



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED
MAR 26 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

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
		SAME
Street Address		
City	State	Zip Code
E-mail Address		

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
POWER SELLER COLLEGE	800-421-4860	
Street Address		
63 E 11400 SPMB 247		
City	State	Zip Code
SANDY	UT	84070-6705
E-mail Address	Web Address (URL)	
UNKNOWN	WWW.POWERSELLERCOLLEGE.COM	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
8900	10-29-2012	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 <input type="checkbox"/> YES <input checked="" type="checkbox"/> OVER THE PHONE WITH REP IN		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> SALESMAN WAS IN PHOENIX, AZ. TRANSACTION WAS ALL VERBAL OVER THE PHONE.		
How would you like to see your complaint resolved?		
MY CREDIT CARD CREDITED WITH THE FULL AMOUNT OF \$8900 AND THE COMPANY PUT ON NOTICE TO NOT ADVERTISE FALSELY.		

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

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 Oct. 29, 2012 I was searching for a way to supplement my income. I answered an ad on the internet to post links for business offered by this company. I called the 800 number and was informed that the man answering the phone was in Phoenix and was the head person in charge. After talking to him for a few minutes he convinced me that posting links would easily provide the extra \$500.00 per month that I wanted. At no time during this call or any subsequent call was selling products on Ebay mentioned. Had it been I would have immediately refused to sign up. He did convince me that in order to be successful I needed to enroll in their \$8900.00 training program. I told him I could not afford this kind of debt but he assured me that I would have at least \$500.00 coming in by first payment date on my credit card to make the minimum payment with money left over. The payment, as explained to me was for training, a free website, and counseling from experienced people in the business. I agreed to this. He did say I had three days to drop out. Since nothing had been mentioned about the training selling on Ebay, only posting Links, I did not question it. It was over three days before anyone contacted me. Robert Mills, my assigned counselor contacted me and explained I needed to go through Power Sellers training program to be successful. He assigned me the first two lessons for the next week and said he would call me at 8:00 a.m. the following Monday. When I looked through the lessons it became obvious that they were all about selling products on Ebay. I tried to contact Mr. Mills by phone but was unable to make contact so I wrote him an email expressing my objections, which he answered assuring me that these lessons were necessary to learn the business of posting links. Since there are over 30 lessons in the program it was apparent to me that doing two lessons a week was going to take over three months to complete. As shown on their graph I did several lessons the first week which I was scolded for by Mr. Mills when he called. In this conversation I told him had I known this was all about selling on Ebay I would have never got involved and that I needed to complete these ASAP so I could get some income in to pay off these debts. He ignored my concerns and continued to promote the advantages of selling on Ebay even though I kept telling him I had no intention of doing that. Please note that the salesman said I would have income within a month, but the instructor wanted to limit me to two lessons per week though the 30+ lessons. Again, Fraudulent advertising.

After a couple of weeks I called the salesman in Phoenix and told him my frustrations. He told me that he would make sure they would get me started and he would contact my counselor and instruct him to get me started posting links. This never happened and when I called him again his answer was he called my counselor's boss. Mr. Mills said his boss never told him anything and to continue doing the lessons. I told him several times what Brady, the salesman in Phoenix, told me about having income within the first month to which he avoided giving me a direct answer until in a later conversation in which I again expressed my absolute objections to selling anything on Ebay, he finally told me it would be several months before any income would be generated. In the meantime I would need to get a LLC set up, a website, etc. to get the business going. As it turned out each of these additional requirements required me dealing with satellite companies which required additional money from me.

A man called me on Dec. 5, 2012 to help set up a website. He said this, free, website was going to cost additional money from me. When I told him what had transpired so far he told me that I had been misled by Power Seller's representatives and needed to contact my credit card company to get my money back. Due to him fearing for his job, he called me on his personal phone to give me this information. He said there are laws to protect seniors and others from fraud which under these circumstances it appeared to be. In addition, I had been trying numerous times to get in contact with Brady the salesman who refused to return my calls and several other individuals within the company who never returned my calls. I had left messages in each expressing my displeasure with the program to no avail. After the conversation with the website man I immediately called my credit card company and requested all the charges from this misrepresented endeavor be stopped. The credit card company agreed and reversed the charges immediately. All the charges from the satellite companies were not contested and were reimbursed in full. Please note, the original \$8900.00 was also cancelled but the company contested the cancellation so VISA put the \$8900.00 back on my card. This company misrepresented their product and services from the beginning. I never received any benefit from them in spite of my constant urging to do what they advertised. I truly believe they advertised fraudulently.

I am enclosing the bank papers highlighting the areas of concern and that are not true in the resolution specialists letter. I have little but my word as most of these conversations were verbal. I truly hope you can help. I appreciate you taking time to pursue this on my behalf.

