



# 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, 2<sup>nd</sup> 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 \_\_\_\_\_

### COMPLAINT AGAINST

Name of Business Entity \_\_\_\_\_ Daytime telephone number \_\_\_\_\_ Other telephone or facsimile \_\_\_\_\_

Education Mentoring

866-456-1676

Street Address \_\_\_\_\_

1780 W 9000 S., Ste 304

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

West Jordan

UT

84088

E-mail Address \_\_\_\_\_

Web Address (URL) \_\_\_\_\_

customerservice@education-mentoring.com

### TRANSACTION INFORMATION

Amount of Transaction \_\_\_\_\_ Date of Transaction \_\_\_\_\_ Method of payment for transaction \_\_\_\_\_

\$9,850.00

7/18/13

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 ☒ over phone

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 full 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 ☐ YES ☒ FTC & BBB

## 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.

Please see attached letter.

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 to the public. I declare that the information provided is true and accurate to the best of my knowledge and belief.

SIGNATURE

DATE: 8/13/14

RECEIVED

JUN 16 2014

DIVISION OF  
CONSUMER PROTECTION

LAW OFFICES OF

**Lamb and McNaughton, P.C.**

George W Lamb  
George T McNaughton\*  
Ethan B McNaughton\*\*  
Travis W Weaver

6 Main Street/P O Box 860  
Springfield, VT 05156  
Tel (802) 885-2240 Fax (802) 885-  
4536

June 9, 2014

Utah Attorney General's Office  
Consumer Protections Department  
160 East 300 South  
Salt Lake City, Utah 84111

Re: [REDACTED]  
**Vt Attorney General File #2013-5226**

To Whom It May Concern,

I am writing on behalf of our client [REDACTED] to file a complaint against several businesses that are involved in what appears to be a wide-spread scheme to defraud unsuspecting customers on the web.

In June of 2013, [REDACTED]'s son) email was hacked by an unknown person and used to send [REDACTED] an email with a link to a website offering education and business opportunities. [REDACTED], a retiree in his 70s, followed the link and contacted the business concerning their services.

The website was run by Education Mentoring LLC ("EMT"), based out of West Jordan, Utah. EMT offered [REDACTED] a suite of services provided by sister companies including Pro Mentoring, Power Sellers College, and VIP Team. Essentially, the services offered by these companies promised [REDACTED] the ability to make as much as \$3,000 per month through a variety of online business and sales activities. After speaking with a representative on the phone, [REDACTED] signed up for a package of online coaching and education lessons which cost him \$8650.

Later, [REDACTED] was contacted by Elite Corporate Services (d/b/a Elite Tax and Business) which offered to provide assistance with the financial side of the above activities. [REDACTED] contracted with Elite and has eventually charged \$6029.95.

After seeking our assistance, George McNaughton, another attorney in our office, sent letters to each of these companies at the addresses mentioned below. We were successfully able to contact only Elite Corporate Services, which provided [REDACTED] with a refund of the \$6029.95.

Earlier this spring, I was contacted by Blair Jackson, an attorney from Utah who indicated that he had, at one time, represented Education Mentoring/Pro Mentoring. After exchanging a few preliminary emails, Mr. Jackson eventually stated that he had not recently heard from his former clients and that he believed they may have abandoned their offices and left the state of Utah.

A cursory review of consumer forums and websites indicate that many people claim to have been scammed or defrauded by these companies. Below is the best contact information we have been able to identify for these companies. Most do not list a current telephone number.

Blair R. Jackson, Esq.  
Invictus Law, P.C.  
751 E. Quality Drive, Suite 101  
American Fork, Utah 84003  
Tel. (801) 854-9212  
Email: blair@invictuspc.com

Education Mentoring  
d/b/a Pro Mentoring  
1780 West 900 South Street #302  
West Jordan, UT 84088

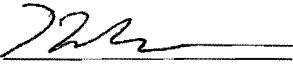
Power Sellers College  
2411 Zanker Road  
San Jose, CA 95131

VIP Team  
6905 S. 1300 E PMB 219  
Midvale, UT 84047

Elite Corporate Services  
d/b/a Elite Business and Tax  
3615 S. Town Center Drive Ste. 110  
Las Vegas, NV 89135

I have also included with this letter various documents and print-outs that may be helpful should your office investigate these companies. Please let me know if there is anything further I can do to assist.

