ☐ Mrs ☒ Ms ☐ (check one)

Address:

City: State: Zip Code County

Your Telephone Number:

Daytime Ext.:

Evening Ext.:

Your e-mail address (optional)

Are you a senior citizen? Yes ☐ No ☒

Are you a veteran? Yes ☐ No ☒

Are you a service member? Yes ☐ No ☒

Name:

Daeus Financial

Address:

172 Eash 14075 South

City: State: Zip Code

Draper UT 8 4 0 2 0

Telephone: 8 6 6 - 5 2 5 - 3 7 1 2 Ext.:

Website: <http://www.daeusfinancial.com/>

Additional seller or provider of service involved in transaction:

Name:

Address:

City: State Zip Code

Telephone: - - Ext.:

Website:

Has this matter been submitted to another government agency, an arbitration service, or to any attorney? Yes ☐ No ☒

If yes, please give name, address, telephone:

Is court action pending? Yes ☐ No ☐

INFORMATION ABOUT THE TRANSACTION

Date of Transaction

0 6 / 0 7 / 1 2

Did you sign a contract?

(If yes, please attach a copy)

Yes ☒ No ☐

Date contract was signed.

0 6 / 0 7 / 1 2

Was the product or service advertised? Yes ☐ No ☒ When? (Please attach a copy of the advertisement, if applicable.)

How was the service advertised?

- ☐ Newspaper/magazine
- ☐ Radio advertisement
- ☐ Television advertisement
- ☐ Internet advertisement
- ☐ E-mail solicitation
- ☐ Direct mail solicitation
- ☒ Telephone solicitation
- ☐ Yellow pages of the telephone book
- ☐ Facsimile solicitation
- ☐ Door-to-door solicitation
- ☐ Display at merchant's place of business
- ☐ Display at a trade show/convention, etc
- ☐ Other

Total Cost of product/service \$3,803.00

Amount paid to date/down payment: \$3,803.00

Method of payment (check one) (Please attach a copy.)

Cash ☐ Check ☐ Money Order ☐ Credit Card ☒ Debit Card ☐ Bank Draft ☐
Wire Transfer ☐ Automatic Debit ☐ Other

If you paid with a credit card, have you contacted your credit card company to register a dispute? Yes ☒ No ☐

(Under the Federal Fair Credit Billing Act, you have 60 days from the time that you receive your statement to dispute the charge.)

Where did the transaction take place?

- ☐ At my home
☒ Over the telephone
☐ By mail
☐ Over the Internet
☐ Trade show/convention/home show
☐ At the firm's place of business
☐ By facsimile
☐ Other (Please specify) _____
☐ There was no transaction

Have you complained to the company or individual?

Yes ☐ No ☐

If yes, provide name and phone number of the individual(s):

My complaint to this company came with the dispute. There are multiple
 companies involved, I won one dispute.

FOR COMPLAINTS REGARDING MOTOR VEHICLES, PLEASE COMPLETE THIS BOX:

Make: _____	Model: _____	Year _____	New Yes <input type="checkbox"/> No <input type="checkbox"/>	As-Is: Yes <input type="checkbox"/> No <input type="checkbox"/>
Warranty: Yes <input type="checkbox"/> No <input type="checkbox"/> Expiration Date: _____	Name of Extended Warranty: _____	Purchase Date: _____	Current Mileage: _____	Mileage at Purchase: _____

Briefly describe the transaction and your complaint. You may use additional sheets if necessary. **Please attach copies of all contracts, letters, receipts, cancelled checks (front and back), advertisements, or any other documents that relate to your complaint.**

PLEASE DO NOT SEND ORIGINALS.

On May 26, 2012, I ordered information in regards to starting your own business on the internet. The original information was posted on a job board, Career Builder of Monster Jobs (not sure which one), I was curious so I ordered the information. I had no idea I was then going to be hounded by many others as to how to get "my business" going. I recently sent in a complaint on the company, "The Coaching Department", they were the ones who started the process. After my husband and I were mislead by their tactics and suckered into their grand scheme, we were always called by another individual stating they were from "The Coaching Department" and to be expecting a call from their finance people, tax people, marketing people, etc. We got a call from Daeus Financial explaining to us the importance of certain licensing and how they were there to help us through the process. We were told how we needed to protect ourselves from any potential lawsuits and to open a LLC. One, they new we had no multiple businesses and were only going to try to see how this whole "website store" would work. They continued to discuss how the LLC would protect us from losing everything we had, all our personal belongings and any savings. This seems to be a very deceitful practice and should be banned! I understand the money for the state license is gone, but for them to mislead by trying to scare you is wrong. When they called to set up the license, we had no business name, the lady actually helped with that. Their timing on getting things done was extremely slow, I actually got my own EIN# on line in one day. I was told it could take up to a month, WHAT? After I got my EIN, I was told if the paper work they had filed was messed up by the EIN I received, I would have to re-file myself. Not very helpful in my understanding. Nothing was rejected due to the EIN I got, just tells me they never filed yet. This company is connected with a large group of scammers and would like to see it stopped. The following is some information as to how thing

What form of relief are you seeking? (E g., exchange, repair, money back, product delivery, etc.)

READ THE FOLLOWING BEFORE SIGNING BELOW:

- In filing this complaint, I understand that the Attorney General is not my private attorney, but rather enforces laws designed to protect the public from misleading or unlawful practices. I also understand that if I have any questions concerning my legal rights or responsibilities, I should contact a private attorney. I have no objection to the contents of this complaint being forwarded to the business or the person the complaint is directed against, unless the box below is checked.
- By filing this complaint, I hereby give the business complained about my consent to communicate, including disclosure of non-public information, to the Attorney General about any and all matters connected with this complaint.

Signature: _____

Date: 9-5-2013☐ Please do not send this complaint to the business complained about.

Please print and send the completed form to the address at the top of this complaint form.

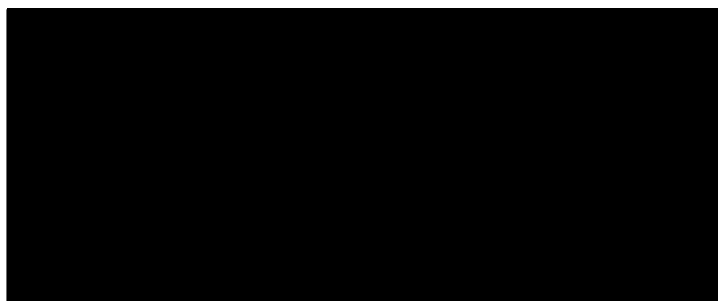
Print Form

Reset Form

Cover

Fax to: Utah Dept of Commerce
801-530-6001
Attn: Mike Potts

From





State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

MAR 19 2014

DIVISION OF

CONSUMER PROTECTION

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Daeus Financial	866-525-3709	801-871-9286
Street Address		
City	State	Zip Code
	Utah	
E-mail Address	Web Address (URL)	
	www.daeusfinancial.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$2805.00	1-8-2014	bank account
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> over the phone only, but I revoked and did not sign		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
Them to be reprimanded, fined heavily		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> FTC/BBB		

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I began this business in December 2013 with the Coaching Department/Members Only Training. I soon became involved with other entities, all tied together with a common bond, to cheat the consumer out of their money, gaining nothing from them, as they promised. Supplier Source became part of this business, as did Doba.com, and Daeus Financial. I only know that all these are located in Utah, either in Orem, Lindon, or American Forks. I became involved with Daeus Financial through Dan Altamirano, who is one of their employees (866-525-3709/4249, or 801-871-9286. He tried to convince me I needed his services to set up a corporation and for him to take care of the financial aspect of this. We spoke on 1-3-2014 for the first time. I agreed at that time to this, but decided against it once I thought a few minutes. He told me he would have someone send me papers to sign for permission to withdraw money and enter into this agreement. They sent the papers, but I did not sign them. They took the money anyway, even after I had changed my account. They took it from my new account somehow. The person I dealt with:

Wendy Byford

President

Your Entity Solution, LLC

Office: 702 506 0190

Fax: 815 301 3015

www.yourentitysolution.com

www.eBiz-Learning.com

I did get it refunded after angry phone calls and I did have the bank involved.

I also had other companies become involved, such as Supplier Source who did not deliver what they had promised in the contract signed electronically. This was done with James Ryan in control. Another Company was Doba.com who said this was a money back guarantee if I was dissatisfied, until I actually did ask for a refund. Steve, the control person said I could not have a refund for 2 years. Steve: 866-417-3021/4035 or 877-321-3622. This cost \$998.00 and was not at all as he had promised it was.

I would certainly like to see full restitution, or at least partial, but more than that, I would like to see all these people stopped and fined, and/or imprisoned so they cannot prey on innocent people again. People go to them because they are desperate, wanting a better way of living and they destroy that, making their situation only worse.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 3-17-14

SEP 27 2013

RECEIVED

SEP 26 2013



State of Utah
 Department of Commerce
 Division of Consumer Protection

**DIVISION OF
 CONSUMER PROTECTION**

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Daeus	801-495-2405	866-525-3709
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	Utah	[REDACTED]
E-mail Address	Web Address (URL)	
[REDACTED]	[REDACTED]	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
11,645.00	10/23/2012 and 10/26/2012	Credit Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> 10/23/2012		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
A complete refund of all money paid.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

Dan Altamirano contacted me on October 23, 2012. He said he was with Daeus Financial Services and they work very closely with the Ecommerce Support Group, he specifically named The Coaching Department. He stated that I need to work with Dause because they could provide me with the tools I need to protect myself and my personal belongings. He said I needed to purchase an LLC because of better tax and funding benefits. He stated that the benefits of an LLC would provide me with protection, tax benefits, business accounts with drop ship accounts, merchant accounts and corporate credit. He told me I had two choices. 1. A standard formation, \$3,655.00, offers no corporate credit, has limitations (was not capable of protecting my personal assets) 2. An unlimited formation, \$6,665.00, which would protect my personal assets, offered corporate funding and everything would be under that "umbrella" of the unlimited LLC. None of my personal assets would be in jeopardy. He pushed the later one by stating that everything I owned would be in jeopardy if I purchased the standard formation and I "needed" to purchase the unlimited one to protect myself.

Scott Onson contacted me on October 26, 2012 saying he was part of Daeus Financial Services and stated that this was the rest of the package that I needed to purchase to make my portfolio complete. He said they worked closely with Ecommerce Support Group and he also mentioned the Coaching Department and what upstanding people they were. He offered tax services. His choices were 1. Standard package, one time fee of only \$2,990.00 but a monthly fee of \$89.00 2. Strategic package, one time fee of only \$3,990.00 and a monthly fee of \$49.00 3. Premier package, one time fee of only \$4,990.00 and a monthly fee of only \$9.95. Which of course was the best deal! In return for that I would receive:

corporate funding, balance transfer of ALL business expenses
business taxes, six times a year, four quarterly returns, one end of year business return and one personal return
a business tax planning guide and organizer to organize and track all expenses and sales
they would prepare and file my tax returns, a "specialist" would prepare my taxes to get all the tax deductions possible because it had to be done a "specific way"

Both of these men pressured me into purchasing their "products". They made me feel I had to or I would fail and by purchasing their "products and services" I was making the best decision for my business and myself because they would "take care of everything".

I called and asked for a refund and was told that it was passed the three day cancellation policy. Three days is not nearly enough time to sufficiently judge the quality of their products and promises. Also, every time I asked a question, they would stop the recording process and tell me that whatever my contact told me was between me and them and would be honored but they had to say these things to protect themselves.

I demand a full refund of \$11,645.00

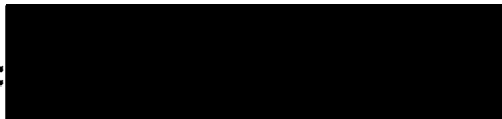
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:



DATE: Sept 26, 2013



State of Utah

Department of Commerce

Division of Consumer Protection

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entry	Daytime telephone number	Other telephone or facsimile
Daeus Financial Services, LLC	866-525-3709	801-206-3910
Street Address		
172 East 14075 South		
City	State	Zip Code
Draper	Utah	84020
E-mail Address	Web Address (URL)	
daeusfinancial.com	?	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
2990.00, 3500.00, 3395.00	1/5/12, 1/12/12, 1/2/12	Credit Cards & Monterey Financial
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
I have not received the products sold to me and would request full restitution for the three charges.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

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In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

6/23/2013

Complaint Against:
DAEUS Financial Services, LLC
14075 S 172 E STE 201
Draper, UT 84020

To Whom it May Concern.

This is my complaint against DAEUS Financial Services, LLC located in Draper, UT. I have three contracts with them. These contracts are supposed to provide services such tax preparation, Business Entry creation, and corporate credit creation. All of the charges associated with these contracts totals close to \$10,000. I have received next to nothing for all this money and I want something to be done about it.

My first charge and contract was on Jan 2nd 2012 and was for \$3,395.00 where I paid \$1,895.00 as a down payment and financed \$1,500.00 through Monterey Financial Services. I was also charged a monthly bill of \$9.95, I'm not even sure what this is for. They told me on the phone that I had to have an LLC so that I could get the most tax breaks possible. They told me it was extremely difficult to do and that I had to use them in order to get it. I only found out recently this process only costs a little over a hundred dollars and anyone can do it online. I was then supposed to receive my EIN number as part of this charge, which I found out is provided to you for free once you form a business. I received a minute book for my business the end of July, 2012 even though I am the only person in the business! What meetings am I going to hold? The LLC and EIN were received the end of July, 2012 also which was 7 months later before I even had the information to set up a business account. Their cancellation policy is bogus. They say you can only cancel within three days but there are no services rendered in that time! They say the nature of their services requires a three day cancellation but that just doesn't make sense. DAEUS didn't even do the work, they pawned me off to a company called Your Entity Solutions. I was tricked into buying something that I did not need and was told I had to pay close to four thousand dollars for something that would have cost me \$100.00. This is so deceptive.

My next charge from them occurred only three days later and was for \$2,990.00. This charge was supposed to be for tax services. Yet again, DAEUS didn't do anything for me. I was passed off to Strategic Tax Services, a California based company. They did not do much for me. I was told on the phone that my local CPA didn't know how to do online business taxes and that I needed to use DAEUS. They said that if I didn't pay them, my chances of being audited would be high. I was supposed to receive one annual personal joint tax return, one annual corporate/business tax return, quarterly reports and returns as needed, 3 Year tax review, and unlimited email support and all consultations for proper and accurate tax preparation and reporting throughout the year. They have failed at providing me with these services! I was lied to on the phone about the necessity of their services and have received next to nothing.

The last charge I gave them was \$3,500.00 for their Corporate Credit Plan. This charge was absolutely ridiculous, I did not receive anything for this money I gave them. I did not gain access to any more money. All they told me was to apply for business credit cards. I can't believe I paid \$3,500 for someone to tell me to get more credit cards! That isn't corporate credit, that is just another way for them to get more money out of me. Take my money, make me get more credit cards and then charge me for more services once I get those cards.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:

DATE: 6-24-2013



State of Utah

Department of Commerce

Division of Consumer Protection

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

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CONSUMER INFORMATION

Your Name _____ Home telephone number _____ Daytime or Work telephone _____

Street Address _____

City _____

State _____

Zip Code _____

E-mail Address _____

COMPLAINT AGAINST

Name of Business Entity _____

Daytime telephone number _____

Other telephone or facsimile _____

Daeus Financial Services LLC

866-525-3709

Street Address _____

14075 S 172 E STE 201

City _____

State _____

Zip Code _____

Draper, Utah

Utah

84020

E-mail Address _____

Web Address (URL) _____

Nwelch@daeusfinancial.com

TRANSACTION INFORMATION

Amount of Transaction _____

Date of Transaction _____

Method of payment for transaction _____

\$5,685.00

8/21/2012

credit cards

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date

NO ☐ YES ☒ Upland Ca. 8-20-2012

Was the product or service advertised? If yes, give location and date

NO ☒ YES ☐ This was an unsolicited call.

How would you like to see your complaint resolved?

I would like my credit card refunded in full for failure to produce credit services, and grossly overcharging for the creation of an unnecessary Limited Liability Company related to business through Advanced Learning Systems.

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number

NO ☒ YES ☐

SUMMARY OF COMPLAINT

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On August 6, 2012 I purchased a coaching system from Advanced Learning Systems. Soon after, I was contacted by Daeus Financial, an affiliate company that was to help with the success of my business. I don't remember the names of the people responsible for the initial contact, but I was told that I would need to protect myself by separating myself from the business through a limited liability corporation. Daeus Financial would also provide the corporate credit they told me was necessary to remove the financial burden from my personal credit.