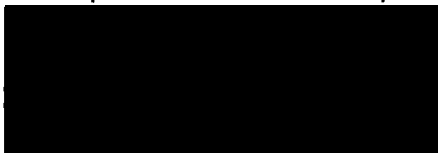
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE



DATE:

3/20/2012



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

FEB 24 2014

DIVISION OF CONSUMER PROTECTION

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[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
Premier Mentoring		
Street Address		
[Redacted]		
City	State	Zip Code
[Redacted]	UT	[Redacted]
E-mail Address	Web Address (URL)	
[Redacted]	[Redacted]	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$9500	2/25/2013	VISA
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-done online 2/2013		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Online-2/2013		
How would you like to see your complaint resolved?		
Return to me of at least part of the money I spent. The course to me had no more value than \$1,500, if that. It was very overpriced at \$9,500		
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 enrolled in an options trading course (financial in nature-investments) that was advertised as teaching the trading methods of Don Fishback, an options trader in Lexington, KY. I have used Don's advisory services in the past so I knew of him. I thought the cost was high but I felt that if I learned enough information, I could recoup my investment through trading profits. The course consisted of 6 modules and was to be held in a class format both online and through a telephone connection. The first two modules had 3 or 4 attendees. After these modules were complete, the instructor left the company. I called to schedule module 3-the company did not contact me. There was no scheduled module 3 and no course outline. After several weeks the module was conducted by one of the instructors in a one-on-one format via phone and internet. I went through the same process with modules 4 and 5 again where I had to contact the company to begin those modules. The last module was meant to be a review but the information provided was not valuable enough that it required reviewing. The company ran things very poorly, and I thought, unprofessionally. The instructor I had for the last 3 modules was a very nice man. I just felt that the information I received in relation to the price I paid was very much lacking. I contacted Don Fishback and talked to him about this program. He told me a marketing person of his had been in touch with Premier Mentoring and entered into some kind of agreement with them. However, after he became unhappy with Premier he ceased dealing with them and instructed them not to use his name in regard to anything they were doing. Had I known this prior to signing up for this, I would not have done so. This proved to be false advertising on Premier's part.

I spoke to Liz Blaylock at Utah Consumer Protection on February 20, 2014. She informed me that there have been numerous complaints against Premier. I don't know what, if anything, can be done to provide some form of reimbursement for the money I paid for this course. I felt it made sense to file this complaint. If you need any further information that I have not provided please let me know.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 2/21/14



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

JUL 23 2013

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
Premier Mentoring	(801) 495-2405	(801) 907-7826
Street Address		
172 E 14075 S		
City	State	Zip Code
Draper	UT	84020-5738
E-mail Address	Web Address (URL)	
rhernandez@premiermentoring.com	www.premiermentoring.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$12,500	12/17/12	Credit Card via Pay Pal
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?		
REFUND IN FULL!		
See Complaint Information attached.		
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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Premier Mentoring REFUND Requested
\$12,500 IN FULL!!!

December 17 –

I received a call from Rafael Hernandez, 800-245-9712 Ext 619 because I had filled out a webform requesting additional information on website development

After at least an hour discussion, perhaps even longer, I was convinced that what he had to offer would deliver I was promised that his program would develop my skills to re-build my own website and online store [REDACTED] and we could have it up and running in about 30 days! My full intention of going "back to school" was to learn how to build a website

I was sold completely false information To summarize

- Never were we told we'd have to learn eBay first Or that the entire course would be all about selling on eBay I was told I would have my own website up and running in 30 days! With help from the coaches Our initial call was all about getting ALL the tools and resources we would need to build our own online store
- During the course, I did understand SOME value to the key elements learned from posting on eBay, however, the course is NOT MAC friendly NONE of the tools, eBay Turbo loader, or any other tools to make selling on eBay easy are available for MAC computers I was promised many times I could get the MAC version and NOTHING SO I cannot even be efficient at selling on eBay because Power Selling College does not have any MAC tools!!!
- Not MAC friendly My coach, Bradley Thomas was unable to assist me through the PCS LIVE ASSIST on two occasions because we could not get in due to my MAC!
- VIDEOS OUTDATED!!!!!! When I try to do what the videos describe in eBay you can't, because eBay has changed and the videos have not I have challenged both of my coaches, Bradley Thomas and Aaron Beckham and they both have a very "canned" answer that Power Selling College is trying really hard to get the videos updated They are over TWO YEARS OUTDATED!!!!
- I was told that EVERYTHING is included with this \$12,500 package, EVERYTHING from social media, to SEO, to building a business
 - o My first call was from the accountants at PSC and I could pay an additional \$3,000 for them to set up an LLC
 - o My next call was from a partner vendor, IE Plexus <http://www.ieplexus.com> Matt Copeland 775-299-4201 Jerry Johnson scheduled 775-299-4611 Matt was going to sell me the Power Selling College Discounted program for \$6,000 to make sure that I had the right SEO in place because, once again, I can't lean that from Power Selling College But for another \$6,000 I can get that!
 - o Then Ian from Advanced Web Solutions called and said we needed a marketing program for \$3,900 and that the coaching program is just the course but we won't get the quality tools we need to get the right design and marketing I need!!!
- Assignments are graded POORLY I have challenged and have documentation to the answers They ask for one thing, you do it, and they have responses to how you answered that don't even make sense They take over a week to be graded and when you challenge an assignment or ask questions, you may or may not get a response
- MONEY BACK GUARANTEE

During Rafael's presentation, he showed this slide and I snapped it!