Sincerely,

  
Travis W Weaver

Enc.

CC: 



# State of Utah

## Department of Commerce

### Division of Consumer Protection

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DEC 11 2013  
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
Education Mentoring	866-456-1676	
Street Address		
1780 W 9000 S Suite 303		
City	State	Zip Code
West Jordan	UTAH	84088
E-mail Address	Web Address (URL)	
costumen service @education-mentoring.com		

### TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
4,450.00	12-12-2013	
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"/> 12-12-2013 By 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 to get my money back		

### 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"/>	KLAUSE Business Consulting	Consumer Advocate

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It was my understanding that I needed this service so I would be successful in my website business, I felt this co was affiliated with the other Co. Mkt. IgniteWS.com, and was lead to believe one would not work without the other. They had me doing steps in a program and then later said I didn't need to continue that because they were going to do it for me. In hindsight it was just a well organized scam to get as much money from me that they could before I got disgusted with the whole thing. I tried to call, email, and got no answers or response. After getting in touch with the [REDACTED] Consumer Advocate I found out that my complaint was not all that unusual and was common.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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### PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE

DATE: 12-9-14



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SEP 09 2013

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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 \_\_\_\_\_

Education Mentoring, LLC

1-801-808-9103

1-866-456-1676

Street Address \_\_\_\_\_

1780 West 9000 South Ste #303

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

West Jordan

Utah

84088

E-mail Address \_\_\_\_\_

Web Address (URL) \_\_\_\_\_

### TRANSACTION INFORMATION

Amount of Transaction \_\_\_\_\_ Date of Transaction \_\_\_\_\_ Method of payment for transaction \_\_\_\_\_

\$6350.00

Aug 19, 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 ☐ YES ☒ over phone

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

NO ☐ YES ☐ email through a trusted friend, her account was hacked

How would you like to see your complaint resolved?

A refund of my \$6350.00

### OTHER INFORMATION

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NO ☐ YES ☒ WWW.ic3.gov and the FTC



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On Aug 14, 2013 I enter into an agreement with the Education Mentoring LLC for learning how to earn money online. They took me to their site on Utah Butter Business Bureau which said they had an A+ rating, and they were an accredited business, so they were a good company and had many success stories, and really thought I would be one in a few months. I resinded my agreement by the third day Aug 17, 2013 and that's when Brandon called me and smooth talked me right back in it. I signed another resinding paper from EMT (Education Memtonng LLC, not Pro Mentonng Group, LLC. They billed me under Pro Mentoring Group LLC, which has an F rating. After googling Pro Mentoring Group, I have found many complaints for the same reasons. I was deceived by the Education Memtonng LLC, as to who they really were. I did not sign an agreement with Pro Memtonng Group, that got my \$6350.00. Brandon offer me a \$1000.00 refund for the program to intise me to resign then when I asked about the refund he sent me \$500.00. He also said if it was a money problem, that he could do some kind of scholarship program so it would make it eaiser.

They said I could make between \$2000.00 and \$6000.00 a month, depending how many hours I put in. I could recover my investment in a matter of months. He (Brandon) said the most it would take me to recover my investment would 6 months. He (Brandon) also said his 11 year old daughter could do this, that's how easy it is. I also told them, my advisor said I would be better server to get a job instead of this. He (Brandon) told me why would I get a job when I could make \$2000.00 a month for 4 or 5 hours of work a week. The software and lessons for this operation were supposed to be design especially for them by Pheonix University and it was a propriatory software that no one else had. But it is software offered on Ebay to all Ebay users. Ex: <http://rolbecal.com>, <http://LabseBay.com/catman>, <http://Warehouse.com>. As I have not done any lessons past 4.