On August 20, 2012 I agreed to establish an LLC and corporate credit through Daeus Financial. Although I was not looking to establish an LLC or secure corporate credit, the representative for Daeus explained this was the process for all their coaching students, and would prevent future tax issues and help protect my personal credit score. The representative for Daeus communicated the importance of establishing the LLC correctly in order to avoid government penalties that I would incur if I opted for a do it yourself method. They proceeded to convince me I would have support and direction with maintaining proper book entries, but when I would enquire, I would be redirected to group conference calls that offered no help.

On August 20, 2012, I was charged \$2,000 for corporate credit services.

The following offers names and dates of my correspondence.

Nicholas Welch January 11, 2013; a welcome letter

Christopher Neilson January 16, I emailed Christopher with my concern, and asked for a refund of my money because of no services rendered.

" " January 22; emailed to let him know I would be calling him. No response.

" " January 24, email saying I tried to contact him by phone, but no answer. I left a message

" " January 25; he responds saying call me when you get a chance. I never made contact.

Jennifer Miller April 3, I enquired about the delay and asked for her to set an appointment with Nick

Nicholas Welch April 8; I receive standard letter to fill out business information.

Daeus Business Builder June 26; Welcome letter

Nicholas Welch June 28, second request for refund

Nick responded saying I would be contacted by Kan Aragon from Seed Capital Funding. I was not contacted

Addison Valdez/Seed Capital July 9; received an email to contact her if I wished to establish corporate credit.

To date, I have not received any service for \$2,000. I want my money back.

August 21, I was charged \$3,685 to establish my LLC. After filling out a simple questionnaire, I waited patiently for my LLC. On August 23, 2012 my LLC was formed, and I received a book with my business name, documents for officers, and stock certificates. Later when attempting to file my DBA, I experienced some complications with the address on file which prevented me from moving forward with DBA filing. Although I do have a book, I do not have anything supporting the cost for their service. I was grossly overcharged for something I could have done myself. The continuing support they offered in the beginning has been nothing more than referring me to a corporate call that offers no help to my situation.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: _____



State of Utah

Department of Commerce
Division of Consumer Protection

Consumer Complaint Form

RECEIVED
FEB 11 2013
DIVISION OF
CONSUMER PROTECTION

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

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CONSUMER INFORMATION

Your Name _____ Home telephone number _____ Daytime or Work telephone _____

Street Address _____

City _____

State _____

Zip Code _____

E-mail Address _____

COMPLAINT AGAINST

Name of Business Entity _____ Daytime telephone number _____ Other telephone or facsimile _____

Daeus Financial Services

866 525-3709

Street Address _____

172 East 14075 South

City _____

State _____

Zip Code _____

Draper

UT

84020

E-mail Address _____

Web Address (URL) _____

customerservice@daeusfinancial.com

TRANSACTION INFORMATION

Amount of Transaction _____ Date of Transaction _____ Method of payment for transaction _____

\$12,353.00

June 18, June 20, July 3, 2012

Credit Cards

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.

NO ☐

YES ☒

OR June 18, June 20 & July 3, 2012

Was the product or service advertised? If yes, give location and date.

NO ☒

YES ☐

How would you like to see your complaint resolved?

I would like to have the money returned that they took from me saying they were selling me four separate products, which upon investigating later, they were all the same product and I got billed four separate times. The one charge for \$2950 did get me an LLC in Oregon established, but if I had gone to an attorney, it would have cost less than \$1,000 to provide the same service.

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☒

YES ☐

SUMMARY OF COMPLAINT

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This whole process started when we contacted Home Profit Masters about starting a home business to earn a little income. Once contacted, we received a call from Thomas Deschryver of "The Coaching Department", June 7, 2012, which set us up to learn how to run a web site to sell product on the internet. From this point forward we received calls from a multitude of people trying to sell us services, including Daeus Financial; which brings us to this complaint.

Daeus Financial Services (Beau Winters) June 18, 2012

Daeus Financial Services called and told us that because we were starting a new business, that we need to set up a Limited Liability Company (LLC) to provide protection between our personal finances and our business finances. They offered to set up one LLC for \$1,945 or because once we were making more than \$500 a month, we would be advised to set up another LLC. They would set up unlimited LLC's for us at a one time cost of \$3403. With the second package, we would have para legal advice for free for a month and then there would be a monthly fee of \$59.00 per month. We chose the second package based on the fact that they assured us we would be making money in a couple of months and would probably need additional LLC's. This couldn't be farther from the truth as we have been working on our web site for more than six months and have yet to make one sale. I did check with an Oregon attorney and found that I could set up an LLC for less than \$1000 and that there would be no additional fees. I do not feel that we received \$3,400 worth of services from this provider and that they are part of a family of providers that work together when one signs up to start up a new web site. All the calls from Daeus Financial Services came within weeks of signing up with the coaching department.

Their contract says that they will be providing educational programs that include tips by email approximately once a week, elearning modules will be available every 3-4 weeks and live Q&A on Monday evenings and that assistance to facilitate the renewal for our LLC will be provided each and every year. We never got any email tips or elearning modules at any time after we gave them our Credit Card Number.

Daeus Financial Services (Tony) June 20, 2012

Daeus Financial Services was to set up an LLC for our business and would set up additional LLC's for any additional business we wanted to set up. They would provide a full time CPA who will do our Quarterly taxes as well as for the year end taxes. They said that we could run all our sites from one LLC until we were making \$500 a month and then we would need to set up additional LLC's to cover the other businesses. Their Premium plan was for a one time cost of \$2950 and a monthly fee of \$9.95. The premium plan also included filing our personal taxes for free. When one reads the promises of Beau (above) and Tony, one can see that I have been charged twice for the same services and am being charged monthly fees for the same service.

Daeus Financial Services (Alec Eskander) July 3, 2012

Daeus Credit Services was to set up corporate credit for us. They were going to work with us to get our credit scores and debt to expense ratios for us. Telling us about the Better Business Bureau and telling us to look out for scams and legitimate companies providing partial services. Alec said that the average cost for credit services is \$6,500 +/- and that we will not regret paying their fee of \$6,000. There was also a monthly fee of \$30 per month for the first year. This transaction requires that two \$3,000 charges be made to the credit cards which will show up as Daeus Tax Services and Daeus Credit Services. The services that we received from Daeus Financial Services was to give our name to Seed Capital so they could get us credit cards and not business credit as I was expecting.

These transactions of \$3,403 & \$2,950 were all provided by the same company and for the same services. The last fee of \$6,000 was used to give our name to another company which would provide us with the credit cards while they did nothing to earn their fee. In closing I feel that we have been taken for a ride which cost us \$12,353 for the set up of one LLC.

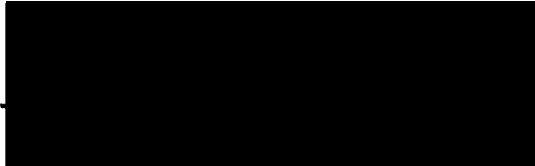
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SIGNATURE:



DATE: Feb 6, 2013



State of Utah
Department of Commerce
Division of Consumer Protection

RECEIVED

AUG 18 2014

DIVISION OF
CONSUMER PROTECTION

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

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CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
DAEUS	866-525-3709	
Street Address		
3082 W. Maple Loop Dr. Ste 100		
City	State	Zip Code
Lehi	UT	84043
E-mail Address	Web Address (URL)	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
9,484.00	11/04/2013	credit card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> over the phone on 11/04/2013, 11/09/2013, 11/12/2013		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>		
How would you like to see your complaint resolved?		
I would like a partial refund of my money.		

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>	Texas Attorney General
---	------------------------

SUMMARY OF COMPLAINT

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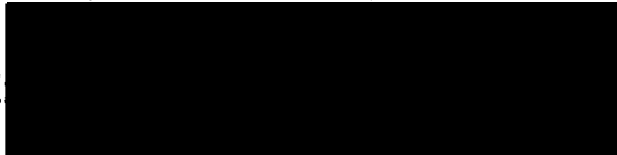
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SIGNATURE



DATE:

8/12/14

RECEIVED



State of Utah

JUL 14 2014

Department of Commerce
Division of Consumer Protection

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

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CONSUMER INFORMATION

Your Name _____ Home telephone number _____ Daytime or Work telephone _____

Street Address _____

City _____ State _____ Zip Code _____

E-mail Address _____

COMPLAINT AGAINST

Name of Business Entity _____ Daytime telephone number _____ Other telephone or facsimile _____

Daeus Financial Services 866-525-3709

Street Address _____

172 E. 14075 S #101

City _____ State _____ Zip Code _____

Draper UT 84020

E-mail Address _____

Web Address (URL) _____

customerservice@daeusfinancial.com www.daeusfinancial.com

TRANSACTION INFORMATION

Amount of Transaction _____ Date of Transaction _____ Method of payment for transaction _____

8,165 USD November 26, 2012 Credit Card

Did you enter into a contract with the supplier (including verbally in writing, over the telephone, etc)? If yes, give location and date

NO ☐ YES ☒ At my home via email _____

Was the product or service advertised? If yes, give location and date.

NO ☒ YES ☐

How would you like to see your complaint resolved?

I would like a refund due to misrepresentation.

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number

NO ☐ YES ☒ Better Business Bureau (bbb.org/consumer-complaints) and to FTC (ftccomplaintassistant.gov)

SUMMARY OF COMPLAINT

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On November 14, 2012 a telemarketer from Daeus Financial Services sold me "Your Entity Solutions" for \$3,680, on November 16, 2012 was sold "Strategic Tax Service" for \$2,990 and on November 26, 2012 was sold "Be Your Own Bookkeeper" for \$1,495, all totalling \$8,165

According to the telemarketers for each service I would have an LLC set up for me which would be difficult for me to do on my own. I could have set one up myself for a couple of hundred dollars, not thousands as I paid. The tax service I thought was Daeus, turned out to be a third party, Strategic Tax Service. I could never get in touch with them via phone and as of today's date am still waiting for a phone call back for a question I asked in April of 2014. The services of a bookkeeper never materialized. I spoke to somebody in December, 2012 and never heard from them again.

I feel all the above services and their performances were greatly misrepresented by Daeus Financial Services' telemarketers. On the following page is the actual letter I sent to Daeus Financial.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:

DATE:

July 14/14

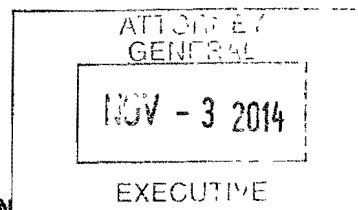
110414-03

OFFICE OF THE ATTORNEY GENERAL
Utah State Capitol Complex
350 North State Street Suite 230
SLC, UT 84114-2320

RECEIVED

NOV 20 2014

DIVISION OF
CONSUMER PROTECTION



To Whom it May Concern,

Attached is a copy of my demand letter to Daeus Financial Services requesting repayment for the money I invested. I am sending you a copy of my demand letter solely for informative and record keeping purposes. Moreover, I am a consumer that has been defrauded by this company and this letter shall serve as my formal complaint.

Regards,

UTAH ATTORNEY GENERAL'S OFFICE

NOV 04 2014

Commercial Enforcement Division



October 29, 2014

Daeus Financial Services
172 East 14075 South
Draper, UT 84020

RE: FINAL DEMAND FOR REFUND OF MONIES PAID

To Whom It May Concern,

This letter is in regards to the \$13,638.31 (Thirteen Thousand Six Hundred Thirty Eight Dollars, and Thirty One Cents) I am owed by the financial firm Daeus Financial Services, hereinafter ("DFS"). A DFS representative contacted me in March of 2013, with an offer for Strategic Tax Services including, but not limited to, business and personal tax returns, and tax consultations for my business entity.

On April 5, 2013, I signed a contract with DFS (see EXHIBIT "A" - Contracts containing Payment Verification) and made a down payment of \$1,990.00 (One Thousand Nine Hundred Ninety Dollars, and Zero Cents) for their Premier Tax Services Package. I financed the \$1,000.00 balance with 12 monthly payments of \$83.33 (Eighty Three Dollars, and Thirty Three Cents) plus a \$19.95 (Nineteen Dollars, and Ninety Five Cents) recurring monthly fee beginning June 5, 2013. I paid DFS a total of \$583.31 (Five Hundred Eighty Three Dollars, and Thirty One Cents) in monthly charges.

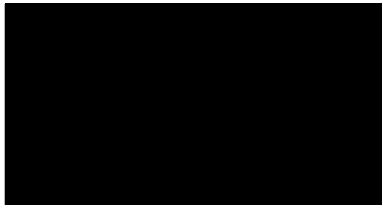
On April 13, 2013, I signed a second contract with DFS, paying them a \$3,670.00 (Three Thousand Six Hundred Seventy Dollars, and Zero Cents) Set-Up Fee for their Platinum Unlimited Website Building Package. This contract also included a \$900.00 (Nine Hundred Dollars, and Zero Cents) one-time charge for their Debt Reduction Program, and a \$59.95 (Fifty Nine Dollars, and Ninety Five Cents) recurring monthly membership fee.

On April 26, 2013, I signed a final contract with DFS, paying them \$6,495.00 (Six Thousand Four Hundred Ninety Five Dollars, and Zero Cents) for their Corporate Credit Plan and Deductor Deluxe. This service contract promised to build up my business credit.

I ceased signing any further agreements with DFS in May of 2013. During the period from May, 2013, to November, 2013, while I was paying DFS monthly the premiums, I never saw the services for which I contracted. For this reason, I am demanding a total refund of all fees I paid to DFS.

In order to settle my claim and thereby prevent the necessity of turning to a more formal and costly means of resolution, I am requesting repayment of the \$13,638.31 as a settlement.

Please be advised that if I am forced to file a civil action in this matter, my claim will be substantially greater. In addition to the monies requested above I will also demand interest on the monies owed,



attorney's fees and lost wages for the time and effort that I put into this collection.

There are several ways in which this matter can be resolved, including the following:

1. Civil Litigation. Litigation will be time consuming, extremely expensive for both parties and could result in adverse publicity. Note, of course, that the complaint filed in this matter will be a public document, and the press could show great interest in the facts of this case, something neither party is really interested in.
2. Discussion. The least expensive way to resolve this dispute is if you and I discuss the case through an exchange of correspondence, telephone calls, meetings, etc. My experience is that if both parties are reasonable and act in good faith, they can settle matters such as these.
3. Mediation: The parties can agree to a private mediation with someone skilled in the real estate area. This option works only if both sides are motivated to resolve the case.

Your immediate review of this matter is requested. Please specify which route you would like to pursue. I look forward to your reply on or before December 15, 2014. If I do not hear from you by the aforementioned date, legal action will be taken.

Regards,



CC:

Financial Industry Regulatory Authority (FINRA)

Attorney General State of Washington

Attorney General State of Utah

Utah Department of Commerce – Division of Securities



State of Utah

Department of Commerce

Division of Consumer Protection

Send to
 Utah Division of Consumer Protection
 Attention: Complaint Processor
 Heber M. Wells Building, 2nd Floor
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 Salt Lake City, UT 84114-6704
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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	same
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entry	Daytime telephone number	Other telephone or facsimile
Daeus Financial	866.525.3709x1258	
Street Address		
3082 West Maple Loop STE 100		
City	State	Zip Code
Lehi	UT	84043
E-mail Address	Web Address (URL)	
Dallon Waite [dwaite@daeusfinancial.com]	http://Member.DaeusBizBuilder.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
4 totaling \$ 10,360.00	Dec 17, 18/12 & Dec 21, 2012	credit card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> over the phone at home 12/17, 18/12 & 12/21/12		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> at home via phone Dec dates listed above		
How would you like to see your complaint resolved?		
A refund for the amount of these 4 transactions or as much as possible, less the \$ 1000.00 that's already been issued. I personally don't feel the amounts charged for services is justified.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

I was then contacted by Dan Altamirano from Daeus Financial Tax Co 866 525 3709 ext. 275. He explained, "I need the proper tax consultants that know the internet business for filing taxes. Not just anyone will do. The standard goal set is \$3000.00 income first 3 mos, \$6000.00 by end of month 6. I needed someone to set up an LLC for protection of assets and help build the business from a corporate credit stand point to have funds to work with". Total cost for this combined package \$5370.00. Broken down into 2 separate charges on my card for \$1800.00 & \$3570.00. The LLC was formed. No Corp credit built. I HAVE NO SIGNED AGREEMENT. I've kept all documents since day one.

Scott Orison 866 525 3709 ext 166 contacted me about business tax planning.

Strategic Tax Service and Be Your Own Bookkeeper are the best services if you're in business for yourself. This is a must have. Total package for this was \$4990.00 plus \$9.95 monthly fee. Broken down into 2 separate charges on my card for \$2990.00 & \$2000.00. I've spoken with Cyndi Thompson maybe 8 - 10 times since this started, shared some information, but that's all. I'm hesitant to have them do my taxes, we've used our account of 26 years. I told them my accountant is knowledgeable in this area. "OH NO, this is completely different from normal business filings."