I have now sunk a ton of time and energy

Oh, and have been working with Instructor Kevin Smith who is supposedly the best technical person on staff but I cannot log into my HostingKor Admin site www.letsgetfitin90days.biz/admin my MAC cycles back to the URL www.letsgetfitin90days.biz Coach Kevin Smith was on the phone with me for an hour on Friday 5/17 and I let him take over my computer via the Power Selling College PSC Live Assist and he saw what it was doing and couldn't figure it out Now HostingKor cannot figure it out They are also not MAC friendly

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE [REDACTED]

DATE: 7/15/13



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

OCT 30 2013

DIVISION OF
CONSUMER PROTECTION

Send to:

Utah Division of Consumer Protection
Attention: Complaint Processor
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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

Premier Mentoring (Phone number - on card 866-934-0781) 801-495-2405 866-496-1166

Street Address

172 East 14075 South

City State Zip Code

Draper Utah 84020

E-mail Address

Web Address (URL)

support@icoachmail.com http://www.premiermentoring.com

TRANSACTION INFORMATION

Amount of Transaction Date of Transaction Method of payment for transaction

\$9150.00 2/22/2012 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 ☒ I e-signed a contract the same day

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

NO ☒ YES ☐ I saw an ad on the internet of how someone in my town was making money on either 2/21 or 2/22

How would you like to see your complaint resolved?

I'd like a refund

WANT

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 ☐ (I'm pending some thing to [redacted] as well)

SUMMARY OF COMPLAINT

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I replied to an on-line ad talking about a business opportunity someone in my town had taken advantage of who was making great money part-time. Traci Swayze was my first contact and she set me up with an appointment to speak to Dan Rice. She said they accepted only a limited number of applicants for a unique money making opportunity. I signed an on-line contract and kept the link in case I needed to review it in the future. I was told I could put the charge on a credit card and was charged \$9150.00 on 2/22/2012. (When I went back to read some specifics in the contract, the link to the signed contract was invalid.) Dan Rice explained all the benefits and stressed that this was a one-time all inclusive charge and would cover everything I needed to start an on-line business. I was told that maintenance of the website would only take a couple hours a week, mostly collecting money and processing orders, and I would establish residual income for countless years to come. I questioned the number of websites already established and was told that specialization would guarantee me success and that more and more people were buying over the internet. This niche specialization would mean that I would rank on the first page of Google searches for my product. I was assured I would make this fee back in a short time and even more. I wanted to think about it and was told that, since they worked with a limited number of people, my spot would be filled if I hesitated.

The "mentoring" I received was rushed as well. I had to make on the spot decisions as to my niche and website name. Instead of letting me have time to work on my own and get a call back later in the day, I was pressured to sandwich it into my assigned time slot. I had no knowledge that any of this involved eBay. It was approached as a way for me to generate money while working on my website and waiting for it to become established. I was referred to prerecorded webinars for basic knowledge and told there would be live ones where I would be able to ask questions. One series of webinars was in regards to legalities of e-commerce. Those webinars are no longer posted on the weekly schedule. Even when they were, they almost never happened. I've been available at the specified time and only been able to attend 2 live ones, one of which was without sound so was useless. The SEO webinars were pretty regular but have not taken place for the last 3 or 4 weeks even though they are on the schedule. They have stopped support for Apply Builder which they used to construct my site. I was promised mentoring until I had a viable profitable website and that never happened. A lot of issues were left open ended so I never got any training about what to do if I would make a sale. All but a couple of the webinars that do happen repeat the same subjects every month or even sooner. I've posted questions only to have them remain unanswered because the presenter didn't look at the screen for them. If I wanted to watch something where I couldn't get answers to my questions, I could go to You Tube for free.

I feel I've been manipulated by them into signing up for additional worthless services in an effort to recoup my original investment. I feel they target people in vulnerable circumstances such as me, I myself am a widowed senior citizen reliant on Social Security, who are trying not to lose the money they laid out for promises that were never fulfilled. As such, I want a refund of money they obtained by fraudulent practices. Their fees didn't cover everything I needed like they promised. It seems that once they got my money, there was a "sorry 'bout that" attitude; so much for a life-time of support.

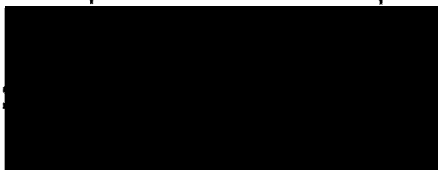
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SIGNATURE



DATE: 10/28/13



State of Utah

Department of Commerce

Division of Consumer Protection

SENIO D.

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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
Premier Mentoring Inc.	800-680-0036	801-907-7826
Street Address		
6465 South 3000 East # 101		
City	State	Zip Code
Salt Lake City	Utah	84121
E-mail Address	Web Address (URL)	
hsmith@premiermentoring.com		
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$ 15,994.00	8/29/2013 & 09/08/2013	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"/> [REDACTED] on Thursday, 8/29/2013 & Sunday, 9/8/2013		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Private Three Day Real Estate Workshop		
How would you like to see your complaint resolved?		
A full refund of the \$ 15,994.00 paid for the real estate workshops.		
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"/> Better Business Bureau in Utah		

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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.