I specifically told them I didn't want to sell on Ebay, that I was a widow and had nothing to sell and they said that was not a problem. I also told Becca my coach at [rebeccaj@coachingwebmail.com](mailto:rebeccaj@coachingwebmail.com) that, and she said I was lucky I got her, because most coaches were really set on doing \$1000.00 and \$3000.00 in sales before moving on. She even put \$2.00 in my paypal account to do this with, since my credit card had been hacked. I since refunded her at \$2.00. But, when doing the lessons that's what I had to do. I only did 4 lessons, 1st one was buying on Ebay to get my score up. the next 3 were selling on Ebay, to get good seller marks so I could reach more people. They told me to skip the part of selling \$1000.00 and \$3000.00 on Ebay and go to the dropshipping part. Which was also to sell on Ebay. That's when I though something was fishy. By this time all my accounts have been hacked. My other bank account for \$97.00 to another money making program, called 1 Hour Income out of Provo, Utah. Since then my email accounts have also been hacked and they are sending out emails saying other people owe me money, which is not true.

Brandon said to call him if I had any trouble with anything and he would be glad to help me. I called him twice and he never returned my call, until I sent him an email to [customerservice@education-mentoring.com](mailto:customerservice@education-mentoring.com) on Sept 5, 2013. Telling them I was canceling any and everything that pretained to this company or any other companies under their names. That they flat out lied to me. Sundenlly he called me back. I told him I was done with them and that I would pay for the 4 lessons I took and for him to refund my money. He said NO, and I hung up on him. They have lied and deceived me on many levels.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

9-5-13



# State of Utah

Department of Commerce  
Division of Consumer Protection

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JUN 09 2014

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Street Address		
City	State	Zip Code
E-mail Address		

### COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Education Mentoring	866-456-1676	
Street Address		
1780 W 9000 s suite 304		
City	State	Zip Code
West Jordan	Utah	84088
E-mail Address	Web Address (URL)	
customerservice@education-mentoring.com		

### TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8850	8/24/2013	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 and written 8/24/2013		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input type="checkbox"/>		
How would you like to see your complaint resolved?		
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 type="checkbox"/> YES <input checked="" type="checkbox"/>	we have reported this to the BBB, FTC and consumer affairs
---	--

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I received an email on or about Aug. 23, 2013 stating that a [REDACTED] woman makes \$7,000 a month from home. I paid \$100 for a program that I thought would be some kind of book or cd. Instead I received a phone call telling me how we could make thousands of dollars from home by only working 15 to 20 hours a week. The salesman said that I could be the next advertisement making all that money. He started asking us how many credit cards we had, the limit of the card and the balances on each card. I asked why he needed that information and he said it was to see if we qualified. He did not tell us he was a telemarketer. We just assumed it was part of the \$100 deal I had responded to.

Then he transferred us to Landon White, who in turn, started telling us great success stories about people that make large sums of money every month. He asked what our goal was for the month or year. We told him \$100,000.00 a year. He told us that our investment would be totally tax deductible because he would list it as an "educational" investment. After talking with Mr. White for 45 minutes to an hour he finally said our investment would be \$8,850.00. We found out later after having our taxes done by a CPA that the IRS does not allow you to deduct any business expenses if you do not make any money. They treat it as a hobby.

They emailed the contract and wanted us to sign & return immediately. They asked for our credit card number before we even signed the contract.

For this contract we were to get: 13 weeks of proactive coaching, live webinars, research software. The silver marketing package – PPC campaigns created, keyword and market research and ppc ads tested. Ignite web builder- with shopping cart, SEO help, free search engine submissions (hosting fee).

When our coaches started calling us, we quickly realized that they expected us to sell things from our home or buy them from yard sales, Ross Stores, Craig's list etc. This is not what we thought would be happening. We were not happy and in fact we changed coaches but we had the same problem. We complained from the very beginning but no one wanted to listen.

We have had to pay \$39.95 a month even though we didn't have a web site. When we questioned this, they said it was to have access to the library training material. We are still paying this fee. We now have a web site through ignite and we just paid \$2,000 for four ads and ppc through Marketing Ignite from Jason McDonald. Why did we have to purchase this, when it should have been included with our Silver Marketing Package?