I talked to Dallon Waite 866 525 3709 ext 1258 from Daeus back in Nov '13. Told him I've not used the services at all and wanted a refund. He said, "Too much time has passed and I've consulted with Strategic already. Nothing is available for you. Sorry. I then contacted him again in Feb '14. Told him I'm not using Strategic this year either wanted a refund. "This is your choice not to use the service, sorry no refund."

When I read about the FTC ruling, I contacted Dallon back, who claims they have nothing to do with this scam and that they are not a part of it. I asked for a full refund stating I've not used the services. Be Your Own Bookkeeper AKA Deductr on line and Strategic Tax cannot be refunded in full, however, he offered to waive the monthly fee of \$9.95 for a year and issue a \$500.00 check reimbursement for tax service and the Deductr totaling \$1000.00, I think he offered a small refund to appease me so I don't pursue this any further. I DO NOT HAVE A SIGNED AGREEMENT FOR ANY OF THIS. I've kept all documents since day one.

Your help in recouping as much of this as possible is greatly appreciated.
Thank you for your time and efforts.

Sincerely,

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE: _____

DATE: 4/24/14



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED
NOV 26 2012
DIVISION OF CONSUMER PROTECTION
Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case

CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Daeus Financial Services, LLC	(866)525-3709	
Street Address		
14075 S 172 E		
City	State	Zip Code
Draper	Utah	84020
E-mail Address	Web Address (URL)	
	www.daeusfinancial.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
7,104.70	3/2/12 & 3/6/12	credit card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> over the internet 3/2/12 & 3/6/12		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
I'd like a refund of 6,904.70. I am willing to pay for a minute book and company seal they sent.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division

Daeus Financial Services did nothing to help me achieve financial security, have to do any tax returns and said only they could start my business. I was charged \$3695.00 by Your Entity (a division of Daeus Financial) on 3/2/12 and \$2990.00 by Daeus Financial Services on 3/6/12 as well as monthly fees totalling \$359.70 and \$59.70 respectively for grand total of \$7104.70. I was referred to Daeus by the Coaching Department because they said I would need someone to oversee and coordinate the business part of starting my business with regard to the legal and financial aspects. Daeus promised me that I would make money by following their advice on ways to wisely invest in business opportunities they had carefully researched and found suitable for me. I was told I had to decide right then and there and was not given time to think about it or consult with a lawyer. They reminded me that the 3 day grace period I had to cancel had passed (note the time span between Your Entity and Daeus) and that I could not proceed any farther with anything at all unless I signed the contract(s) for their services and that the money I had spent to start a website would be lost as well. They said if I tried to start a business myself I would set off "red flags" as far as the government goes and I would be harassed by constant audits for as long as I was in business. I was also told the internet was a specialized field and I could not get anyone in my area to draw up the proper papers either. I later found out all of this was untrue and I could have gotten someone to provide me similar services for a couple hundred dollars at most. Part of the package included Strategic Tax Services. I told them I had no need to file personal forms because I'm a senior citizen and in a low income bracket. They told me no business forms were filed for 2012 because I hadn't sold anything. When I ever had a question, the forthcoming answer takes well over a week and I have had to repeatedly threaten to sue during the meantime to get them to reply. Daeus has proved to be a very poor financial advisor. I said I could carry the additional financial burden while my business was being established and was told I needed to hire Seed Capital who would guide me through getting new credit cards and maxing all of them out which, they said, would lead me to an even better personal credit standing and build up my business credibility at the same time. All that's come of it is that my indebtedness has mushroomed and I now find myself in a perilous financial situation. Daeus called me to say I should buy and service vending machines without taking into consideration my age and physical limitations. The man who called from Daeus said they found that to be a bad idea and I was pitched investing into a company that sells alternative energy sources and also paying Daeus \$1000.00 for aggressive coaching. That financial "advisor" got angry with me when I cancelled after I found out it entailed more physical ability than I possess. He left me feeling threatened and extremely intimidated to the point that it is highly unlikely that I would ever take further advice no matter how promising the venture. Your Entity offered interactive webinars that were quite repetitive. They also offered prerecorded material for topics that could just as easily be accessed through written material. Everything was presented in a great hurry and the copies of my contract have disappeared from the internet. The only thing I got of value was a minute book and company seal. Daeus Financial Services and its offshoots Your Entity and Strategic Tax Services took advantage of my inexperience and seriously compromised my financial security instead of steering me on the road to strengthening it as they promised. Their phone conversations painted nothing but a rosy future for me if I listened to their advice. Instead, they have saddled me with insurmountable debt. To the best of my knowledge, Strategic Tax Services has filed no forms on my behalf. I want a refund of my money because of strong arm tactics and also lack of response when I do need them.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you. *THEY HAD ME PUT IT ON A CREDIT CARD*

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE: _____

DATE: _____

11/22/13

February 14, 2014

Office of the Attorney General
Consumer Fraud Division
P O Box 140811
Salt Lake City, UT 84114

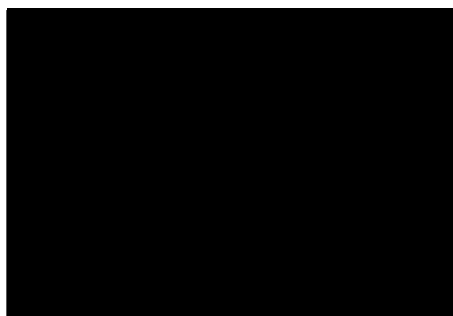
RECEIVED

MAR 03 2014

DIVISION OF
CONSUMER PROTECTION

I want to increase the amount I've lodged against Daeus Financial Services by \$3500.00 for charges by Premier Services. I thought this charge was connected to Premier Mentoring but have since discovered that it was tied to Daeus in much the same way that My Entity and Strategic Tax Services are connected to Daeus. During the time I was inundated with calls and confused as to who had pressured me into this particular charge. This brings the amount to \$10,604.40. Of which, they have offered to refund me \$1500.00.

I recently discovered that the \$3500 charge was for a "credit check" so they could pass me off to Seed Capital who, in turn, charged me \$6495.00 for their encounter and then proceeded to commit fraud to obtain credit cards in my name. It seems that Daeus has done the exact opposite from providing the financial guidance they promised. I've gone from a senior citizen trying to augment her fixed income to one scrambling to keep from declaring bankruptcy and losing the good credit rating I spent a lifetime building. I want Daeus to return the monies I gave them because they knowingly and deliberately misled me into criminal activity.



UTAH ATTORNEY GENERAL'S OFFICE

FEB 19 2014

Commercial Enforcement Division

RECEIVED

JAN 02 2014



State of Utah

DIVISION OF
CONSUMER PROTECTION

Department of Commerce
Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Daeus Financial, Strategic Tax Services, Your Entity Solutions	(866) 525-3709	
Street Address		
172 E 14075 S STE 101		
City	State	Zip Code
Draper	Utah	84020
E-mail Address	Web Address (URL)	
	www.daeusfinancial.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8,081.00	10/18/12; 10/25/12, 10/31/12	Debit card and rewards card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Phone and online Yozons document signer 10/18/12; 10/25/12; 10/31/12		
Was the product or service advertised? If yes, give location and date.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
We feel like we were taken advantage of being a new business. The services we purchased were not necessities like the companies made them seem to be. We would like to request a refund because we didn't receive what we purchased. We know there are expenses that are incurred by your company, however, we would like to see that there is a refund for us not receiving what was stated or implied over the phone. We feel that at least 70% of the STS, Y.E.S., and Business Builder amounts should be refunded. That would allow 30% to cover the time put into speaking with us, and doing any paperwork that may have needed to be done and allow us to get back what we feel is ours. In total, that would be \$2,100.00 for the business builder, \$1,603.00 for STS, and \$1,953.70 from Y.E.S.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>		
888 of Utah, 5673 South Redwood Road #22 Salt Lake City, UT 84123, Phone: 801-582-6008; FTC 601 New Jersey Avenue, NW Washington, DC 20001		

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

When we first talked with the sales representative at Daeus Financial, Your Entity Solutions and Strategic Tax Services, we felt like we were going to be receiving a wonderful product/service that would help us get our business off the ground. We were excited to begin working on building our credit, and getting our LLC set up, and having help with our taxes. With the business builder, we thought we would be building our credit to receive loans through banks. We understood through our conversation with the salesperson that by working through the business builder, we would be building our credit rating through each step. We got the feeling over the phone, that if we didn't use this program, that we wouldn't be able to build our credit and get loans or other financial help for our new business. We got part way through the builder and our name was referred to Seed Capital. I am unclear as to why we needed to pay for the business builder and use the program when we were going to be referred to Seed Capital. When speaking with Seed Capital, we felt like we would be receiving great service and that we would be able to secure lines of credit through banks and we were excited to start working with them where Daeus recommended us to them. We were extremely disappointed in the services and don't think either programs were worth anywhere close to what we paid. We started the business builder and then were switched by Daeus to Seed Capital halfway through and we didn't receive any services that we feel like we couldn't have done on our own. Seed Capital got us around 15 credit cards and had us apply for 5 others. We didn't ask to get credit cards, we wanted lines of credit through banks. If we wanted credit cards, we could have done that ourselves. It would have been nice to be kept in the loop as to what they would be able to get us so we could discuss the options available to us. We are very dissatisfied with the services we received from both of these companies and we were disappointed that Daeus referred us to a company that was extremely difficult to get a hold of and who didn't keep their end of the bargain like we understood they would.

We also bought the services from Strategic Tax Services because on the phone call with the salesman said it would be difficult for other tax preparers to understand how to file our taxes. We were contacted in October and we were told they could file our taxes, both personal and business, but we were told we would have to do our own quarterly taxes. When we were contacted to turn in our business expenses and income we turned in the expenses we had incurred from the beginning of starting our company, we were told after they received our information that we were not able to use these costs because our website wasn't established yet. Why would STS contact us and insist that their services are essential for our company when they knew we had just started our business? Two months to get a website up and running is very difficult, especially when one person is doing it alone. They knew our business plan and how we were going to be doing the website design and construction. There is no way we could have had our business up and running in 2 months, yet nothing was said to us that we would have to have a working website before being able to claim the startup costs. We received nothing for the money that we spent, except a K-1 form 3 weeks after we were told we couldn't claim anything, this included our office expenses. Why were we told that nothing could be done with any of the receipts we turned in, if we were going to receive a K-1 form 3 weeks later including office expenses. We feel like we were ripped off and that we deserve our money back. Our CPA has told us that it isn't any more difficult to file these taxes than any other taxes, if we have our receipts for our startup costs. He said this service is way overpriced and not worth the money.

Since looking into forming LLC's online as we've been working on possibly getting money back, we found that it only costs \$120 to send in the necessary paperwork to form an LLC. We were shocked that we were charged \$2,791.00 to have this done. We bought unlimited LLC's only because we were told that each online company should have its own LLC for lawsuit reasons. We definitely don't need the unlimited since the first website never got going no matter what we did. The sales representative also made it sound like this would take us hours of work trying to figure all of the paperwork out and submit it, and through our research, we found it is very easy. They made us feel as though we couldn't start our company unless we worked with them. We feel like we were misled in the information we were given over the phone and that we were overcharged for the services we were given. We had to compile the entire minute book and had to watch webinars to figure out how to do any of it. This service, we feel, was not anything like what we expected it to be.

We called Daeus to cancel our accounts and asked for a refund with Josh who said he would look at our accounts and get back to us. We then received a DocuSign agreement from Nicole Lott on 10/22/13, which is included, that said to cancel our accounts we could not pursue a refund. We filed a complaint with the Better Business Bureau of Utah and the Federal Trade Commission on 12/9/13. On 12/13/13 we spoke with Tyler, at Daeus, to see what he could do about a. He never called us back. He just responded with the BBB that they would not refund any money. We asked for copies of the contracts and are still waiting to receive the YES and Daeus contracts.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE: _____

DATE: 1-2-14



OFFICE OF THE ATTORNEY GENERAL
LAWRENCE G. WASDEN
Consumer Protection Division
954 W. Jefferson . 2Nd Floor
Boise, ID. 83720-0010

RECEIVED

DEC 17 2003

OFFICE OF THE
ATTORNEY GENERAL
CONSUMER PROTECTION

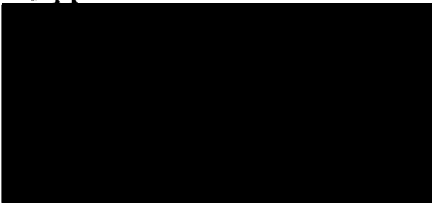
FAX :1(208) 334-4151

5 PAGES INCLUDING COVER SHEET

Daeus Financial Services
172 E. 14075 S
Draper, UT 84020
866-525-3709

We were convinced by Daeus Financial Services that we would never be successful with our Web Site if we didn't buy their services. We were charged \$9,080 — Strategic Tax Service Set-Up fee \$2,490. We paid \$990 from our personal bank account and \$1500 was financed through Monterey Financial Services, which \$125 is being drafted from our Business account each month and will be drafted until May 2014. The contract stated — 1. Annual personal/joint tax returns. 2. Annual business tax returns. 3. Quarterly reports and returns as needed. 4. 3-Year Tax review. 5. Unlimited email support and all consultations required for proper and accurate tax preparation and reporting throughout every year. We told them we had our own CPA but we were told he would not be able to do online business taxes. We were told we would have a risk of being audited if we did not sign up and get their services. Josh Stoll became very agitated with us when we refused to go along with his strategy to borrow huge amounts of money and turn one of our IRA's into a 401K. He said it would be a huge tax advantage if we did this. We cashed in a small IRA and paid off the balance on our Discover Card. Business Entity Services were \$3,590, we paid this through Discover Card. Contract stated they would help us set up a Business Program. We were told we needed their services for tax benefits, we never received any tax benefits, we never had any income from the business, we were told our on-line business would make enough money to recover the cost. We were led to believe that setting up an LLC would be a difficult process and we could not do it ourselves. We felt the cost was unreasonably high for their services. We did not know that our EIN would be free once we registered our business. Premier Credit Builder Program \$3,000, We paid this through Discover card. We were told through this we would have the opportunity to apply for a variety of funding programs if we qualified, to get our business started and to have a very strong business. All this was a total of \$9,080 that we paid Daeus. We paid \$ 6,590 on 2-12-13 and paid \$2,490 on March 8, 2013. We were rushed through the contract and not given a chance to read all aspects of it.

We had to fill out lots of paper work and then we realized we could have formed the business without their help. They have not made contact with us since May, Strategic Tax informed us they needed for us to send them all the previous information that we had sent them since they had lost it or misplaced it, we told them we did not need them to do anything for us anymore and we sent them a fax canceling all services. The services did not live up to our expectations, we were sold guarantees over the phone and none of them happened. We are demanding a refund since we believe we were taken advantage of. We are senior citizens, we are both 78 years old and we were made a lot of promises that did not happen.





State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

MAY 24 2012

DIVISION OF

CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
100 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

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CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
State	Zip Code	
[REDACTED]	[REDACTED]	
E-mail Address		
[REDACTED]		

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Daeus Financial Services, LLC	866-525-3709	
Street Address		
172 East 14075 South		
City	State	Zip Code
Draper	UT	84020
E-mail Address	Web Address (URL)	
hsmith@daeusfinancial.com		

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
6,959.40	10/10/12	Credit card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> telephone - then contract emailed to me		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number	
NO <input type="checkbox"/>	YES <input type="checkbox"/>

SUMMARY OF COMPLAINT

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I was contacted by Dacus Financial Services to set up an LLC. They did this for a fee of \$3,600⁰⁰. I also signed up for YES membership (Your Entity Solution). This was supposed to provide ongoing assistance running my business for a monthly fee of \$59⁹⁵. Every few weeks I receive an email with tax information or running a business. Certainly not worth 59⁹⁵/month.

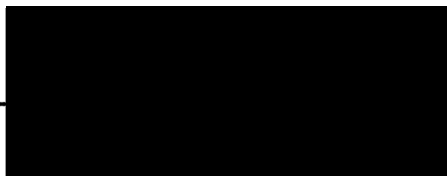
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____



DATE: 5/15/13



State of Utah

RECEIVED

Department of Commerce JUL 17 2014

Division of Consumer Protection

DIVISION OF

CONSUMER PROTECTION

Consumer Complaint Form

Send to:

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

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CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address	[REDACTED]	
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address	[REDACTED]	

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Yours entity Dacus Financial Services / Strategic Tax Service	8665253709	5036181090
Street Address	[REDACTED]	
172 East 14075 South Suite #101	[REDACTED]	
City	State	Zip Code
Draper	UT	84020
E-mail Address	Web Address (URL)	
Rhonda@strategictaxservice.com	dacusfinancial.com / strategictaxservice.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$2,995.00	11-21-2011	creditcard / finance program
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Over the phone & via internet 11-21-2011		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
Full refund in the amount of \$2,995.00 Full refund in the amount of \$2,990.00 from Yours entity Also connected with Dacus / Strategic		

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number	If a court action has been filed, include name of court, address, and case number
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>	

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

On June 30, 2014 Jesse Gleason from Strategic Tax Services contacted me by phone & email stating: "I owe STS more money \$29.95/mo for my services to continue." When I asked the reason for this, stating my contract reads differently? He stated "Daens is not Strategic Tax Services & Daens did not pay us for your services to continue." All this does not add up I asked to be contacted by a manager or someone who has worked on my account in the past. He did not comply, or transfer me to a manager I emailed & called Daens Attn: mBlanton with no response.