On Thursday, 8/29/2013 and Sunday, 9/8/2013 I purchased the Three Day Real Estate Workshop (Forms FFRE30506 and WK4888) at the Flipping Formula seminar here in [REDACTED] Daeus Financial were to assist in all matters pertaining to acquiring our LLC. Included in the purchase on Form AP0915 (the Asset Protection Entity) clearly stated the services to be provided exclusively by Daeus Protection upon purchase: 1.) single entity setup, 2.) EIN Federal Employer Identification number and the 3.) Articles of Organization. Furthermore, the Asset Protection agreement states: "Asset protection is the primary focus of Daeus Financial. The services offered by Daeus Financial designed to help customers protect their investments and establish an effective asset protection strategy which is specifically tailored for each customer's individual investment goals." As a client I've read and understand the Dispute Resolution Policy listed on the back of the agreement. I feel in this situation that the present dispute concerning this Purchase Order does not warrant the attention of the American Arbitration Association ("AAA") simply because the relationship between Daeus Financial was never honor in the beginning to establish a relationship based on the terms of the agreement.

I'm writing you this email today to request a full refund of \$ 15,994.00 from Premier Mentoring representing Flipping Formula. I've been through fraudulent activity on my credit card. This incident is the last straw in what has been an intolerable and cumbersome relationship with Premier Mentoring and Flipping Formula built essentially on little/no communication and poor customer service. I've outlined a step below have led to this unfavorable conclusion resulting in the termination of services and my request for a refund. Subsequent information has been provided on the following pages.

The onset of problems and difficulties began with Daeus Financial when my wife and I experienced a lack of commitment in acquiring our LLC that we had paid for on 9/8/2013 at the Austin Workshop. In Mr. Kenneth Webster response sent on Tuesday, 9/24/2013 : " Here at Daeus Financial Services we always strive to deliver the best service possible to every client, every time. Because this has not been the case with your experience, on behalf of Daeus Financial Services, I sincerely apologize that we were unable to provide you with services in a prompt and efficient manner. We feel it is appropriate that you receive a full refund of \$495.00 for the Asset Protection program you purchased at the Flipping Formula seminar. The refund request was sent today, however the processing time is about 3 -5 business days. Please feel free to call me if you don't see a refund within 10 days " The problem isn't that Daeus Financial failed to provide services they just simply didn't do anything as an agent for Premier Mentoring and Flipping Formula. No communication with the client, no communication to inform us of additional charges, and most notably nothing stating that a subcontractor for Daeus Financial would be handling the services for the LLC. Instead I left to feel that's it my fault that I inconvenience them [Daeus Financial] for services that I had paid and requested. This to me was poor customer service, especially when the other members of our Power Team had to terminate their business arrangement with Daeus Financial Financial and request refunds. Fortunately Daeus Financial did agree to refund the \$495.00 for the Asset Protection thereby concluding this incident on a happy note. This was the first of several steps.

So getting to the matter at hand the problem I see with Flipping Formula is that there are merits to the system. The problem lies with the support system. It's my opinion that Flipping Formula is so huge that they're stretched thin across this great country of ours. This has forced the support system to become entirely too unreliable for new members and that why it's impossible to adequately communicate and assist. I feel that this ongoing issue and problem will only grow wider with us in subsequent weeks to where this relationship will deteriorate into attorneys, arbitration, etc. It's best that I end now and continually request my full refund me.

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 in signing my legal rights or responsibilities, the Division cannot give me legal advice or act as my private attorney. I hereby give my consent to the disclosure of the contents of this complaint and that it is true and accurate to the best of my knowledge and belief.

SIGNATURE

DATE: 10/06/2013



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

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
Premier Mentoring	800-245-9712	800-495-2405
Street Address		
175 East 14075 South		
City	State	Zip Code
Draper	UT	84020
E-mail Address	Web Address (URL)	
premiermentoring.com	?	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$7500.00		
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"/> On computer on 12-2-2011		
How would you like to see your complaint resolved?		
I would like a refund of \$7500.00 as website was never usable.		
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.

We received an invoice from Premier Mentoring, Customer ID: [REDACTED] description: Applied Knowledge Package 8 for \$7500.00 and at the bottom of the invoice it stated "Thank you for your business! AKI Mentoring". The charge to our [REDACTED] Visa showed the charge to Premier Coach, telephone #801-495-2405. I have asked four times during the past two years for a contract showing the services this purchase was to include. Every time I received the same invoice with no information or contract as to the services this purchase was to include. My last request was on 5/9/2013 and was told they would email it immediately. I have not yet received this information. I spoke with Kenneth in customer service, phone #801-495-2405 and his extension 408.