We feel like we have been victimized through this whole process. We now see how all of the companies work together to get more money. We would very much like to get a refund for this purchase.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE \_\_\_\_\_

DATE: June 4, 2014

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DEC 12 2013

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### CONSUMER INFORMATION

Your Name [REDACTED] Home telephone number [REDACTED] Daytime or Work telephone [REDACTED]

same

Street Address [REDACTED]

City [REDACTED]

State [REDACTED]

Zip Code [REDACTED]

E-mail Address [REDACTED]

### COMPLAINT AGAINST

Name of Business Entity

Daytime telephone number

Other telephone or facsimile

Education Mentoring (EMT)/Pro Mentoring Group (PMG)

1-800-861-8343

801-618-0170

Street Address

1780 West 9000 S

City

West Jordan

State

UT

Zip Code

84088

E-mail Address

customerservicepromgnow.com

Web Address (URL)

### TRANSACTION INFORMATION

Amount of Transaction

\$5,750.00

Date of Transaction

03/29/2013

Method of payment for transaction

master 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 ☒ over the phone on 03/29/2013

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

NO ☒ YES ☐

How would you like to see your complaint resolved?

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 ☒ YES ☐

**SUMMARY OF COMPLAINT**

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Our Story from the beginning.

March 27th we invested \$97 to Home Income. I attached email resulting in first initial investment. Then I consulted an expert. Talked to Mr. Clint Ryan for about five minutes, he then transferred us to his assistant Richard Milton for screening. Richard asked me to write down three goals and we discussed my finances. He asked if I was married and I told him yes. At that time, he said he would like to talk to both [REDACTED] (my husband) and I at the same time, so that everyone is on the same page. So, we made an appointment for March 29th.

March 29th [REDACTED] and I talked to Mr. Ryan again about the business model. He explained after going over some facts and figures that an additional investment of \$5750, for capital leverage, would get us to reach our goals. At this time, [REDACTED] interjected with a comment to Mr. Ryan in reference to "capital leveraging" that involved the \$5750 investment being used to secure financial capital for "purchase power." Mr. Ryan had agreed with [REDACTED]'s comment and explained that he had the right idea and concept. Mr. Ryan further assured the both of us that as long as we had this kind of commitment, we could succeed. He led us to believe that the use of my credit card would be at my discretion and that I was showing a good sign of faith in business practice by putting for this amount of money to start this business with. He also explained how I could quickly pay back each use of my card every month as I began making a profit so my card was not maxed out. Mr. Ryan told us at that time that we wouldn't have to pay for anything else. Before we ended our conversation, he transferred us to registration.

[REDACTED] talked to Erika in registration. She emailed me the coaching contract while on the phone with her to e-sign at that time. I read through it and still had some questions that she couldn't answer.

On April 17th, [REDACTED] was contacted by his reassigned coach Rebecca (due to schedule conflict with Jeremey) at approximately 4:30 pm (PST) for his first coaching session. He began asking several questions regarding the \$5750 that was charged on my credit card. Rebecca was not able to verify all of what that money was used for other than the cost of being mentored by PMG along with the teaching and instructions through the Focus website. She also said that the money paid for a year subscription at [www.gogodropship.com](http://www.gogodropship.com) and that [REDACTED] had access to that as well. Furthermore, [REDACTED] questioned her about the \$97 cost that I had paid up front in the beginning. She explained to him that her company (PMG) had nothing to do with that. Rebecca stated that I had apparently been passed on to her company as a candidate for their mentoring program. Again, my husband and I were disappointed and dissatisfied with the mis-communication and mis-information that has caused this confusion to begin with.

This is an impropriety in business etiquette and practice. [REDACTED] and I feel misled. I have enclosed supporting documents to show the trail of deception.

Key points: 1) The sale took place in Arizona, not Utah. Which seems a violation with registry and bond. Don't they have to have a Telemarketing license in Arizona when they have an office in Utah?  
2) After contacting my friend who appeared to send the attached email, he had no idea what or how this got to me.