In the past I spoke with Chris Nielson Ext. 119 @ 1866 525 3709 about any account issues regarding Strategic Tax Service I had other issues & tax complications in 2011 & 2012 that needed resolution. He was not reachable this time I have emailed the tax preparer Cyndi Thompson no reply

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE: _____

DATE: _____

July 13, 2014



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED Send to:

JAN 16 2014

DIVISION OF
CONSUMER PROTECTION

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION			
Your Name		Home telephone number	Daytime or Work telephone
Street Address			
City	State	Zip Code	
E-mail Address			
COMPLAINT AGAINST <i>2 Companies</i>			
Name of Business Entity		Daytime telephone number	Other telephone or facsimile
Global Mentors ^① / DAEUS Financial ^②		866-213-3657 ^①	866-525-3712 ^②
Street Address			
770 E. Main Street Suite 155/ 172 East 140 ^① 5 South ^②			
City	State	Zip Code	
Lehi / Draper	UT	84043/84020	
E-mail Address		Web Address (URL)	
e.thecoachingdepartment.com			
TRANSACTION INFORMATION			
Amount of Transaction	Date of Transaction	Method of payment for transaction	
		Credit Card	
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date			
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> 6-15-13 / 6-19-13			
Was the product or service advertised? If yes, give location and date			
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> On a website 6/15/13			
How would you like to see your complaint resolved?			
I would like to receive a full refund plus all interest from over the last few months and I do not want anything to do with them again!			
OTHER INFORMATION			
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number			
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Rip Off Report			

SUMMARY OF COMPLAINT

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Upon purchasing the coaching services of Global Mentoring, we spoke with Tyler Roberts. He told us that we could qualify to be candidates for a special program and obtain training and a discount. He started by asking us how much money we had available and how much we could get to start up a business. We told him that we did not have much money or any savings and that we only had the Capital One card credit line. He asked how much was available and I gave him a ballpark figure. He left us on the line and came back with a figure of \$6800.00 for the mentorship program which was pretty close to what we had on our card. He told us that within a few months he was confident that we would be bringing in a profit if we followed what his coaching mentors told us to do.

He also went on to tell us all about the success stories of all his clientele in the past had made and that they had productive businesses. He mentioned that if we had not seen a profit, to call him back and he would help us out by having another coach help us and if still no profit that they would reimburse the difference from profits of the amount of money that we lost. He told us that everything we needed to start a business would be in the package that we bought and that it would include 9 weeks of Coaching mentorship, they were going to help us build a Ecommerce Website, account mentor package, a list of dropshippers and Ebay Research Software.

Our first coach given to us was David Smith. We were wanting them to first start with making us our Ecommerce Website so that we could list our own products with dropshippers at a lower price but they wanted us to sell on Ebay first. We were instructed to begin selling items on EBay first and continue to learn the process of selling and calculating taxes and shipping because this would make us money the quickest while our website was being built. Each week the Coaching was simplistic in showing us tools we can use to obtain knowledge in how to gain income through sales. We were doing everything they requested they even checked out our listings and said that they looked good. We only sold one item and went into the red!

At about 3 weeks into the process, we were called by DAEUS Financial, they told us that they were working with Global Mentorship and were asked to call us to get our EIN number and set up our LLC. This surprised us because we were under the impression that everything that we needed would be included in the package to start our home business. I knew that we were going to need our EIN number because they had told us we would be needing one but was concerned because we did not have the funds to pay for this and he was telling us we had to have it for our protection.

We were upset and asked him if there were going to be any more financial surprises with them asking us for more money and he assured us that everything in the Global mentoring package was everything we needed and that they should have told us about the LLC. We worked out a deal where we would pay \$645.00 through the credit card and then he would finance \$1500.00 for 12 months. I did not know they were going to be taking it out on the credit card that was not mentioned. I called in July and asked when our EIN # would come in and he said that it should come in, in August. We still have not received it!

Then about a week and a half to two weeks went by, and the Supplier Source called us and they told us that David Smith from Global Mentoring called to help us set up for our Dropshipping part of our company. We were excited at first until after over an hour worth of success stories of why it was so important to set up our business with a Dropshipper, he finally came to the punchline. They wanted more money! We were not happy about this and I told him that we were told that there would not be any more money requested from us because when we paid for our global mentorship it included everything we needed to start a business. He said except dropshipping and he said without a dropshipper we did not have a business. We told him we needed time to think about it and he began to try to pressure sale us again.

My husband was upset and left the room and he noticed that my husband was not on the line so he said he would give us time to talk and he would call us back at a set time. We talked but we felt like we had to try somehow and get the money because if we did not then we would be stuck with a business that had no supply for our Ecommerce business. When he called we agreed to go ahead and try and find a money source to pay for it. So we finally pulled some financing together from our retirement it was around the 4th of July so it was

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE



DATE:

1/9/14

a holiday so we could not complete it until the holiday was over. The time over the holiday gave us time to think about everything. After talking and looking over our contract we realized in said it included dropshipping so when he called us back we cancelled the contract which would had been \$7400.00.

AT this point, we contacted David Smith and told him that we had doubts about the Ecommerce business and that we felt we were being scammed or at the least strung along because then they started putting their high pressure sales people on to talk with us. They would not take no for an answer. We felt like they were not completely honest with the upfront expenses and that they were not being truthful with us. We asked to speak with Tyler Roberts the first person we spoke with who told us to call him if we were not completely satisfied and that he would work with us. I was told that I could not speak with him. They gave us a new sales representative and I told that person that I spoke with that we felt that had they we had been lied to and that they were not truthful in the beginning about all the expenses that we would occur and had we known them we would not had signed up for the package, because then we would have known that we could not afford it and that we wanted our money back.

He told us that would not be possible and he told us that we would be getting a new mentor and his name was Trevor Shipp. That the reason we were not making any money was because we needed a mentor who specialized in Ebay sales. So we agreed to work with him because they gave us no choice! He called us and we began working with him doing everything he said. He told us that if we did everything he said we would make a profit. He also told us that he would help us create our own Ecommerce Website! So I began doing what he said and we did not sale anything. We were to go to other websites like Khol's, Sears, etc and relist their products for a higher price. I told him I did not think it would work because when I shopped I always price shopped. I did not just buy the first thing that I came across. Also, most people go to Ebay to get a bargain! But, I did everything that he said and I did not sale anything but I continued trying anyways.

He was looking at my listings and telling me they looked great. He sent me a list of dropshippers for free! Surprise Surprise! Out of the blue they finally have dropshippers although they were trying to get me to buy some from another company. We worked with him for 2 weeks and then he asked me to go to the State and Tax revenue office to get my state tax id number so that we could set up my Ecommerce Websight. I went down to the New Mexico State Tax Revenue office and the lady told me that I could not do it until I had my EIN number, which I could not apply for because when I

signed up for the LLC to get my EIN through DAEUS Financial, because Global Mentors had them call me to set it up. I was told that I could not apply for my EIN number twice. She told me that I could have come to the tax office and applied for my EIN number and gotten it in 10 minutes for me free.

She also told me that I did not actually need the LLC for the type business that we were starting. I was furious because this was more lies and pressure sales by all these companies that are connected in some way! He called me back and I told him that I was done with them and their lies. I told him what she said and that we wanted our money back. I told him had they been honest in the beginning we would not have signed the contract. He said that was not going to happen! I told him that I turned them over to the New Mexico Fraud Dept and that they told me they wanted to see the contracts so their lawyers could look at them and that I had sent them to them. He said that was fine because they had Lawyers too! I have not heard back from the fraud dept and this was about a month ago. I have called and left messages and they have not returned my calls. I have not heard back from Global Mentors as well.

I started to let this all go and just pay it back because I am tired of all the garbage, but then I received a bill from Trevor Shipp for his mentorship services and I realized that the DAEUS company (LLC) was taking out \$125.00 a month from my credit card and that they are still taking from me and I am just angry because they are still stealing from me and so I want my money back. It's not right that they can do people this way and steal from them. Just recently Trevor Shipp, the last mentor billed me \$39.95 on 8/19/13 for his mentorship services under E Business Highland without my permission. He was supposedly working for Global Mentoring and that was supposed to be included in our coaching mentorship. I confronted them on this and they returned the funds from E Business Highland for \$39.95. That is the reason I have been talking with Shawn from Capital One in order to hopefully get back my money from Global Mentorship and put a stop to DAEUS Financial from withdrawing anymore money from my account.

Shawn from Capital One called with me on the line to talk to Global Mentors about the issue but the phone number they gave Capital One was the wrong phone number. So I looked on my contract and we called the phone number that was on it and they said that was the wrong phone number and they gave us a phone number to the one that was supposed to be the right phone number. The people at that place said that they could not get into my account that it was blocked and that they were told that they could not give me or Capital One the phone number to talk to Global Mentor supervisors. They said that they would send an email and that they

would call me back and add Capital One to the conversation so that we could discuss the matter. This was 2 weeks ago and they still have not returned a call to me or to Capital One. I feel that 3 days is not enough time to think about these types of decisions not to mention that they were not upfront about all the other expenses included in the business.

I would like to say the reason I signed with this company was because I thought that a Coaching mentor would keep us from making financial mistakes and since they were including a financial package that included everything to get started then what did we have to lose. No, I don't feel that they kept their part of the contract. Because to me that included them mentoring me to make good financial decisions, honoring their contract to include the finished website, dropshippers, LLC if they felt it needed it and anything else. I should not have had to purchase other items to complete my package. James Ryan told me when he was trying to sell me the dropshipping and web package that I did not have a business without buying the extra package. He works for the Global Mentors.

You can see that in the Customer notes. The Merchant Global Mentors may say that their clients are wanting to dupe them and plagiarize their software but that is not the case. You will see this through the complaints filed on the Ripoff Report. The case is that their clients have been duped by them believing that they were going to be an honest company who takes pride in helping their client be successful but this is not true. They obviously are out for the money and not interested in customer service or I would not have to be going through this. I don't want anything else to do with them because they are not looking out for what is best for me or my family.

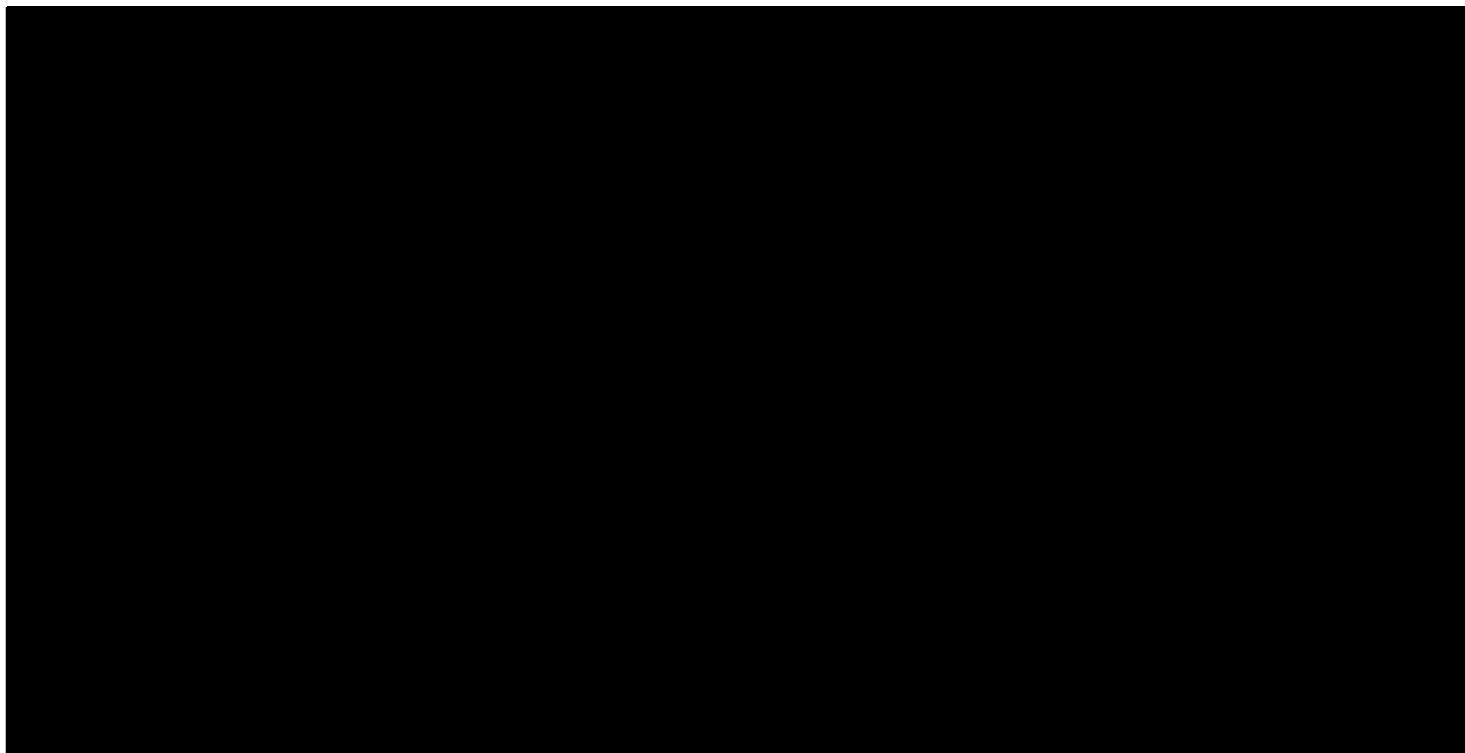


Pg. 6

~~Page 2 of 3~~

Customer Service 1-800-955-7070

www.capitalone.com



Total: \$7840.00 Plus the interest of the credit card!



State of Utah

Department of Commerce
Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws, however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
DAEUS Financial Services	(866) 525-3709	
Street Address		
172 E 14075 S #101		
City	State	Zip Code
DRAPER	UT	84020
E-mail Address	Web Address (URL)	
	daeusfinancial.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$15,314.00	2-10,13,15-12, 4-2-12,5-11,22-12	Various Charge Cards
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> see attachments		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
I want a full refund along with all fees and service fees totaling \$15,314.00		

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.	
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>	BBB, FTC, IC3.Gov, www.onlinebusinessbureau.com

SUMMARY OF COMPLAINT

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01-30-12-I received a call from Daeus Financial Services realizing that it was followed by Professional Marketing International's contract 01-25-12. I did not expect the phone call from them. They described themselves as a professional firm that would create and set up an LLC quicker than I and that it would be difficult to do by myself. Daeus would keep track of my accounting for tax purposes because I was creating a new business and establish business credit. The sales rep told me a local CPA wouldn't be able to do online business taxes and I may have a higher risk of being audited if I didn't sign up with them. He discussed that I needed their services in order to get a tax exemption all along stating that my business would make enough money to pay back the cost of their services. He discussed a minute book was essential for running a business and have Business Credit to expand my website.

At that time I followed through with their conversation and listened to what he told me about creating a business thinking this was a great opportunity because I would be busy running my newly formed entity. So, as a new entrepreneur, I followed through with their instructions and signed the contract 02/07/12 and Charged \$2,990.00 on 2/15/12. According to the contract I receive the following: One annual person/joint tax return, One annual corporate/business tax return, Quarterly reports and returns as needed, 3-Year Tax Review, Unlimited email support and all consultations required for proper and accurate tax preparation and reporting throughout the year and a monthly fee of \$9.95 starting 4/7/12.

Strategic Tax Srv was the CPA sub contractor who Daeus hired for accounting. This I was aware of per contract. During the sales pitch from Daeus, they told me that I was going to receive a call from Your Entity Solution which was also a subcontractor to Daeus. Their service was to create the LLC. I followed their directive and had to sign another contract for a fee of \$2,600.00-2/10/12 for Training through Ebiz-Learningmembers.com and \$600.00 2/13/12 for a license fee (LLC). At that time, while never setting up a business before, I thought the contract was necessary to sign and establish my business entity. After I had access to the training modules, I found that a minute book was not essential. I can still write off expenses without a minute book easily. I found out that not only is an LLC not necessary, but it only costs a few hundred dollars and can be done online by anyone quickly. Daeus Financial convinced me that I would be sued if I didn't have an LLC and this is why I had to buy their services noting that having an LLC does not necessarily protect your assets from lawsuits. Furthermore, the likelihood of being sued from operating an ecommerce website is relatively low. I was also unaware that a completely separate business was going to be servicing me as far as creating an LLC, and DAEUS did none of the work. All along, it was confusing using their services. When I had a question, it would take days from their company to get a response. Their price was very high considering what I received. If I knew what I know now about their services, I would have cancelled. As far as the tax accounting service: Strategic Tax Service, who Daeus hired out, I had to purchase a software program just to keep track of my business expenses. I had to submit on their behalf, a completed form with a breakdown of total expenses. All they did was fill in the blanks for my taxes. Not worth any of this money that I invested in. They could have cared less about how this was filled out. I was lead to believe that DAEUS was a necessary part of building my business. I didn't appreciate a monthly fee after being charged a "onetime fee." I was sold guarantees over the phone and none of them happened. The services did not live up to my expectations.