In our initial phone conversation with this company we were sold a complete website, with a year of coaching to conduct an E-Commerce business from our home. We would be able to do this without having any prior experience in this field. We were assigned a coach (Braden Simonsen) for one on one coaching for 6 months at 1 time per week for 4 months and 1 time per month for 2 months. We actually received 16 - 1/2 hour sessions over these 6 months. We discovered we would be building our own website from the assignments/homework our coach gave us. This was an impossible situation for someone with no knowledge in this area! At the last session the end of May, I asked our coach if our website was actually ready for customers and if all the correct information was in place for this to function as our business. His answer was, "I work with hundreds of websites and do not have the time to evaluate each one to see if it is working correctly. If you have any questions, call the coaching department and someone will assist you". From the information we were given and the work we were assigned to do in building a website, we found that it never worked and we never sold one item. Income was zero!! It is difficult to call a coaching department and ask questions when you lack the knowledge to know what questions to ask. We also have been paying a hosting fee since March, 2012 and a fee for products to list on the website to DOBA dropshipping company.

We are disputing these charges on the basis of misinformation and fraud in conducting this business operation. We just want full restitution for the \$7500.00 charge. We thank you for your assistance in this matter.

Sincerely,
[REDACTED]

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: [REDACTED]

DATE: 1-17-2014



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

JUN 03 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

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
Premier Mentoring, Inc.	866-496-1166	
Street Address		
172 E 14075 S		
City	State	Zip Code
Draper	Utah	94020-5738
E-mail Address	Web Address (URL)	
support@applybuilder.com		
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$12,350.00	1/3/2012	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"/> telephone 1/3/2012		
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?		
Full Refund		
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"/>		



Re: UDCP Case #79867

Thu, Jun 27, 2013 at 9:50 AM

To: Adam Watson <awatson@utah.gov>

Good morning Adam,

Thanks for the phone call letting me know the second page was missing. I have no idea where it went!

Here is a copy.

The Problem. On 1/03/2013, I was charged \$12,350.00 by Premier Mentonng for a website. Or at least I thought I was purchasing the build out of a website. The salesman asked me why I wanted to start a website and my response was, I am getting close to retirement and would like to supplement my income because I wanted to travel. He assured me I would have no trouble achieving this goal and could easily make \$3,000 to \$5,000 every month by putting in 7-10 hours per week. He asked me if I could do that. I replied yes, no problem and then I signed the contract. They would build me a successful business site, help me select the best business to get into if we couldn't come up with a good one, they would find the best drop shipper for me, and that I would be making money in a month. I would also get 6 months training with access to all their experts and would extend it up to a year if we still needed help. On top of the exorbitant price I paid for the Coaching Department, I was informed that I would need a reseller's permit, a California business license and an LLC.

The training/coaching sessions were from the group of webinars produced by Premier Mentonng. These webinars are no longer online and some of them were 2-3 years old. They did not inform when they would be taken offline. Because of this, I could not go back and watch any of the videos. The coaching sessions were shorter than the contract said they would be. The "coach" always asked if I had any questions. I am not a website builder and did not know the questions to ask. No information was volunteered. I had to coax them into doing anything for me.

I was told to sell things on Ebay and be sure to watch the webinar about Ebay, which I did. I was informed that it was user-friendly and I would have no trouble making money on Ebay to cover all of my expenses. They told me my number should be 10 before I was considered on Ebay to be an honest person. The problem with Ebay was it only cost me money instead of making me money. When I did sell something on Ebay it took me 3 weeks to get the money. I did not even know that I was going to be selling my own stuff on Ebay. Everything they told me about Ebay is public information and can be found in many different places on the internet.

I was told that DOBA would be free through the coaching department. This was not the case. DOBA charged me \$349.00 shortly after signing up with the coaching department. I did not give them my credit card but was still charged. I talked to DOBA and they informed me they would drop ship for me. I told them I had looked at their products they sold in bulk and that they were selling the same products I already had on my website.

The contract from the Coaching Department states a \$39.99 monthly for hosting. What is weird about this charge is that I could have received hosting and the same exact web builder for \$24.98 a month from Citymax.com. There are actually many different companies that offer the exact same web builder. So it was a lie when my contract said that my web builder was included in the \$12,350.00 charge. My hosting would have included the web builder. This is just one example of how their contract doesn't properly represent their services.

I was encouraged to have 500 products on my website, which I did. Unfortunately, every time I put more products on my website I also put on more pictures of the products. They did not tell me until I called to find out what the extra charge was for that for every 100 pictures you add to the website there is a \$1.00 charge. That does not seem like a lot of money unless you have already spent \$12,350.00 on Premier Mentoring.

All of the coaching sessions were not completed. They usually lasted less than 15 minutes. The coaches showed you different sites and said they had done them and they were successful and I would have no problem following in someone's footsteps. I was told my site looked great and there was no reason it was not making

money

I received a copy of the Coaching Department log of events associated with my name. There are entries for phone calls that I never received and they did not leave a message. My home phone and cell phone both record all the numbers that are received. They both also have answering machines and I received no messages. I was very tenacious about this website and the workings of it, I always returned phone calls

In their contract it says their product is, "educational in nature," but this is not a correct description. Their contract says they would build me a custom website and do SEO Marketing and provide me with a URL. According to the FTC, this sounds a lot like a business opportunity. There are also many laws regarding the selling of a "business opportunity" which Premier Mentoring did not follow. I feel Premier Mentoring fraudulently took my money and misrepresented their services. Moreover, they did not follow through with what they said they were going to do. The information they gave me is not proprietary and can be found on the internet without giving them money. They made a lot of money off of me and I have received services worth very little. I am due some sort of refund.?