We thank you ahead of time for your investigation 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: \_\_\_\_\_



# State of Utah

## Department of Commerce

### Division of Consumer Protection

Send to  
Utah Division of Consumer Protection  
**RECEIVED** Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> 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

AUG 01 2013  
DIVISION OF  
CONSUMER PROTECTION

## 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	Work telephone
[REDACTED]	[REDACTED]	[REDACTED]
Street Address		
[REDACTED]		
City		Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		
[REDACTED]		

### COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Pro Mentoring Group-aka-Education Mentoring	866-401-1448	
Street Address		
1780 W 9000 S Suite 304		
City	State	Zip Code
West Jordan	Utah	84088
E-mail Address	Web Address (URL)	
customerservice@promgnow.com		

### TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$4,850.00	6/3/2013	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 ☐ YES ☒ contacted support@instant-income-from.com

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

NO ☐ YES ☒ Internet on 6/3/2013

How would you like to see your complaint resolved?

First of all I want people to know they should stay away from this group of fraudulent business. Then I would like to recoup the money they took from me. They mislead me in every way. The coaching sessions were not educating me right to do internet business. I was told constantly that I was not getting it right. Every time I called to ask questions there was an answering machine. They would wait days before calling me back. It was always a different person each time. This really confused me. Then they had Elite Business and Tax call and ask for more money - \$4410.00 - for setting up credit profile and LLC Business. I would also like to recoup this 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 ☐ YES ☒ A.G., Seniors vs Crime, local FB I, Sheriff's Office, TV [REDACTED]

## 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 never received the training that I was told I would have. When I paid the \$4,850.00 I was told this would be all I had to pay for this. But it appears they did not tell the truth. On 7/12/2013 I called the Elite Business and Tax and told them I wanted a full refund, and Ian and Emily said 'no'. Ian has been continually calling me and sending emails wanting to set up a time when we can get things going again. I do not answer him in any way. His email is [ian@elitebusinessandtax.com](mailto:ian@elitebusinessandtax.com) and his phone # is 800-643-4667 ex809. I have reported them to my Visa account, both the bank and the processing center. I filed two disputes with Visa on 7/12/2013 and 7/22/2013. I submitted a complaint to the FBI on 7/24/2013. On 7/9/2013 I left a message for 'seniors vs crime' and gave them my phone number. On 7/12/2013 I called the local Sheriff's office (727-582-6200) and talked to Gwen White. She filed a report (#SO13-273-914). On 7/12/2013 I went to MidFlorida Credit Union and saw the bank manager. She helped me file my dispute and put my credit on inactive and got me new ones. On 7/15/2013 I received a call from Bill Shellhouse (seniors vs crime) and he told me there was nothing they could do, I should contact the FBI (813-253-1000), the FTC email - [www.ftc.gov](http://www.ftc.gov). On 7/24/2013 I filed a complaint with the FBI at [www.IC3.gov](http://www.IC3.gov). Since then I have been getting numerous calls from many different numbers and emails from Ian at Elite. He acts like I never told him I wanted a full refund. When all this happened I got a terrible virus (Trojan Horse) on my computer and have sent it to my son to have fixed. These people do not know that I have a second computer, my husband's. I have not changed my email address or phone number. Please let me know if I should do this now. I also have a record of all the different numbers this group of fraudulent business have called me from. If you want them I would be happy to send them to you.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

DATE:

7/27/2013

RECEIVED  
MAY 14 2013  
DIVISION OF  
CONSUMER PROTECTION

051313-05

MAY 10 2013

To whom it may concern,

My name is [REDACTED] and I live in [REDACTED] I don't know if you can help me what I am about to tell you.

I am very desparat to get my money back from a scam that I fell for.

From a trusted Friend I got a link to an online business I opened and my thought were how nice of my Friend to think of me,

I am retired but I wanted to help my Daughter with some money to get my Granddaugther through College.