They also said I would get a call from Premier Services that was another sub to help me get business credit. On 4/2/2012 a salesman from DAEUS called me and sold me on the necessity of establishing "business credit." After much reluctance and coercion I entered into another contract with DAEUS for \$3,500 for their business credit services. To my surprise I was billed by a company named "Premier Services." A week later after signing up with DAEUS, a Kari Aragon from SEED Capital calls me and says that she is calling on behalf of DAEUS in order to fulfill their business credit building program. This comes as another surprise because now I have a completely different company rendering services to me that were supposed to be rendered by DAEUS. They never told me SEED Capital would be servicing me. I had to sign another contract with SEED otherwise the money I gave DAEUS would be useless because SEED was doing all the work. On 4/18/2012 I complained to Colby Gray of DAEUS (who also works Premier Mentoring, the first company that signed me up) that I did not appreciate SEED Capital telling me to pay down \$28,000 worth of debt as part of their service. They wanted me to do this in order for them to get me more credit cards. What is the purpose of that? I didn't want more credit cards, I didn't need any more credit cards. That is not what I was told would be happening. If DAEUS would have told me from the beginning that their business credit builder program was just a service to get me credit cards I would have said no. Furthermore, DAEUS did not inform me that SEED was going to charge me an additional \$3,495.00 after they opened up lines of credit for me. In order for DAEUS to successfully uphold their contractual obligations it would be imperative that I spend more money with SEED.

Continued on page 3
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 01-16-14

Not only is it illegal for a company to charge upfront for the guarantee of acquiring credit cards for their customer but SEED committed fraud on the credit card applications. SEED said that I needed to report a higher annual income than I actually made on the applications. SEED also filled out credit card applications on my behalf and fraudulently recorded a higher annual income than what I make. SEED knew how much I made because I had to fill out their papers in the beginning that gave them that information. Because DAEUS said I needed to work with SEED they should be held responsible for the fraudulent behavior of SEED. SEED broke Title 18 section 1014 of the U.S. Code when they lied on the credit card applications. If it wasn't for DAEUS, I never would have been contacted by SEED. I'm absolutely requesting a refund of the **15,314.00** I paid DAEUS for this service. Daeus never done anything for me. Along with this company and several other companies that followed, caused me financial ruin and destroyed my credit because they guaranteed I would make the money in such a short period of time to cover all my expenses.

I Demand a refund in full from Daeus Financial Services For the tax services, the business credit program and business entity program "Daeus" \$ 2,990.00 + monthly fee 208.95 + \$373.00 Balance transfer fees to keep my Credit Cards at 0%. Business "Your Entity Solution" -\$3,200.00 + \$315.00 Balance transfer fees to keep my Credit Cards at 0%. "Premer Services" \$3,500.00 + \$282.00. Balance transfer fees to keep my Credit Cards at 0%. "Seed Capital" "\$3,495.00 + \$950 Balance transfer fees to keep my Credit Cards at 0% **Total Refund = \$15,314.00** All these companies worked through Daeus Financial Services.

Yours Truly,



174829-001

**STATE OF ALABAMA
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION SECTION**

CONSUMER COMPLAINT FORM

501 Washington Avenue
Post Office Box 300152
Montgomery AL 36130-0152

Phone: (334) 242-7334
Fax: (334) 242-2433
(Toll Free in AL) 1-800-392-5658

(Please print legibly in ink)

① Docus Financial Services
② eBusiness Solutions
Name of Person or Firm Complained Against
① 3082 West Maple Loop Dr.
Le Hi, UT 84043
② 125 East Main St, Suite 118
American Fork, UT 84003
Address

Your Name _____ Age _____

Your Address _____

City, State and Zip Code _____

City, State and Zip Code _____ County _____

Telephone _____

Telephone (Home) _____ Telephone (Work) _____

E-mail address or Website _____

E-mail address or Website _____

Did You Sign a Contract? Yes

Date of Transaction ② 8 OCT 13 ① 23 OCT 13

Name of Salesperson ② Matt Peterson ① Michael Olasky

Have you told the firm of your Complaint? Yes edocusign

Product or Service ① LLC Filing
Involved ② Internet Training

Estimate of dollars involved \$5,000.00

How were you first contacted? - at your premises (); at the firm's premises (); We made first
telephone (); radio/tv (); newspaper/magazine (); mail solicitation (). contact.

Have you consulted an attorney? NO Who? _____

Is there a court action pending? NO Where? _____

Please explain the entire circumstances surrounding your complaint. (Attach additional sheets if necessary). Include copies of all pertinent documents such as contract, cancelled check, warranty, etc.

e Business Solutions, TTS consulting, Coach Department, Daerus Financial Services - All are taking money from people. We were looking for a way to replace income for Feb 2014. Matt Peterson (888)-476-4557 was the 1st pressure salesman, then Sherrie, then Kris, then Michael Olaskey and Finally Toney Dixon. We may be @ \$4800.00 in 2 contracts: (1) for coaching \$3,000.00 @ 14% interest (2) LLC \$1800 @ 16% interest. If the LLC went thru - a penalty may be assessed. Please help us with this matter any way you can. Enclosed you will find complaints and credit card records of how many different companies charged before the first day ended. Paralyzed from chest down since 1970 - must use Hoya Lift to transfer.

AFTER REVIEWING YOUR COMPLAINT AND THE STEPS YOU HAVE TAKEN TO RESOLVE IT, YOU MAY BE REFERRED TO A PRIVATE ATTORNEY, SMALL CLAIMS COURT OR SOME OTHER METHOD OF RESOLVING YOUR COMPLAINT.

I understand that the Office of the Attorney General normally provides copies of the complaint forms or information regarding complaints to the business complained about and other private and public agencies. I authorize the Office of the Attorney General to give copies or any information on the form to anyone deemed advisable

Initials

I wish to file this complaint with your office. I understand that your office does not conduct litigation for individuals in matters which involve purely private controversies. I also understand that I may lose the right to file a lawsuit because of this matter due to the possible expiration of the statute of limitations, if I wait on action by the Attorney General's office. I am, however, filing this complaint to notify your office of the existence of this problem and to seek any assistance you may be able to render.

Date

11/20/13

PLEASE RETURN COMPLETED COMPLAINT FORM TO:

Office of the Attorney General
Consumer Protection Section
501 Washington Avenue
Post Office Box 300152
Montgomery AL 36130-0152

18 Nov 2013

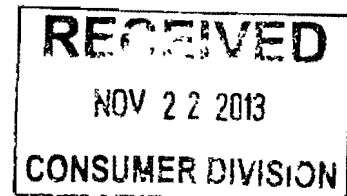
My nightmare began when my husband and I began to search for a way to supplement my income. As of 31 January 2014, I will no longer be employed.

Initially we spoke with Meagan who was not very friendly. After Meagan we spoke with Sherrie. Who put us in contact with Mr. Peterson the Program Director. We were told how we were getting in at the best possible time because it was the holiday season.

We were then contacted by Micheal Olaskey, who began to talk about the IRS and EIN numbers, and LLC. We were then put in contact with Tony Dixon on or about 23 Oct.

Tony Dixon Proceeded to tell us that we need to set up a LLC , and how we would have file taxes 5 time a year, 4 quarterly and one yearly. At this time I 'm thinking but we are not making any money, we have not been shown how to generate the income we have been promised. The only thing I see is how many ways this Daeus Financial Services can get money from us.

At this point I decided to go on line to check out Daeus Financial Services. All kind of red flags went up. At this point My husband and I decided to contact our credit card company and the State Attorney General Office.





RECEIVED

MAR 26 2015

DIVISION OF
CONSUMER PROTECTION

March 25, 2015

Adam Watson
State of Utah
Department of Commerce
Division of Consumer Protection

Dear Mr Watson:

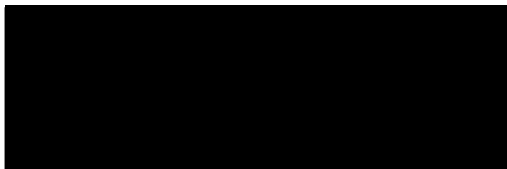
I'm writing to file a formal complaint against Daeus Financial Services, LLC and to request that they refund at least part of the fees we paid them.

I believe it was through Global Mentors that we were introduced to Daeus Financial around the 16th or 17th of July, 2013. As outlined in our Daeus Financial contract of July 17, 2013 which accompanies this letter, They promised to provide a number of services including setting us up as an LLC with our state and federal governments. The LLC set up was to have been unlimited. Additional services were to have been provided by Daeus Financial and through YES Membership for which we would be billed monthly after July, 2014. Aside from registering our LLC with the state and providing us with a federal tax ID number, I do not remember receiving any of the promised services.

Since we did not receive all the promised services, I believe we should be entitled to at least a partial *refund of what we paid Daeus Financial Services*

If you have any questions or need any additional information, please let me know. Thank you

Sincerely,





State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

SEP 18 2014

DIVISION OF
CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection

Attention: Complaint Processor

Heber M. Wells Building, 2nd Floor

160 East 300 South, PO Box 146704

Salt Lake City, UT 84114-6704

(801) 530-6601 | (801) 530-6001 fax

www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Deaus Financial Services	866-525-3709	
Street Address		
172 East 14075 South		
City	State	Zip Code
Draper	UT	84020
E-mail Address	Web Address (URL)	
hsmith@deausfinancial.com		
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$ 7179.95	5/12/2012	Credit Card Ending in 8325,
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>		
How would you like to see your complaint resolved?		
Refunded amount paid and for these transactions to be taken off of my credit report. Plus, the cost of hardship and burden that it has put me in during the past 2 years.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

I was looking Online for a work from home position because I was struggling financially because I was laid off in 2011. I saw a program Online that said "if you purchase the program for \$ 97.00 then you are given the software to work from home." Two days later, I was contacted by the Coaching Department and was talked into starting a business from home, and I was re-insured numerous times that if I put these funds on my personal credit card to get the right partnership going with The Coaching Department then I would be able to make this money back within the first 2-3 months. I tried to get out of contract and Mike Woods repeatedly told me that that was not an option, and that if I put more money in the company then there would be better outcomes. At first, Mike Woods and I would be in contact once a week for 30-45 minutes for training, then as time passes, he kept rescheduling and thereafter, I did not hear from anyone at all. I contacted the president of the company and still no response. Nothing has come out of this business as promised and I would never get a response. Within 2 months, my personal credit cards were charged up to almost \$ 20k, the bills were coming in and I asked the coaching department for advice or to get me out of contract and they said, "that was not an option". This has ruin my life in so many ways, because now I have bad credit, used up all of my last savings and now my credit cards are all maxed out. Collections calls are coming in daily and haunting me. I tried to contact The Coaching Department and they are now out of business. As I researched on the Internet, I see that there are numerous people in my situation and there are numerous lawsuits against The Coaching Department. The last 2 years have been one of the toughest years for me and it will be tough for the next 6-7 years until my credit report clears up. Therefore, my hands are tied and I cannot do a thing. Plus I have no more savings. I am pretty much left with nothing. Besides all of this, I had to borrow funds from family and friends during the last 2 years to make ends meet because I spent all of my last savings and credit cards on this program that was misleading.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE



DATE: 9/18/14



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

MAR 10 2014

DIVISION OF
CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION

Your Name

Home telephone number

Daytime or Work telephone

Street Address

City

State

Zip Code

E-mail Address

COMPLAINT AGAINST

Name of Business Entity

Daytime telephone number

Other telephone or facsimile

Daeus Financial Services

801-495-2405

866-525-3709

Street Address

3082 W Maple Loop Drive Suite100

City

State

Zip Code

Lehi

UT

84043

E-mail Address

nwelch@daeusfinancial.com

Web Address (URL)

www.daeusbizbuilder.com

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$3,520.00

05/9/13

Visa Credit Card

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.

NO ☐

YES ☒

Daeus phoned me to set us up with an internet business opportunity

Was the product or service advertised? If yes, give location and date.

NO ☒

YES ☐

Never heard of these people until I received their calls

How would you like to see your complaint resolved?

I am looking for some return of funds I was charged from Daeus. There was a lack of service and over selling unnecessary services.

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☐

YES ☒

receiving help from elevatedfrequency@gmail.com phone 1-775-574-8262 fax 1888-253-4841 1200 Westlake Avenue N Suite 1006, Seattle WA 98109

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

I have received the following charges from Daeus: 04/25/13 Advanced Mentoring 877-938-4055(Digital Success)\$7,780.00; 05/09/13 Daeus Business Entity 801-495-2405 UT \$3,520.00; 05/10/13 Daeus Tax Service 866-525-3709 Draper UT \$2,990.00; 05/21/13 Daeus Tax Service 866-525-3709 Draper UT \$2,995.00; 05/21/13 Daeus Credit Service Draper UT \$3,500.00; 05/29/13 www.isitebizbuilder.com Sandy UT \$995.00; 06/24/13 www.isitebizbuilder.com Sandy UT \$595.00; 07/25/13 Elibrary 866-310-9305 UT \$39.95; 08/25/13 Elibrary 866-334-3672 \$39.95; 08/02/13 www.isitebizbuilder.com 855-464-7483 UT \$89.95; 09/03/ Daeus 866-525-3712 UT \$59.95; 09/25/13 Elibrary 866-334-3672 UT \$39.95; 10/03/13 Daeus 866-525-3712 UT \$59.95; 10/28/13 Elibrary 866-334-3672 UT \$39.95; 11/04/13 Daeus 866-525-3712 UT \$59.95; 11/25/13 Elibrary 866-334-3672 UT \$39.95; 12/03/13 Daeus 866-525-3712 UT \$59.95; 12/25/13 Elibrary 866-334-3672 UT \$39.95; 01/03/14 Daeus \$59.95; 01/25/14 Elibrary \$39.95; 02/03/14 Daeus \$59.95.

Below is a copy of the letter I sent to Daeus. I am 79 years old and my only income is Social Security and I thought an online business would supplement my income and now I am in a mess.

We were charged \$3,520.00 from Daeus Business Entity for getting our LLC and EIN # for taxes this seem a rather high price for what we received but we did get our LLC limited partnership and our tax EIN#. Then on 05/10/13 we were billed \$2,990.00 to establish tax preparation from Daeustaxsrv 8665253709 and then again on 05/21/13 we were billed \$2,995.00 from Daeustaxsrv 8665253709 Draper, UT and on this same date 05/21/13, We were billed \$3,500.00 for corporate credit from Daeus Credit Services Draper, UT. This is a rather large sum of money for a small business that was making no money at all and at the time was not even functioning. The tax set up was for a large involved corporation of which we were not. We were just trying to get started. When paying for credit for the business in order to keep it in the business and not on our personal accounts we received absolutely nothing. We were contacted by Kari Aragon from Seed Capital to sign papers to agree to pay more money. \$3,000.00 plus \$495.00 for credit review. Those papers we refused to sign because we were to receive credit services from you for \$3,500.00 and refused to be billed any more. Further more, the only papers that were signed were the ones for our LLC and EIN#. Nothing else was ever signed. You people were taking advantage of people that thought you were there to help and not get as much money as you could. We didn't know at the time what we really needed. You contacted us. We did not contact you. We needed help and you made us believe that we needed all these services that were sold to us when in reality it was an over sell. All you wanted was to get money and not really help. We would never recommend you to any one that was in the learning process because you were the teachers to help achieve a goal and show what was really needed and not over sell to fill your pockets. We received a minute book that was way over our needs. This was an unnecessary expense. Tax services are normally paid after the work is completed so why so much up front? Over the phone we took the more expensive package to cover for a longer time at a less expense than the other deals. We did not know the rules for internet service and you were to be the teacher not the scalper. I, [REDACTED] am 78 almost 79 and did not grow up with the internet so that should have been under consideration on your part and we really needed someone who really wanted to help and not gouge. We thought you were a service and put trust in a bad place. God knows we needed help but I cannot believe all that has taken place.