Desired Resolution: Give me a full refund

On Thu, Jun 27, 2013 at 8:41 AM, Adam Watson <awatson@utah.gov> wrote:

[REDACTED]

It was nice to speak to you earlier. As discussed the second page of the complaint form was missing from your complaint against Premier Mentoring. Please forward the second page summarizing your complaint against Premier Mentoring or if you cannot find the page simply reply back to this email stating your complaint.

Thank you,

Adam Watson
Investigator

801-530-6443
801-530-6001 (fax)
awatson@utah.gov

Utah Division of Consumer Protection
160 East 300 South, Second Floor
P O Box 146704
Salt Lake City UT 84114-6704

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Investigative Matter Referral Form

1 Matter Number 2013-CINV-01160

2 Parties Named in the Complaint

Name	NFA ID#	Contact Information	URL Address	Registration History (if any)
Michael Parness	408235	20 River Terrace, #8M, New York, New York 10282 mjps trading@gmail.com	http://michaelparness.net/	No Current Status - Principal of MJPS Trading Limited Liability Company (NFA ID 407410 - no current status) from 3/19/09 to 6/4/10 Principal of Rule Forex LLC (NFA ID 432010 - no current status) from 7/22/11 to 10/18/11, and Principal of Trend Fund Management LLC (NFA ID 432465 - no current status) from 8/10/11 to 10/18/12
TrendTrade.com		(866) 929-4383 or (561) 922-7588 customerservice@trendtrade.com	www.trendtrade.com	N/A
Premier Mentoring		careers@premiermentoring.com	http://premiermentoring.com	N/A

3 Source of the Matter

☐ Internet Surveillance (URL Address) _____

URL Address (Additional) _____

☒ Customer Complaint

Name _____

Address _____
Not provided

Phone Number _____

E-Mail Address _____

☐ Audit

☐ Member Submission

☐ Other (Explanation) _____

4 Investment(s) and Product Type(s)

☐ Exchange Traded Futures

☐ Off-Exchange Foreign Currency Futures

☐ Spot / Cash Market

☒ Securities

☒ Other (Describe) Investment/Day Trading Mentor Program



Investigative Matter Referral Form

5 Agencies to which matter is being forwarded (Check All that Apply)

☐ Commodity Futures Trading Commission

☒ Securities Exchange Commission

☒ FINRA

☒ State Securities Regulator (State)

New York, [redacted] Utah

☐ Other (Specify)

6 Contact Person at NFA regarding this matter

Name

Phone Number

Email Address

7 Summary of Allegations

On July 13, 2013 NFA received an e-mail from [redacted] (complainant) regarding Michael Parness ("Parness"), Tradetrend.com ("TradeTrend"), and Premier Mentoring - see Exhibit 1. Mr. [redacted] alleges that TradeTrend used high pressure sales tactics to get him to join their Premier Mentoring program specific to day trading and investing. After agreeing to pay the \$6,700 for the program, Mr. [redacted] decided that he no longer wished to participate and asked for a refund. Mr. [redacted] never received a refund and has contacted the NFA in an effort to recoup his money.

A web search for the parties named in the complaint noted the following results:

1. www.trendtrade.com - see Exhibit 2. The website is misleading as it discusses unrealistic claims made by Michael Parness. For example, he indicated that he made \$7 million in his first year of trading. The website also discusses exaggerated claims of spotting price movement trends for stocks such as Apple, Google, Netflix, and Yahoo resulting in returns close to 250%.

2. <http://premiermentoring.com> - see Exhibit 3. The website discusses itself as a leader in the personal mentoring industry. Specifically, the website mentions that they work with students in successfully implementing strategies in real estate, trading financial markets, or running a business.

3. <http://michaelparness.net> - see Exhibit 4. The website contains exaggerated claims. For example, the website mentions that Michael Parness was able to turn his \$33,000 savings to more than \$7 million in less than two years.

Michael Parness, Scott Littlefield, and Trend Fund Management, LLC were previously led to the SEC and FINRA in June 2012 under 2012-EINV-00851 as a web search noted numerous misleading pieces of promotional material linked to these parties.

As Michael Parness, Trendtrade.com, and Premier Mentoring are not members of NFA, we do not have jurisdiction over this matter. As such, NFA will lead this matter to the SEC and FINRA as the websites mentioned above and the complaint received from [redacted] allude to securities related products. Additionally, NFA will lead this matter to the state of [redacted] as this is where the complainant is located. Lastly, NFA will lead this matter to the state of New York and state of Utah as this is where Michael Parness and Premier Mentoring appear to be located.