I inquired about the business and it turned out to be a drop-shipping I sign up. I got charged \$8850.00 The sign up company was located in Arizone

Pro Mentorin Group

Clint Backus 2040 S.Alma School Suite 1-272 Rd Chandler,AZ 85286

but has it main Office in Utah 1780 West 9000 South Ste 304 West Jordan,UT 84088

They also hooked me up with another Business and Tax Company but from them I received my money back. A litte over 2 weeks later I lost the use of the website were I suppost to get my lessons from

I callt the tech help but nobody was there, now I tried to help myself and tried to get to the ProMentoring main website and litterly by mistake I found

a site were people voiced their complain. Now I found out that my Friends Computer was hacked and that is how I got the link.

Next day I got in contact with the Credit Card Company and 3 calls and 2 letters later I was told they can not help me. I went to the Police and failed a former complained

it is still a criminal act to hack computers. ( case # 12-20549 Corp. Kropp from the Pottstown Police Dept.) After about 3 weeks I was told

it is a zivil matter. I also got in contact with the Better Business Bureau (saltlake.lw@bbb-email.org) Case # 22145544.

When I got in touch with the Mentoring Group I was told I sign and I had 3 days to quit but now I will not get my money back. I pointed out I do not like to deal

with anybody do to the hacking a Mr.Brandon Clark did called me back and he said yes they knew about



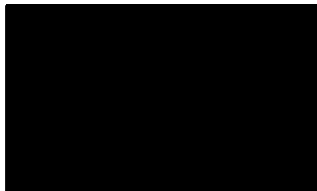
the hacking and then stopped it

but it was not enough for me to get my money back and I dont have a leg to stand on he also pointed out if I hire an Attorney that would

cost me quite a bit of money. The use of the website did pop up again but that lasted not very long and after the last disappearance it never came back.

Plese help me to get my money back and if you need any papertrail please let me know and I will send it to your office.

Sincerely.

A large black rectangular redaction box covering the signature area.

Tel:

Email:

Black rectangular redaction boxes covering the telephone and email address information.



# State of Utah

Department of Commerce  
Division of Consumer Protection

RECEIVED

MAR 06 2014

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Utah Division of Consumer Protection  
Attention: Complaint Processor  
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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
Street Address		
3822 W Burlington Creek Dr.		
City	State	Zip Code
West Jordan	Utah	84088
E-mail Address	Web Address (URL)	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$7887.31	May 23, 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"/>		
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 complete refund for service not rendered.		
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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Please see attached letter.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

DATE: March 6, 2014

March 6, 2014


Re: Pro Mentoring Group, package purchased on May 23, 2013 e signed and charged to my credit card for the amount of \$ 7850.00.

Reason for request for refund.

-Original call selling online selling program. Signed up on line \$37.31 on May 21, 2013

-Followed by an phone meeting to see if I qualified on May 25, 2013 with Mr. Rogers at 7:00 p.m. He asked who made the decision in the household, would I have to clear this with anyone, and did I have a credit card that I could use to charge for this package, and was I prepared to make a commitment of 10-15 hours per week to make some money selling products online. Once, verified (and only then), was the amount of \$7850.00 for the best package that would fit my requirements was established. After explaining I knew nothing about online selling he explained his wife sold purses from wherever she was every morning, working 15-20 minutes in the morning and also checking her orders in the evening for another 15-20 minutes, however, this did mean 7 days a week. This small amount was for a long time investment, leveraging my money for the future, and also explaining the difference between positive and negative debt, and that was why I must charge my credit cards and not pay for this in cash. I insisted I did not charge anything on my credit cards, and were there for emergency purpose only; however he disagreed and insisted all I would need to do at first is to pay the minimum card fees till I started making serious money, and then there would be no problem. The whole expenses would be website hosting, help, and bank fees for about 200.00 monthly. Then went on to explain whether I would want to sell products or services, and someone would call me to go over all of these options the following day. On May 28, 2013 charges for 79.95 were applied to my credit card to Cafe Jana. (Still don't know what these were for) The charges for \$7850.00 charged May 24, were posted to my credit card May 30, 2013. On May 24<sup>th</sup>, we scheduled a phone meeting for May 28 and at 9:30 a.m. was walked through ELIBRARY where I was to use this program guideline to learn how to sell various items. I was assigned to Jeremy at 1-877-436-5229 also at jeremys@choaching webmail.com Next assignment was before selling you must learn how to buy, understanding difference between seller and buyer and next step buy 20-25 items in order to achieve a positive feedback, set up a PayPal account, once I received the items, rate the vendor so that ebay controls the vendors as serious and legit (not scammers). Having mastered this and charging these useless items to my credit card, I was then ready to sell. Ok, look around the house, everyone has something they want to sell and this will put money in your account till you begin serious selling. After a few weeks of picture taking of items I was willing to part with (and turn into cash), I am faced with a family illness which takes me away from my school work. I do not see a need to continue paying for these E Library privileges if I am not using them. The instructor sends me a Temporary Hold Agreement dated July 2, 2013. This agreement states that the coaching from Focus are on hold, Focus will no longer contact me on a weekly, and are no longer liable for anything further. It was also mentioned in the original conversation of May 23, 2013 that any expenses were tax deductible under education expenses. This agreement states that the changes are in addition to the original purchase made on May 23, 2013 and by signing this agreement both parties agree to the terms within and forfeit their right to pursue any further compensation for services rendered, or paid for