Your three day policy to cancel services does not give time to evaluate your services. We can say that we paid for services that were not needed and did not know that at the time we were told we needed them. We feel that all the money paid for business credit should be refunded because this was fraudulent to lead us to believe we paid for it with the \$3,500.00 paid on 05/21/13. To have Seed Capital call and work with us and find that they wanted \$3,000.00 for the service which we paid you. This made us angry and told Kari Aragon why we refused to sign a contract with Seed Capital for the \$3,000.00 plus \$495.00 for credit check on us. And besides we had already done a credit check with you and paid for credit services. We understand that you did not even have a telemarketing license in the state of Ohio at the time of soliciting your services which is illegal. We also need a refund on all tax service as we received no service. The LLC was completed but we understand that was over kill and not a fair deal and we could have done this at very little expense so we look for a partial refund. \$3,520.00 is way too much.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE

DATE:

03/09/14



State of Utah

Department of Commerce
Division of Consumer Protection

Consumer Complaint Form 3

RECEIVED
APR 30 2014
DIVISION OF CONSUMER PROTECTION
Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
140 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	cell
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Seed Capital	866-988-7333	ext 106
Street Address		
9065 South Pecos Road Suite 260		
City	State	Zip Code
Henderson	Nevada	89074
E-mail Address	Web Address (URL)	
Kari@seedcapital.com	www.seedcapital.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$6,990 (Total of 4)	12/20/2013, 1/8/2014, 1/15/2014	PERSONAL credit card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> 9065 S. Pecos Rd, Ste 260 Henderson, NV 89074 12/11/2013		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
We would like a refund of all we spent.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> See Complaint Form 1		

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

The faced organization against which our complaint is lodged is Nevada based Seed Capital. They are not part of the FTC complaint, while working with DAEUS Financial, our understanding of their Business Builder Agreement was that they would be helping us to shift our debt burden from personal credit cards to business cards. Instead DAEUS linked us with Seed Capital, with whom they had close organizational and personal ties. Once again we found ourselves in a new territory with very limited experience or knowledge of the world of finance. We also were confronted with agreements we didn't fully understand and urged to make the following costly "investments," which added another \$6,990 to our debt burden:

1. \$990 on December 20, 2013 for a Credit Review - paid to Seed Consulting LLC
We were dismayed and confused by the double Credit Review Fee. Our agreement specified \$495. An after the fact explanation was that since personal credit card charges involved two people and different cards, the second fee was required.
2. \$3,000 on January 8, 2014, a Credit Establishment Fee - paid to Seed Consulting LLC
From the outset of our relationship with Seed Capital we consistently and insistently took the position that we could not afford to take on any more debt than was absolutely necessary. We only wanted to relieve the debt burden on personal credit cards, which could be done with less than \$50,000 in business credit. We had no control over or input on the process of credit card applications, which resulted in 8 cards totaling a credit limit of \$76,000. If they had followed our wishes and raised less than \$50,000, they would have had to waive the \$3,000 credit establishment fee and refund the \$990 credit review fees.
3. \$3,000 on January 15, 2014 for Business Credit Consulting - paid to Seed Consulting LLC
We have had no substantive contact with Seed Capital since a 2/15/14 phone call following the FTC shut down of a Business Solutions. Most of the consulting to be provided would have been in the future. Serve Ventures LLC, our startup business, has shut down. We are physically and mentally exhausted. We have disputed all the credit card charges since July 3, 2013. Chase dispute staff have been in touch with Seed Capital. Thus far they have refused to consider granting any refund. We are left with paying monthly minimum charges of nearly \$900 on 8 cards we were led to believe would be only business cards - untrue!
A more detailed description of our experiences with Seed Capital is enclosed.

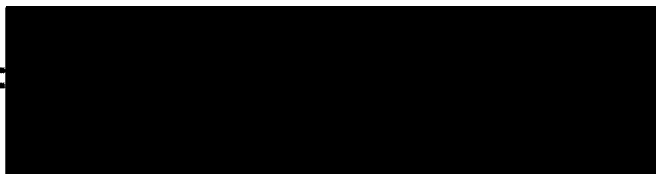
CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks - front and back, correspondence, etc.) DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

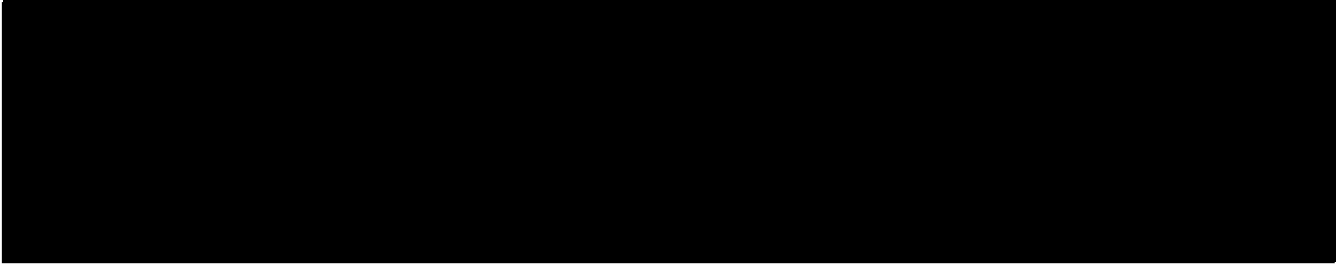
PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE:



DATE: 4/21/14

DISPUTED CHARGE #8:

DESCRIPTION AND DETAILS OF DISPUTED PRODUCTS / SERVICES

Finding ourselves already more than \$35,000 in debt by this time on personal credit cards, we were referred by DAEUS to Seed Capital with assurances that they would work with us to obtain business credit and shift the debt burden off our personal credit cards. We had earlier understood that DAEUS would be responsible for this. Instead, we were referred to yet another organization with misleading information from DAEUS about what the likely cost would be. We were told by Nicholas Welch of DAEUS that Seed Capital charged an initial fee of \$495. Additional charges would be modest and based on a percentage fee of the credit needed. Instead we quickly found ourselves in debt for another \$6,990, including double charges for the initial \$495 fee, since Seed Capital was dealing with debt on two personal credit cards.

Before we began this disastrous deceitful venture, for years we had paid off our personal credit cards in full every month. Beginning in August, 2013 that all changed. We also began to accrue additional debt from the interest charges on the personal cards. This mounted to more than \$2000 over the subsequent months. We were hemorrhaging in debt and desperate for relief. Once again we found ourselves in "alien territory". We had no background in business. We had no experience in finance or the terminology and practices of that world. We needed help and needed it quickly.

We made it clear to Seed Capital that we were a senior couple of modest means and had not seen this opportunity as a "get rich scheme". We were dealing with essentials, namely medical and treatment costs following cancer surgery and a heart attack involving Judy Slobig. We could not afford to take on any more debt than absolutely necessary. All we wanted was to get out from under the personal debt burden we had. We did not understand why it was necessary to obtain more credit than was needed to shift the existing debt burden. Why did we have to exceed \$50,000 and incur a \$3000 cost? Why did we have to agree to pay an added fee of \$3000 if the amount of credit exceeded \$100,000? We were confused, but desperate for relief and needed it as soon as possible.

The process of moving forward was delayed by the Christmas holiday closing of Seed Capital's offices. Communication with Kari Aragon, the lead staff person was erratic with delayed responses to emails and phone calls. Meetings were postponed and rescheduled. Then she indicated that we should watch for a number of zero % APR credit cards to arrive. Eventually, eight credit cards arrived with an aggregate credit limit of \$76,000, more than

twice the amount necessary to shift the debt burden from our personal credit cards. The amount secured also exceeded their \$50,000 threshold assuring them of a \$3000 payment. This was clearly contrary to our expressed desire to limit the cost to us of relieving the debt burden. Another troubling thing was that we indicated that our estimated annual income was substantially less than what would apparently qualify us for obtaining business credit. Kari Aragon told us that, if asked, to say it was \$143,000. Thankfully, nobody ever asked. In fact, we had no direct role in securing the credit cards. It was all done by Seed Capital using information we had provided.

The debt burden has been shifted to business credit cards, all but one of which are in Frank Slobig's name. The payments of the debt on those cards are being paid from a CHASE business checking account. We will not be able to maintain a sufficient balance for more than the next 2 months to cover even the minimum payments, as the business, [REDACTED] is not sustainable.

We have gone full circle. We have spent months working 50-60 hours a week collectively under the deceptive manipulation of e-Business Solutions (EBS). This changed on February 10, 2014, when the Federal Trade Commission (FTC) filed a complaint in federal court against Apply Knowledge and a conglomerate of organizations, including e-Business Solutions, Supplier Source and the Coaching Department for fraudulent and deceptive practices and shut down all their offices the next day. Despite deceptive assurances of success from EBS, we have had only very modest income from listings posted on eBay. [REDACTED] has spent countless hours substantially developing and improving a basic website: [REDACTED] beyond the elemental stage created by EBS and its contractors. We do not have the expertise and capability to implement it commercially, to market it or the know-how to use the appropriate social media tools. We are exhausted and debilitated by the physical and mental strain we have endured. All we want is our money back.



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

APR 30 2014

DIVISION OF
CONSUMER PROTECTION

and to.

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form 2

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address	[REDACTED]	
[REDACTED]		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
DAEUS Financial	866-525-3709	
Street Address		
172 East 14075 South Suite 101		
City	State	Zip Code
Draper	Utah	84020
E-mail Address	Web Address (URL)	
nwelch@daeusfinancial.com	www.daeusbizbuilder.com	
TRANSACTION INFORMATION		
Amount of Transaction	Monthly	Date of Transaction
\$10,050 (Total of 3)	\$59.95 19.95	8/14/2013, 8/30/2013, 11/7/2013
Method of payment for transaction		
PERSONAL Credit CARDS		
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> 172 E 14075 SOUTH STE 101 DRAPER UT 84020 8/14/13 - 8/27/13 AND 3682 W. MAPLE LOOP STE 100 LEHI, UT 84043 10/30/13		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
We would like a refund of all we spent. We would also like to see DAEUS investigated for misrepresentation + misleading customers, overcharging for services.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> See COMPLAINT FORM 1		

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached") Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division

The second UTAH ORGANIZATION AGAINST which our complaint is lodged is DAEUS FINANCIAL. DAEUS is not part of the FTC complaint and court action. However, in our experience they were integrally related to EBS in the series of "investments" that left us heavily in debt. There are these separate TRANSACTIONS involving DAEUS and affiliated organizations:

1. \$3,560.00 on August 19, 2013 - paid to DAEUS Financial.
Very early in our relationship with EBS they convinced us that we needed the services of DAEUS Financial to establish a strong and stable business. A detailed description is enclosed of our experience with DAEUS and your Entity Solution, their Nevada based Affiliate, who did the work based on an August 14, 2013 Agreement.
2. \$2,990.00 plus \$19.95 monthly - paid to DAEUS Financial on August 30, 2013
In a telephone call on August 26, 2013 DAEUS convinced us to contract with them and their Affiliate, Strategic Tax Services. Once again we were convinced that it would be cost effective and critically important to have expert assistance in this area. A detailed description is enclosed of our experience with Strategic Tax Services located in Los Angeles CA, based on an August 27, 2013 Agreement
3. \$3,500 on November 7, 2013 - paid to DAEUS Financial
Based on an October 30, 2013 Agreement we were convinced that DAEUS would help us build a strong business foundation for us and help us shift the debt we had accumulated off our personal credit cards. Little was accomplished beyond referring us to get another organization, Seed Capital and additional costly services. A detailed description is enclosed of our experience with DAEUS Business Builder.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE: _____

DATE: 4/21/14

TO: Utah Division of Consumer Protection
ATTN: Complaint Processor
FROM: [REDACTED]
RE: Consumer Complaint and Disputed Credit Card Charges
DATE: April 21, 2014

The following is information on the background and context of our complaint. The Federal Trade Commission took action on February 11, 2014 to close numerous Utah businesses which had been defrauding consumers out of millions of dollars. Among the organizations listed and mentioned in the Federal Trade Commission complaint, we had contact or communication with Apply Knowledge Institute, the Coaching Department, e-Commerce Support, LLC, Supplier Source, LLC and primarily e-Business Solutions and EBS Mentoring. Babata Sonnenberg is the owner of Supplier Source and Ken Sonnenberg, the President of Applied Knowledge, is also the President of e-Business Solutions. They were named as individual defendants in the suit. Only recently did we learn that Kenneth Sonnenberg was the applicant for a Volusion SSL certificate for www.kidsbedshop.com. Our website referenced in Charge #3 to follow.

Beginning on page 25 through page 36 of the FTC complaint, **ALL** the bolded headings and subheadings of phase two and phase three describe almost exactly our story of how we were manipulated by misrepresentations and repeated reassurances about how success was only a short time away. We were tricked into buying costly coaching and add-on special services that they convinced us we needed in order to be successful. All the while we became increasingly mired in debt, as the costs for [REDACTED] medical treatment mounted.

The principal motive for our interest in starting an online business was to cover those costs for medicine and treatment following breast cancer surgery and a heart attack. Instead we now find ourselves more than \$45,000 in debt from a series of "investments" charged primarily on interest bearing personal credit cards. Repeatedly we were told that this would be the last time that we would have to make another major investment.

Our experience included other organizations that were not part of the FTC complaint, namely, DAEUS Financial and its associates: Your Entity Solution and Strategic Tax Services. The final organization was Seed Capital. These interrelated organizations confused and frustrated us. We would not have continued, if we were not so concerned about the monthly financial medical obligations, and the constant reassurances of success from the coaching staff



State of Utah

Department of Commerce

Division of Consumer Protection

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Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws, however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Daeus Financial Services LLC	888-525-3709	
Street Address		
172 East 14075 South STE 101		
City	State	Zip Code
Draper	UT	84020
E-mail Address	Web Address (URL)	
customerservice@daeusfinancial.com	daeusfinancial.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
total 11025.00	Started on 10/18/2012	credit card/ monthly payments
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> online 10/18/2012, 10/23/2012,		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
I would like a refund and so they do not do this to other people.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> BBB, Att Gen office of MI Bill Schuette 877-765-8388, Fed trad Com.		

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

On 10/17/2012 I paid Daeus Financial Services 3540 00 for unlimited LLC Services and Yes monthly fee of 59 95. On 10/17/2012 I paid them a 3000 00 fee for Corporate Credit Plan. On 10/18/2012 I paid 990 00 and financed 2000 00 for Tax Services One-Time Initial Set-up fee and a 9 95 monthly fee starting on 12/18/2013. On 10/23/2012 I paid 100 00 down and financed 1395 00 for a bookkeeping program. I started working with Daeus Financial Services on 10/17/2012. I got a call from a Bo Winder and he said that I needed to have a LLC and corporate credit for my business and said that getting one could be very expensive if I tried to do it on my own. So he said that they did it for a fee of 6540 00 and I would be able to do as many LLC as I wanted for this price and a corporate credit would be setup for me to get what I have already paid for in the business out of my name. And that having them do the LLC would be faster and set-up correctly for a web based business. He told me that all the money I have paid for everything in the set-up of my web based business would be a write off and it would be a guarantee for them to get me corporate credit. Then on 10/18/2012 I got a call from a Scott Orason and he said that I was going to need a tax accountant that would know how to run and do the web based business that I was going to have. So he told me that I need to work with his company so things would be filed correctly because they know the web based business and a normal accountant wouldn't know how to do it. So I was a little hastened and did try to cancel once but he told me that I needed to go with his company and anyone other than them wouldn't know how to take care of my needs. So at that time I paid him 990 00 and financed 2000 00 through Monterey Financial, then beginning on 12/18/2013 a fee of 9 95 a month. So on 10/23/2012 I got a call from a Margo at Daeus Financial Services to tell me about a bookkeeping program that was the best and it would be easier than another one out there. It is called the DEDUTOR. She stated that she has used all the others and this one is the easiest to work with. So I paid 100 00 and financed 1395 00. With all of these purchases I gave them my credit card info or my personal info and said there was a contract emailed to me and sign it and send back as soon as I could.

My experience with this company was not as I would have expected. I had some conversations with several people at this company and most of the time I was given the run around and well this person can help call them or there is a webinar you can watch. Every time I tried to get help I would hear I will have them call you back and never hear from them. I was support to get some coaching on how to set-up my entity and that was calling on Monday evenings and listing to someone disusing with other people and their problems with their entity. I could ask a question if I had a problem and would get a very vague answer on the problem. I would get all these emails from places that I didn't know telling well do this and your business would become this well I tried it all and I don't know how anyone could run a successful business just watching webinar and reading emails on thing they could understand and didn't have a person explain it to them. I was not told that there would be other companies to help in the corporate credit and that I was going to be charged another fee. I could not find someone on my own for that price. The tax accountant they had me use was in California and I had to have another one where I live look at it because there was things wrong and then had to have them change the things. Then as I have others check their work I had to pay a monthly fee to them. I was told by all the sales persons at Daeus Financial Services that I was getting guarantees. Well that didn't happen and I just want my money REFUNDED back to me.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE

DATE: 2-19-14

**FAX #:** 18015306001**From.** [REDACTED]**Date:** 02/25/2014 01:53PM PST**Pages:** 2**Re** Complaint against Daeus Financial

Message

Tired of being tied to your Fax Machine? Get your documents signed online with Adobe EchoSign - its fast, efficient, compliant and secure!