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

MAY 29 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
[REDACTED]	[REDACTED]	Same
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
Premier Mentoring	(801) 495-2405	(801) 999-4602
Street Address		
6465 South 3000 East, Suite 203		
City	State	Zip Code
Salt Lake City	UT	84121
E-mail Address	Web Address (URL)	
contactus@premiermentoring.com	premiermentoring.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
9,500.00	4/08/2013	Pay Pal, BofA MasterCard
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"/> 4/8/13, "Recorded phone compliance process (according to Premier)"		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Cannot recall		
How would you like to see your complaint resolved?		
I pursued resolution first through BBB of Utah. They negotiated for Premier to refund me \$3,000 of my investment. I am not satisfied with this amount, as the program was not at all what it promised to be. I was referred to your organization by the BBB to try to get the balance of what I paid. There are 107 complaints against this company, many of which are still unresolved.		
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 of Utah		

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 signed on with Power Seller College (the co. seems to operate under several names, one of which is Premier Mentoring) they told me that they were BBB accredited and they are not. I paid \$9,500.00 for the services. The first thing they did was to have some sort of "legal consultant" call me to try to sell me more services in setting up an LLC. This was a "one time offer" that they tried to get me to make a quick decision about. This was a high pressure sales pitch, which I declined to sign up for, and left me with a very negative impression right from the start. I was assigned a coach, which they made it sound like I would have unlimited access to, who regularly used phrases such as "That's my bad" and "I will have to find out" when she was unable to answer some of my very basic questions. She also spoke inappropriately to me by referring to me as "hon" on every call. There is not place in business for that kind of terminology. She was neither a professional, not an expert. I asked several people in the organization to refer me to their successful websites for examples, and every single one of them refused. This gave me the distinct impression that the business was a scam. I had to go to great lengths to get questions answered as you were only assigned one appointment per week with your "coach". It became apparent very quickly that all they were teaching me was how to sell items I had around my house on ebay. This is not my idea of an entrepreneurial experience. I also started receiving phone calls from literally hundreds of companies in internet related businesses. I am still receiving these calls on a very regular basis. It is clear that they sold my information to other businesses. I have truly never had a more negative experience with a company, and paid so much for a service that turned out to be a scam. I have discovered that there is an endless amount of negative information regarding this organization all over the Internet, in addition to 107 complaints through the BBB of Utah. They also seemed to have endless company names within the organization, I suspect for the reason of keeping ahead of consumers figuring out they are not what they seem. I want to recover my costs, based on this business not delivering on their promises and the fact that they are not the BBB accredited business that they reported to be.

My case number with the BBB was [REDACTED] and the representative that I dealt with was Lori West. The history of communication is as follows:

12/17/2013 - Complaint rec'd by BBB

12/28/2013 - Lori West informed me I needed to send proof of payment

12/31/2013 - I sent the proof of pmt to Lori West

12/31/2013 - Lori West reOpens Complaint

12/31/2013 - Lori West reviews complaint

12/31/2013 - I was sent acknowledgement of complaint

12/31/2013 - Premier Mentoring / Power Seller College was notified of complaint

1/17/2014 - Notified that there was no response from the business regarding my complaint.

1/17/2014 - BBB re-sent complaint to business.

1/23/2014 - Lori West receives a response from the business that they will not refund me

1/30/2014 - I supply rebuttal to BBB regarding Premier's refusal to issue a refund.

2/6/2014 - Lori West forward rebuttal to Premier.

2/20/2014 - Premier agrees to a partial refund of \$3,000, Lori West forwards that information to me

when I signed on with Power Seller College they told me that they were BBB accredited and they are not. I paid \$9,000.00 for the services. The first thing they did was to have some sort of "legal consultant" call me to try to sell me more services in setting up an LLC. This was a "one time offer" that they tried to get me to make a quick decision about. This was a high pressure sales pitch, which I declined to sign up for, and left me with a very negative impression right from the start. I was assigned a coach, which they made it sound like I would have unlimited access to, who regularly used phrases such as "That's my bad" and "I will have to find out" when she was unable to answer some of my very basic questions. She also spoke inappropriately to me by referring to me as "hon" on every call. There is not place in business for that kind of terminology. She was neither a professional, not an expert. I asked several people in the organization to refer me to their successful websites for examples, and every single one of them refused. This gave me the distinct impression that the business was a scam. I had to go to great lengths to get questions answered as you were only assigned one appointment per week with your "coach".

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: 5/21/2014



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
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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
Premier Mentoring	801-495-2405	
Street Address		
172 E 14075 S		
City	State	Zip Code
Draper	Utah	84020
E-mail Address	Web Address (URL)	
jwalsh@premiermentoring.com	http://premiermentoring.com/	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
9800.00	2-14-2012	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"/> 2-14-2012, ONLINE		
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?		
9800.00 REFUNDED TO ME		
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"/>		

Premier Mentoring

172 E 14075 S

Draper, UT 84020

801-495-2405

Premier Mentoring charged me \$9800 for an Internet Coaching package and website build, including drop shippers, SEO and various software programs and other items detailed below. My credit card was charged 9,800 on 2/14/2012 and Premier Mentoring collected the money before I signed their contract. This was done over the phone and I was sent contract to sign the following morning. I was told I could cancel within the first 3 days.