I truly believe that I did not get any value from the training, never was I told about these weekly coaching classes, which I did not have time for, and then due to a family illness, all the \$7850.00 worth of a online selling package was void? In less than 30 days, \$7850.00 worth of what did I receive? Am I at fault for requesting a refund? Is there a better word to describe this program other than scam?





LISA MADRIGAL

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](http://www.IllinoisAttorneyGeneral.gov)

Office Use Only

CLMS: \_\_\_\_\_

AG: \_\_\_\_\_

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: 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 OF SELLER OR PROVIDER OF SERVICE:**

Name:  
Pro Mentoring Group

Address:  
1780 W 9000 S Suite 304

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
West Jordan UT 84088

Telephone: 877 - 225 - 3113 Ext.: \_\_\_\_\_

Website: \_\_\_\_\_

**Additional seller or provider of service involved in transaction:**

Name:  
Real Online Income

Address:  
N/A

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
N/A

Telephone: 888 - 959 - 3953 Ext.: \_\_\_\_\_

Website: [roimembership.com](http://roimembership.com)

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:  
10/13/12

Did you sign a contract? Yes ☒ No ☐  
(If yes, please attach a copy)

Date contract was signed:  
10/13/12

Was the product or service advertised? Yes ☒ No ☐ When? 10/11/12 (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.

Total Cost of product/service: \$5,200.00

Amount paid to date/down payment: \$5,200.00

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

- ☐ 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

Yes ☐ No ☐

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

Brandon Clark, 435-625-7002; Mark Blair, 435-215-1885; Ally, 877-225-3113

Mike Ramsey (I was transferred to him)

**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.**

I received an e-mail addressed from my father's e-mail address on Oct. 11, 2012. When I opened the e-mail I saw information regarding making money at home. This was basically put forward as a great job opportunity. Because the e-mail was (I thought) from my father, I contacted the company to find out more about the opportunity. I ended up signing up for a program that provided coaching to set up a business in my home. It started out that a small amount of money was required. As I got deeper in, much more money was required. After charging \$5200.00 on my credit cards, another business (they said they worked with Pro Mentoring Group) put pressure on me to sign up for incorporating a business. That would cost an additional \$2300.00. At this point I decided enough was enough. I spoke to my father about cashing in stock he had bought me in order to pay the bill for \$5200. I then found out that he had not sent the e-mail that enticed me to call Pro Mentoring. He told me that about that time, several friends of his had received e-mails with a link to an unknown website. When my father checked his "SENT" mail he found that a large number of his contacts had received this e-mail. My father said that he had also received notification from Yahoo that they believed that his e-mail account had been hacked. Yahoo required that he change his password.