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State of Utah

Department of Commerce

Division of Consumer Protection

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 Attention: Complaint Processor
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 Salt Lake City, UT 84114-6704
 (801) 530-6601 | (801) 530-6001 fax
 www.consumerprotection.utah.gov

Consumer Complaint Form

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Daeus Financial Services, LLC	866-525-3709	801-907-7826
Street Address		
172 East 14075 South Suite #101		
City	State	Zip Code
Draper	Utah	84020
E-mail Address	Web Address (URL)	
info@DaeusFinancial.com	http://www.daeusfinancial.com/	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
5253.00	08/22/12	Credit Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> over the phone		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
I would love to receive a full refund of \$2,450.00 for Strategic Tax Services and \$2,803.00 for business entity set up.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

SUMMARY OF COMPLAINT

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Please allow this letter to serve as a formal complaint of the charge for \$2,450.00 on August 22, 2012 for tax services and \$2,803.00 to set up my business entity

When I had signed up with Daeus Financial Services on August 22, 2012 it was because they insinuated that it was a difficult process to setup an LLC and it was something I could not do on my own and if I did attempt to do it on my own, it would require a lot of hours and paperwork and that I would make enough money with my business to cover the cost. They said that they can set it up a lot faster than I could ever do and that is why I rushed into signing up with them on the initial call. I was unaware that a company called Your Entity Solutions was actually setting up the entity. It was also to help me receive Corporate Credit which never happened at all. I was contacted by another company called Seed Capital and had to pay them over \$6,000.00 to do the same thing. I never spoke to them after the initial call and the only communication we had was an email from Your Entity Solutions stated that my business was set up and not to look at the only online video until I received my minute book. I never received any eLearning Modules or any weekly "tips by email" from anyone as was indicated on the contract. I was never informed that the EIN was free once I registered the business and I feel that I truly overpaid for the services they provided.

I paid them \$2,450.00 for tax services I never received. For one thing, I paid Daeus Financial Services and got a call from someone working for Strategic Tax Services. I was informed that I needed this service because a local CPA most likely does not service online business and therefore cause me a lot of trouble. I found it odd that there was a monthly fee and a "one time set up fee", but I was rushed into signing the contract on the initial call and therefore never read the entire contract. I was once again told that I would be able to get back all the money I spent on the business.

These services did not live up to my expectations and therefore, I am requesting a refund of the \$2,450.00 and \$2,803.00.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____ **DATE:** 02/25/14

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State of Utah

Department of Commerce
Division of Consumer Protection

MAR 04 2014

DIVISION OF

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Send to:

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
100 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
JU Enterprises-kidzvillelearnandplay	530-307-8347	
Street Address		
1103 Tomahawk Ln		
City	State	Zip Code
South Lake Tahoe	CA	96150
E-mail Address	Web Address (URL)	
jeckau.ju@gmail.com	kidzvillelearnandplay.net	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8,612.00 - approx	10-28-2013	debit & credit cards
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> in writing 10-28-2013		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> advertised electronically 10-16-2013 support@membersonlytraining.com		
How would you like to see your complaint resolved?		
I would like full refund back & possibly punitive damages.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Rippoff Report, filed complaint with FTC, lawyer Scott with William Cherry & Assoc in South Lake Tahoe, CA 96150		

SUMMARY OF COMPLAINT

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I purchased an online work at home kit. I received a call within 2 days or so by Jeff Hickman. He introduced the program to me & everything that was being offered. I then spoke to Chad Huntsman who gave me a little more information & the cost of the program. (8895.00) I agreed & purchased it on my debit card. I was set up to have weekly coaching sessions with Ryan Morehouse. I spoke to Ryan the next Tuesday & went over some info. I was given 30 Minutes every week, which wasn't much time, but I took it. He first started teaching me how to list items on eBay to make some income while working my way to building my own website. I received my next call within a week or so later from Brandon Smith who said needed to pay 12,500.00 in order to get best company to provide suppliers for my future website through MySupplierSource. I was well into this program already & had lost my job a week prior. I was very vulnerable & in the hopes that the person from up above was opening another door for me. I was dedicated to making this work. I agreed. Ryan & I continued to meet weekly. He would tell me to go to a specific website & catch up on webinars & that was my homework for the week. Sometimes I'd only talk to him for 15-20 minutes due to a previous delayed call. He gave me my so called homework for the week, so I did it. My next call was from Daeus Financial, telling me how I had to get my LLC set up with YES, Your Entity Solution or I could be sued & to get my Tax services through Strategic Tax Services. I did & got my LLC set up & my tax guy Martin Pettit set up to do my taxes, for a business that hasn't been created yet!! I went with it anyway. I invested about 2500.00 to get my LLC & about 3700.00 to get set up with Strategic Tax Services. My next call was from Sean from MyMediaCreator/Mediavoo. He told me about statistics on how I need videos for my upcoming website. Encouraged me I would make more money doing this, so I agreed. I paid 1000.00. In the midst of all this I got a call from William Zdanis with Merchant Warehouse offering me their services to be my credit card merchant for my upcoming website. Not to mention all the money I spent on a business license, fictitious business & posting it in the local paper. These were things I had to do to have my business all legalized. I thought I was building the infrastructure of my website so I agreed to everything that was being thrown at me. I mean, it makes sense to have videos & a credit card merchant & a supplier & an LLC & a tax guy doing all my business taxes, it all fell into place in my head. The last time I spoke to Ryan was 2-11-14. He told me to continue with my homework for the week. He told me to email him with any questions I had because we weren't going to meet for a few weeks. At the end of that week is when I found out this was all a scam. Yes, I thought in the back of my mind that this could be a scam & no I didn't do my homework on this company. But I was so ready to move on in a different direction in my life that nothing was going to stop me. I have wasted so much of my time since October thinking I was going to have my own business. Instead I couldn't have been looking for a job. I hope justice will be served. And I hope I get every cent back.

I have called all my credit cards to get refunds. So far I have gotten 20,695.00 credited to my credit cards. They are giving Net Training 45 days to dispute this amount. If Net Training disputes it then I will not get my credit back. If by the 45th day, they do NOT dispute, then I will keep my refund. I have emailed Merchant Warehouse to cancel my monthly charge of 24.95, but have had no response yet. I will dispute with my bank today or tomorrow. I have also tried contacting MyMediaCreator/Mediavoo to ask for refund on 1000.00 for a video that I'll never use due to no actual business! No response from them. A total of 143.00 for filing for a business license, fictitious business & filing through The Tahoe Tribune. These were things I was told I had to have in order to have a business. I have contacted Daeus Financial & asked for a refund, but they will not agree. I spoke to Dallan Walle & he said Daeus Financial was also a victim in this & since I was provided with some of these services they will only refund 500.00 for each YES, Your Entity Solution & Strategic Tax Services. Plus waive the monthly fee for life for both of these companies. I will submit all this information to my lawyer.

thank you

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

DATE: 3-3-14



State of Utah

Department of Commerce

Division of Consumer Protection

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SEP 08 2015

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CONSUMER PROTECTION

and to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, SM Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

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CONSUMER INFORMATION

Your Name	Home telephone number	Daytime or Work telephone
Street Address		
City	State	Zip Code
E-mail Address		

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Emblem Instructors	866-340-9770	
Street Address		
City	State	Zip Code
	UT	
E-mail Address	Web Address (URL)	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$20,395	08/07/2013	credit cards
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		

A refund of the \$20,395 for training/instruction and LLC costs would be a fair resolution as I should not have been enrolled in the program because of my age and I received no return on my investment as promised.

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.	
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>	Utah State Attorney General's office

SUMMARY OF COMPLAINT

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I was referred to this agency by Nate at the Utah Attorney General's Office

Emblem Instructors of Utah contacted me in early August 2013 about enrolling in their online training program. The cost was \$20,000 with a promised 30- to 90-day return on the investment. They did not ask my age; I was 63 years old at that time. As I did not have \$20,000 readily available, on August 7, 2013 Emblem Instructors debited \$12,395 from my American Express credit card, \$2,300 from my Discover credit card, and \$2,200 from my 1st National Bank credit card, for a total of \$16,895. Two days later, I was misled by an affiliate company, Premier Mentor, into establishing a Limited Liability Corporation (LLC) through Your Entity Solution. This cost an additional \$3,500. I was assigned a trainer who did provide instruction and support; and a Website was built for my online store. I followed all of the advice and instructions of my trainer and performed all of the homework and exercises he assigned. However, after 4 months, there had been no visits to my Website store, and there had been no sales or income. Not only was there no return of any kind on my \$20,000 investment, there was no income at all. And the additional payments and interest from the increased balances on my credit cards plus the monthly Web hosting/support fees became a financial burden. I was forced to take a job in late November 2013 in order to meet my financial obligations.

Emblem Instructors was closed down, and I was unable to contact my trainer for several months. In May 2014 I finally was able to restart the training, but, again, I had no visits to the Website store, and I had no sales or income of any kind. After 2 more months, I felt I had to abandon the training and concentrate on my full-time job.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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I certify that I am filing this complaint on my own behalf or that my authorized representative is filing the complaint on my behalf. NO ☐ YES ☒

SIGNATURE: _____

DATE: 9/1/2015



State of Utah

Department of Commerce

Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
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(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION

Your Name _____ Home telephone number _____ Daytime or Work telephone _____

City _____ State _____ Zip Code _____

E-mail Address _____

COMPLAINT AGAINST

Name of Business Entity _____ Daytime telephone number _____ Other telephone or facsimile _____

Street Address _____

City _____ State _____ Zip Code _____

E-mail Address _____

Web Address (URL) _____

TRANSACTION INFORMATION

Amount of Transaction (S) _____ Date of Transaction (S) _____ Method of payment for transaction (S) _____

#3,540.00 + \$2,400 11/14 + 11/19/2012 Cabela's Visa Card (two pay ments)

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date

NO ☐ YES ☒ Over the Phone, Verbally on 11-14, and 11-19 2012

Was the product or service advertised? If yes, give location and date

NO ☐ YES ☒ Through the E Solutions Business out of UTAH, The Coaching Dept.

How would you like to see your complaint resolved?

Awatson@Utah.gov said to file a complaint at Dep. Utah.gov to receive possible restitution (if convicted). A fund may be available for victims of this Coaching Program Scam. The entire E-commerce scam hit me for \$30,000.00 in credit card debts. The coaching Department

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number

NO ☐ YES ☒ IC3 Complaint

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

Recommended Daeus Financial would help develop Corporate Credit + provide Tax Services. so the corporations start up, operating expenses, debts, + dues are sole responsibility of business. After paying this Daeus Financial Tax + Corporate Credit Service Failed to provide tax services + never helped ~~me~~ acquire business credit either. Hopefully the state of Utah prosecutes those involved + victims are compensated with seized assets of this so called Business. They refused to answer phone calls + provide the services I paid for. Coaches were Beau Winters Ext. 274 winter@daeusfinancial.com, for Corporate Credit services. Mike Gorney ext. 129 was my tax consultation coach. When tax time came I received no return calls or filed taxes.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

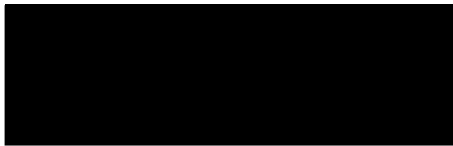
PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE: _____

DATE: Nov. 11, 2015

April 4, 2014



RECEIVED
APR 07 2014
DIVISION OF
CONSUMER PROTECTION

Francine A. Giani
Executive Director
Utah Department of Commerce

Ms. Giani:

Subject: FTC Lawsuit of On-Line Business Scams

We contracted with NetTraining(eBusinessSolutions) and MySupplier Source for construction of an on line web site. Mid-February we were told that there was an emergency. Then no contact. When calling each we discovered that they had suspended operations..

Now a representative is calling to make an appointment to continue our coaching. We were told Federal Court Judge has allowed them to continue operations, but no details of the court order.

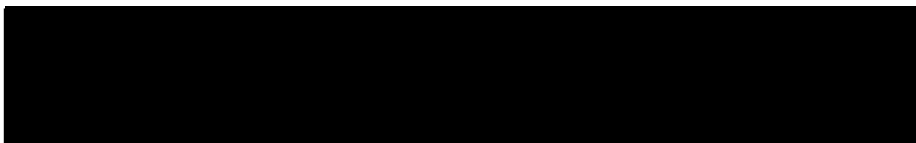
Our reading of the reports out of articles from KSL Salt Lake and Salt Lake Newspapers stated some facts and we would like to know the details of the court conditions as of March 20th. One article stated that refunds were available for those that do not want to continue with these firms or because of the long delay opted to go to another firm.

We are being told from NetTraining that they have permission to continue with the training. We would like to know the conditions of the judge's ruling for these firms. Do we have an opportunity to recoup our funds?

Any and all information on the conditions of the judge's decision would be appreciated. We are trying to evaluate our position whether to continue with them.

Thank you for any assistance you could provide.

Sincerely,



NOTE: 2nd Letter - Corrected Dates - Sorry for dup. Karen

November 1, 2014

Michael Palumbo
Chief Investigator
Division of Consumer Protection-
Department of Commerce
160 East 300 South, PO Box 146704
Salt Lake City, Utah 84114-6704

Dear Mr. Palumbo:

Thank you for your inquiry on Net Training.

I will enclose a copy of the contract, e mails and an explanation of our complaints. We tried to contest this charge with American Express for the charge of \$10,895.00; however, we were 5 days past the dispute time. This occurred as a result of the time lapse of approx. 6 weeks from the date Net Training was shut down Feb 13, 2014 to March 28th when Volusion (web builder) notified us that our web site would be shut down. We called them (Mar 20th) and found that we could transfer the site to them directly with only a monthly charge of 135.00. We did this on March 21st. Then Net Training was allowed on March 28th to again service their clients. Net Training accessed our web site(Mar.28th) and made last minute changes/additions to the site to try to show that they had worked on this site. The items that they claimed, I had done back in January and Feb.. I will note this in the attached letter and emails. We had moved our web site, changed the name of the site and had started to work with Volusion staff on March 21st as mentioned above.

This is when we found out that our web site did not have the proper meta data information to be seen by any website and that Google would drop it because of bad construction. Then found out from Volusion that we would need to have more advanced help to complete web site so that it could be seen on Google, etc.

2

To continue with the web site, it would cost anywhere from 3-5 thousand more. At this point, we were in debt for over 25,000 and felt that we needed to bite the bullet and stop the on line site. We did put the web site on hold with Volusion (\$10. Month) in case we wanted to return, but after several months, we canceled the whole thing. Copies of these transactions will enclosed with the paperwork.

The other contract we made was with MySupplierSource. These two entities worked hand in hand with Net Training and cost 12,500.00. We are still trying to dispute this with Chase Visa. Rob worked from both of these sites. I will enclosed this contract.

Between Net Training (Rob Holcumbe our trainer) and My SupplierSource we were supposed to have a web site up and running and by February would be having 15-20 orders a week. The web site was so poorly put together that it would never have been seen by anyone as Google showed that it was down to the position well into a million.

In February, we inquired about these companies and received information of the lawsuit that the FTC had established: 2:14-cv-88-DB. We were contacted by P. Connell McNulty of FTC, 600 Pennsylvania Ave, NW, Suite H286, Washington DC 20580. [REDACTED] lead attorney. He asked if we would send copies and documents to them to aid their lawsuit. We had recorded all calls with all contacts during our training. We sent this recorded to him as well.

I will attempt to get all this information to you early next week. We learned an expensive lesson to not listen to the grand promises of future wealth and be careful in all transactions.

Again, thank you for your follow up on this matter.

Sincerely,

11/3

RECEIVED



State of Utah

Department of Commerce
Division of Consumer Protection

APR 16 2014

DIVISION OF

CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

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CONSUMER INFORMATION			
Your Name		Home telephone number	Cell Daytime or Work telephone
[REDACTED]		[REDACTED]	[REDACTED]
City		State	Zip Code
[REDACTED]		[REDACTED]	[REDACTED]
E-mail Address			
[REDACTED]			
COMPLAINT AGAINST			
Name of Business Entity		Daytime telephone number	Other telephone or facsimile
Net TRAINING AND KNOWN by other names		866-552-0305	866-552-0305
Street Address			
125 E MAIN Street, Ste 118			
City		State	Zip Code
AMERICAN FORK		UT	84003
E-mail Address		Web Address (URL)	
Austin@NetTRAINING.COM		NetTRAINING.COM	
TRANSACTION INFORMATION			
Amount of Transaction	Date of Transaction	Method of payment for transaction	
\$29,290.24	10/31/14 - 2/10/14	GENERAL CREDIT CARDS	
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date			
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> They have been closed by the FTC			
Was the product or service advertised? If yes, give location and date			
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> by email solicitation 10/25/14			
How would you like to see your complaint resolved?			
Return our money			
OTHER INFORMATION			
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.			
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> FTC			

SUMMARY OF COMPLAINT

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SEE ENCLOSED EXPLANATION.