The following is a list what I was supposed to receive according to the contract: **14 Proactive Coaching Sessions, Reactive Coaching Time, Elearning Videos and webinars, 10-15 live webinars, Web Builder, Drop shippers, EBay Research software, Accounting Software, SEO Marketing Package.** The first three bolded entries on the list I received. The balance of them, I NEVER RECEIVED but was charged for.

During two of the sales calls that were made, I was told how I would be making about \$500/month in the 1st six months and then \$1000/month after that. 10-12k a year easy. I was given several different examples of people who were making 40-50K per/month and then duplicating what they learned with additional new websites and doubling their money.- yeah it was too good to be true but I listened. Was told of "other" successful people who made a lot of money but never showed you proof of their earnings. A guy was making millions selling a unique wedding dress hanger and another guy making over a million year selling wheatgrass. I was bounced from one sales guy to the next and then the closer who insisted I had to make the purchase that day or I would have to begin the app process all over again and to my surprise "I had qualified to be in their select academy" and I wouldn't want to take the chance of getting bumped out. I was told the initial invested would pay itself off in 4-6 month once you began make the 500/month in revenue that I was promised.

Premier Mentoring contacted me and sold me a Internet coaching training program that I was led to believe was with their company. They hooked me from a list of recent buyers to a low cost affiliate marketing program, called e-direct. I invested \$30 in the plan- nobody seemed very interested in it. They reported they had an A+ credit rating and were completely above board and that I should expect 1000/month selling products on my website they would teach me to build and operate. This was not true- They were actually just recruiters, sales people recruiting students for "The Coaching Dept." This was intentionally covered up and for good reason- "The Coaching Dept." and "Apply Knowledge Institute" from Utah when googled, is written about very unfavorably in several entries as fraudulent, criminal, misleading etc. "Ken Sonnenberg-Rip-off artist." I was told by the two people I spoke with; Kyle Urfer and Justin Walsh that they would be personally involved in my training. There was never mention of another company providing the training I had purchased. I never heard from these two men again. When I asked my coach to explain this strange relationship between the companies it was hard for him to explain- he told me to tell people I was just "his" student."

I did receive 6 months of Internet Coaching, approximately (14) 30 minute sessions over the phone with Trevor Shipp of The Coaching Dept. I also had access to the training videos that were made available to me. The website that they built on the other hand was antiquated- looked very much like the first websites that appeared 10-15 years ago. I was supposed to spend no more than 3-5 hrs per week on building the site, finding drop shippers and marketing the site to realize these earnings. Point of fact, as this was a part-time job, I spent about 30 hrs/week on this. We started Feb 14, 2012 and launched the site May 12, 2012. I have done all I was supposed to do in terms of building, tagging and marketing and we have made just one sale for \$16.00. We have about 5-10 visitors per day- not the results we were expecting. The coaching sessions were held weekly over the phone from 2/14/12 until the first week in June, then I was given 30 days to implement my marketing. We had one additional session the first week in August to review the progress. I was told we would meet again in 30 days to discuss further action. I was given a couple more tasks to do which my coach insisted would get me the 50 visitors per day needed to begin closing sales. I did the additional work requested and still we have not improved on any numbers, visits or sales and I have since essentially taken my site offline.

I received roughly about 30% of what I was promised. The website was pretty outdated and plain- the product pics- (jpegs) pretty important for an e-commerce sites- were very small and low resolution. Pretty dysfunctional as well. like something out of 1985. The coaching techniques and homework assignments seemed to be getting weirder when I began to complain about lack of traffic and no sales. The last call I had with my coach Trevor Shipp was particularly memorable- he told me to just type 200 - 300 words of fluff high in keywords, and put it on my homepage- said that would attract more viewers. Getting ridiculous, that's when I discontinued working with them last fall. I can't say enough, how much the site looked cheesy and unimpressive- not what you expect for 10K. In today's market, you can build a current, functional and optimized website for about 2000 dollars. I later learned the site was not indexed correctly -let alone optimized and there was no useable metadata present. This is how they do it: they get you to invest in their site/server heavily, over extend you and your credit while making incredible promises. Then make your site invisible to search engines and try and get you to buy marketing and other services to "fix it" and make the 2000/month they promised. I had to pay Supplier Source to build my website when I was told by Premier Mentoring - who I thought I hired to coach me or The Coaching Department or somebody ...they were going to build it. Instead I got up sold with a crappy product I thought I had already purchased. A truly regrettable and horrible experience by what I'm told is a band of crooks in the Salt Lake City area.

Please refund my 9,800 investment with this fraudulent, unethical recruiting company for the Coaching Dept, who is knowingly engaging in criminal activity within their network of incestuous partners all under various, revolving ambiguous names and affiliations that they sell your private identification and credit information to. Once I invested in this program, I received 15-20 calls from some pretty shady people all claiming to be my coach " from the Coaching Dept" trying to sell me more stuff in a hurry with OPM- other people's money... as their sales guys used to boast about.

Sincerely,