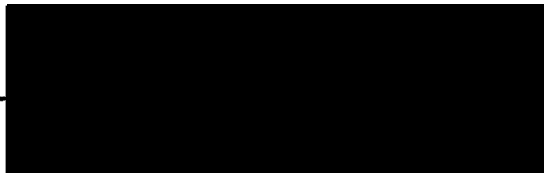
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____



DATE: 4-15-14

Net Training/iCoach/SupplierSource Scam

This document is to explain the happenings that occurred as it pertains to us being scammed by a company in Provo, Utah in which we received a direct invitation through our email about earning money from home with only working 3 to 5 hours per day. Since I had recently retired, my husband William and I, felt that it might be good thing to supplement our income while giving me something to do since I had worked all of my life.

The invitation indicated that for a mere price of \$97.00, we could find out more about this opportunity. The date of the invitation email was October 25, 2013. We paid the \$97.00 by using our Capitol One credit account.

On October 31, 2013, we received a call from Aaron Bawden, Program Director of Net Training out of Provo, Utah. He was a very nice and a honest kind of a person and thoroughly explained that for only 3 to 5 hours per day, we could bring up an ecommerce internet sales company and we would be coached and mentored throughout the whole process. The only cost of the entire project would be \$7895.00. We had that much room on our [REDACTED] Credit card and thought that this would be a great idea and possibility to earn a little income to help out with our retirement position.

So, we did in fact allow Net Training charge \$7895.00 to our [REDACTED] Account. As you will see in the attached copy of the contract, we were to receive. Enclosed is a copy of the contract between Net Training and [REDACTED].

As you can see we were to receive the following by paying the \$7895 to Net Training:

- 12 week Proactive one-on-one coaching (a world-class) instructor and resource to help motivate us to meet our goals by working with experienced mentor and up to date automated business software. The one-on-one coaching consisted on a 20 to 30 minute call each week that would ask if we had any questions and then we were given an assignment to watch webinars on different websites, we were teaching ourselves. We called and complained and got nowhere.
- 12 Additional weeks of Reactive Coaching-We never even got to the 2nd 12 weeks of coaching before the company was closed by the FTC on February 11, 2013.
- 52 weeks of unlimited Email Support-Obviously we will not be receiving 52 weeks of support.
- Unlimited Access to E-Learning Center-customized curriculum in written and video format for easy learning principals necessary for building and growing our online business-Again, the E-Learning was webinars given by other companies that had nothing to do with NetTraining. We could have found this training ourselves without paying for it.

- Unlimited Access to Live and Recorded Webinars 10-15 live Webinars each week that are interactive whereby we could ask questions and get feedback- Never once was there a live webinar, each webinar was pre-recorded and archived from other companies. Somehow the live webinars would not be able to work so therefore, we could not have live feedback and questions
- Customizable Platinum Web Builder The Custom Web Builder includes over 1000 professional designs, customizable templates, easy photo albums, the ability to create up to 500 web pages, 2000 photos which can be easily used in building their sites, and fully functional Ecommerce shopping cart which supports up to 500 products- We had to select the product and photos for the website, but they would only put no more than 50 photos on our website and then we were to figure out how to insert any other photos. There were no customized templates available to us. We were shown a website by Volusions and we had to figure out how to use it to change anything on our website. This was part of the \$12,500 package
- Membership to Comprehensive Drop-Ship Database System. Access to 200,000 product database, automated product push to eBay-We were given about 25 different names for drop-shippers, some of which were no longer in business and now we will not have access to any additional. This was part of the \$12,500 package
- My Auction Tool: EBay Research Tool that researches eBay listing easily and quickly. Giving access in real-time what products are selling on eBay, how much they are selling for, and additional auction information-Whatever this was has not been delivered or explained
- Personalized Accounting Software Suite: Online business accounting software and course training. Courses used by top universities such as Harvard Business School-This was never delivered or even mentioned as of this date

In order for NetTraining to see if we would even qualify to do this business they asked to get a copy of our credit report, which gave them the information they needed to realize that we had a good bit of available money on our credit cards because we had paid most of them down before I retired. Immediately after signing the contract with NetTraining for \$7895 we began to receive calls from what we thought were companies representing Net Training, telling us that to do this business we would need their services. Because we had already committed \$7895, we felt like we had to go forward or we would have wasted our initial investment.

We were contacted by Daeus Financial Group who needed \$3610 to apply for our LLC and create our legal papers as a business, then Daeus Financial Group needed \$2990 to provide us a tax accountant since we were running a business, they would guide us of the business write-off information that we would need. Daeus was also going to provide business training by two individuals and access to their web site for training webinars known as eBiz Learning. We did receive our LLC and legal papers from the State of Ohio and a tax accountant did work with us on our taxes for 2013. I called

Daeus Financial and they indicated that they were not part of the Net Training/coach/Supplier Source scam and that we should file a dispute with all of our credit companies that were involved with these fraudulent payments

Next we were told that we need to pay \$2000 for EGoods and \$500 for School and Educational Services not elsewhere classified. However, the initial fee of \$7895 indicated that we would have Unlimited Access to E-Learning Center and Personalized Accounting Software Suite. Therefore we should not have been charged more money for this service. The \$500 and \$2000 were also taken from the Capitol One Credit Account as shown on the statement.

By this time, we were really upset about the continued requests for more monies for more required services. Then, we were told that in order for them to create our web site and give us a list of drop shippers that would be available to us forever if we wanted to sell different products, they needed \$12,500. Again, the initial contract with Net Training with the original price of \$7895 included Customizable Platinum Web Builder which included over 1000 professional designs, customizable templates, easy photo albums, the ability to create up to 500 web pages, 2000 photos which can be easily used in building their sites, and fully functional Ecommerce shopping cart which supports up to 500 products, but they charged us \$12,500 more to get these services done.

They already knew that we did not have any more available credit on our Capitol One account, but we had an open credit card with \$12,500 in available credit with Wyndham Rewards credit. So we wrote the convenience check of Wyndham to open the account for \$12,000 and we got the remaining \$500 from our checking account.

The final cost was for us to have 5 video's created for us to use on our web site and social media to advertise our products. We paid My Media Creator \$1000 to do this. [REDACTED]

The last contact we have had with our coach was Monday, February 10, 2013. He gave us our assignment for the week and we told him we were going on vacation and would not be back until February 22, 2014. So we set up our next coaching call for Monday, February 24, 2014 at 6 p.m. We never received that call, so the next day I emailed our coach to see if we had made a mistake on the date, but I did not get a response. This was unusual because we always received our calls or return emails immediately. By Wednesday, February 26th, I thought I would just call our coach and the phone message said that they were no longer in business, so I called Austin Bawden, Director of NetTraining and received the same phone message that they were no longer in business. Every phone number I called for all of the businesses except Daeus Financials, had the same message. I called our contact at Daes Financials and they had indicated that they were not part of the NetTraining group but did get referrals from them to do the LLC paperwork and provide the business and tax training. They had not been notified by NetTraining of the closure either but were getting many calls from upset

customers. Daeus found out that the Federal Trade Commission had closed down the NetTraining company for bad business dealings. Daeus advised us to contact our credit card companies to disbute the charges for services that we had not received. I have enclosed a copy of the contracts that were signed and the services not delivered. Also, I have enclosed a copy of the Salt Lake City News Paper that indicates the closure of NetTraining.

It is obvious by reading the article from the Federal Trade Commission that we were truly part of an ongoing scam. Since Net Training had been closed down, we were not going to get the rest of our contract as promised. From February 24 thru April 10, we were unable to do any further development of our ecommerce site, begin business or anything. We were contacted by Dave Sellers, with iCoach indicating that they were now open for business and not part of the Net Training thing. I told them that they did not honor their contract by not giving us our weekly coaching and web building access and I did not want to do any further business with them. I indicated that I was filing a dispute with my creditors. For this reason, I am asking to disbute the charges that were charged to our account. It is our belief that we should be protected as valued consumers.

Comment [JD1]:



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

OCT 23 2015

DIVISION OF CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, SM Box 146704
Salt Lake City, UT 84114-8704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Daeus Financials	Not available	
Street Address		
172 East 14075 South Suite #101		
City	State	Zip Code
Draper	UT	84020
E-mail Address	Web Address (URL)	
info@DaeusFinancial.com	http://www.daeusfinancial.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$6315	05/22/2012 and 06/28/2012	Credit Card - [REDACTED]
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Over the phone and electronic agreement that I can't access as the company closed		
Was the product or service advertised? If yes, give location and date		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/> They contacted me by phone directly. Not sure how they got my phone no.		
How would you like to see your complaint resolved?		
I want 75% of my money to be refunded.		
They sold me two services.		
1. To create unlimited LLC and I paid \$3315 for that.		
2. Corporate Credit Program for \$3000. In fact in this case, I declined to do it. But, their representatives haunted me and telephoned me again and again until I agreed to buy this program. I paid \$2000 on 06/28 and another \$1000 over the next 8 months at \$125 per month.		
OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number		
NO <input checked="" type="checkbox"/> YES <input type="checkbox"/>		

SUMMARY OF COMPLAINT

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I want my money to be refunded.

They sold me two services

1. To create unlimited LLC and I paid \$3315 for that. As a new business owner who was trying to establish LLC at that time, I was cheated by Daeus Financials, which I only came to know later. I spoke with the investigator at your location over the phone and they informed me I would qualify for 75% of the refund if I only got 1 LLC established, which is the case with me.
2. Corporate Credit Program for \$3000. In fact in this case, I declined to do it. But, their representatives haunted me and telephoned me again and again until I agreed to buy this program. I paid \$2000 on 06/28 and another \$1000 over the next 8 months at \$125 per month. The worst part is they forwarded me to another company that charges another \$3000 to \$6000 for corporate credit. You see this is a never ending fraud.

I will be happy if my money is refunded at least 75% of the total \$8315 I paid. The whole issue with Daeus Financial is so traumatizing both emotionally and financially.

Thank You,

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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I certify that I am filing this complaint on my own behalf or that my authorized representative is filing the complaint on my behalf. NO ☐ YES ☒

SIGNATURE: _____

DATE: _____

10/13/15

JUL 05 2013

RECEIVED

June 25, 2013

I tried to file a complaint online about the businesses below on June 14, 2013 shortly after I sent them an e-mail expressing my dissatisfaction and requesting a refund. They had spyware on my computer and went to great lengths to prevent me from lodging a complaint about them. They did something to kill my computer. They also disabled my firewall, my antivirus, my safe monitor (tells me who is spying on me), my icon that backs up my computer and also helps me when I have any technical problems. They also deleted any e-mails that they didn't want anyone to see like the one where they sent me a bogus recording. When I called them on it, they denied it and said they didn't have that capability. But, they do have that capability. And they did do it and I can prove it. I also suspect that they are into my phone too. I'm getting all kinds of bogus calls and most of them go nowhere. I can't prove it yet but I'm working on it. They suggested that I go to the library and file my complaints. Awfully nice of them.

On 3/24/13 I saw an ad on the internet about a woman who supposedly lived in Sonoma and lost her job. In the testimonial, it states that she is making \$3-5 K a month posting links on websites. The initial fee was \$97. Two days later another \$600. Then you are bombarded with people calling you to sell you something that you need for your business to be successful. It wasn't long and you felt like you have so much invested that you can't turn back now. They all had a way of wording it as if your business won't be successful without what they are offering. But nobody tells you upfront about all the expenses you will have to get this business going.

I got started with Adam Weber. He convinced me to open another credit card so I wouldn't have to use my own money to start my business. He suggested I put the charges on credit cards and pay the minimum payment for a month or two until I get my business going and then I will make enough money to pay them off. It was like a loan until I get on my feet with my business, he explained. So, I opened another credit card with a limit of \$6000. He was so nice to make the call for me and show me the ropes. We opened that card on 4/10/13 and on 4/15/13 he tried to run through \$12,500 on the card but it was declined.

What I didn't know was that he was using my debit card to debit large amounts out of my account without my authorization. I was going to use my debit card to pay the \$600 bill, but he insisted that I not use my money to start up my business. I don't know where he got the card #. I hadn't given it to him yet. He started to debit out of my account on 3/29/13, (posted on 4/1/13) the second phone call I had with him. On 3/29/13 he debited \$10,000, on 4/15/13 he debited \$5700. I don't even know if my bank would let me debit that much. I thought there was a limit. Those charges are for something that I knew nothing about. We never discussed those charges and they were never even mentioned. Adam says we did have that discussion. He had someone send me a recording of the conversation we supposedly had. It was my voice only giving someone my credit card#, the credit card # that we had just opened on the 10th. The recording was bogus. Next, they sent me a copy of an agreement with my docusign signature dated 3/25/13. There is no way I signed that document, nor was it done on the 25th. I have e-mails of him sending me agreements to sign well after 4/10/13. 4/10/13 was the day I was in an automobile accident and was laid up for about 3 weeks. There is no limit as to how far they will go.

JUL 09 2013

I started to complain to my coach about all the phone calls I received from people wanting more money for services to make my business successful. They make it sound like without whatever it is they are selling, your business can not be successful and you will no doubt be sued for everything you have. He started sending me condescending e-mails stating that he told me on the first phone call that any services or products offered were "optional," that we had everything we needed for our business to be successful. "I was the one that chose to spend my money on those services." It was a bold face lie. He never told me that until June, almost 2 months later, after I had already signed up for or bought some of the services. Had I known this, I would not have signed up or bought the services. That was and is intentional. I can't work with somebody that lies to my face to cover his own ass. Because of my auto accident I had only had 1-2 coaching lessons. After this episode, I didn't want anymore.

As it turns out, those services are of no use to me now. They were suppose to teach and support me through the steps to getting my business going. Instead, they debited my bank account of \$20190, charged \$19891.45 to my credit cards and put them all over the limit and ruined my credit score, which will effect any loan I may want to get in the future. It will also effect whether or not I get a job. In my line of work (caregiving) they almost always do a credit check. After they see this mess, my chances of landing the job are slim. No bank is going to let me open a business account \$40,000 in debt. Some of the services I already signed up for were to help me get a business account set up, do my taxes etc. So, why in the world would I need them now? They can't help my credit score. I was set up for failure, while they steal my money.

After trying to reach Adam for approximately 3 weeks, I finally sent an e-mail expressing my dissatisfaction and requesting a refund. He did not respond nor do I expect him to. Several other people contacted me for him. They are the ones who sent me a recording and the signed agreement. My last phone conversation with the client relations manager consisted of him telling me that he was sending another recording, which he has not done yet. No such recording or conversation exists. They did manage to stall me filing my complaints by disabling my computer and getting into my phone.

I don't know exactly what, if anything, you can do for me. If you can't help me get my money back, do you know anyone who can? Or, am I on my own? Why are they still in business? They've been doing this for at least 3 years. It's not very promising that no one has stopped them in 3 years. Why shouldn't they do this, what have they got to loose? I stand a better chance of going to jail trying to get my money back, than they do for stealing my money? I see something very wrong with this picture and it's only going to get worse until something is done about it.

By the way, I did go to the library to file the form online everyday they were open since they killed my computer. You can only spend 1 hr per day on their computers at the library. After I fill out the form and try to fix everything the way your form insists on having it, the computer times out on me and I have to start all over the next day. If I don't have the correct e-mail address, it won't accept the form. I don't know what else to do. I'm using the e-mail address they gave me. I hope this will serve as the form.

Right now, I am crippled and don't have my computer. There's only so much time a person can spend on certain situations. This experience has consumed my whole life, been very frustrating and has left me broke and broken. I pray someone out there can help me.

Thank you for listening.



The best time to call me is 8-9am or after 5pm

The company names they go by are on the next page.

June 25, 2013

These are just some of the names and e-mail address they have used in the past or are using currently. There are probably many, many more.

Internet Service Providers, Purely Hosting, customerservice@internetsp.biz, Daeus Financial, learningmemberscenter.com, E-commerce Consulting LLC, Yes International, Your Entity Solution, support@icoach.com, E-Biz Marketing, Internet Business Solutions, Premier Mentoring, The Tax Club, Strategic Tax Services, Daeus Business Entity, Internet Business Specialists, Power Seller College & The Coaching Center just to name a few.

The physical addresses are as follows:

Internet Service Providers
1411 West 1250 South
Suite 101
Orem, Utah 84058
800 283-3404

Coaching Department
1141 West Business Park Way
Orem, Utah 84058
866 525-3709

Daeus Financial
172 East 14075 South
Draper, Utah 84020
801 709-1691

None of them will admit that they are affiliated but they sometimes call from the same numbers.