I have repeatedly tried to get Pro Mentoring and the other companies involved to refund my money to no avail. I did sign a contract on line but when I tried to look at the contract some time later, it was no longer available. When my father tried to click on the link in the fraudulent e-mail, a message said website was no longer available. I have received a very small amount of coaching toward this so called great opportunity. I stopped taking part in any coaching when they wanted another \$2300 and I found out the e-mail was a fraud.

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

I want my money back or at least most of it.

**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 personal information, about any and all matters connected with this complaint.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

3/7/13

☐ Please do not

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

Print Form

Reset Form



# State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

APR 18 2013

DIVISION OF  
CONSUMER PROTECTION

Send to

Utah Division of Consumer Protection

Attention Complaint Processor

Heber M Wells Building, 2<sup>nd</sup> 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 (print) \_\_\_\_\_ Home telephone number \_\_\_\_\_ Daytime or Work telephone \_\_\_\_\_

Street Address \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

E-mail Address \_\_\_\_\_

### COMPLAINT AGAINST

Name of Business Entity \_\_\_\_\_

Daytime telephone number \_\_\_\_\_

Other telephone or facsimile \_\_\_\_\_

*Pro Mentoring Group*

*801-386-8028*

Street Address \_\_\_\_\_

*1780 W. 9000 S. Suite 304*

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

*West Jordan*

*Utah*

*84088-6501*

E-mail Address \_\_\_\_\_

Web Address (URL) \_\_\_\_\_

*customer.service@homtgnw.com*

### TRANSACTION INFORMATION

Amount of Transaction \_\_\_\_\_

Date of Transaction \_\_\_\_\_

Method of payment for transaction \_\_\_\_\_

*\$5,850.00*

*March 28, 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 ☐ YES ☒ *Home telephone*

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

NO ☒ YES ☐

How would you like to see your complaint resolved?

*changes taken off my credit card.  
Cancellation of contract*

### 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.

March 23 2013

We wanted to supplement our income. I found on line, Home Income Kit. I signed up through Karen James.

March 28 2013

Jordan Dell called, not about Home Income Kit, but rather Pro Mentoring. He requested my wife be on the phone also. Jordan asked questions but was vague about our important questions like cost, how it would be paid, etc. When we qualified him as a "screener" he said he'd have Clint Ryan call us.

Clint Ryan had both of us on the phone. He asked questions interspersed with his "sales pitch". He also told us about an 81 year old woman Patty who was doing well with them. Clint told us he'd make sure we hit the ground running, have a coach and we'd be able to make \$50,000.00 very soon so we could pay the fee in no time. He gave us a 100% satisfaction warranty. We could contact him any time with the cell phone number he gave us or by his e-mail. We would be called by the Registration Department.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

4/14/2013

April 1, 2013

More phone calls but still not reaching anyone. We can't help but wonder if they're avoiding us so we go past the 3 business day time period to cancel. Finally, I received an e-mail from Clint saying he was on a 4 day weekend, he'd be back on April 2 and would call.

We are becoming desperate about getting this cancelled. Not knowing what else to do we decide I should call Utah's Attorney General.

I talked to Mike Palumbo who was so helpful. I did as he suggested and sent a ~~registered~~<sup>certified</sup> letter to Pro Mentoring exercising my right to cancel within 3 business days. He also gave me a phone number for Pro Mentoring but it wasn't a working number either.

Bro Reynolds called and I told him we weren't going to do it and wanted to cancel. He said he would tell the department that would take care of it. I still kept making phone calls

April 2, 2013

Clint did not call.

I received a voicemail but no message. Our caller ID did show a phone number that I started calling and left messages. After numerous attempts I reached.

April 2, 2013 (con't.)

A woman named Bronci, a secretary at the Corporate Office, she said I'd have to talk to Dave Andrews. She would get in touch with him and he would call.

Twenty minutes later she called to say Dave would call in 30 minutes. After waiting 40 minutes I called her back. Bronci put me <sup>on</sup> hold and when she came back she said I should call Dave and she gave me his phone number.

With both of us on the phone, I called Dave Andrews. He heard we had "cold feet" and wanted to know why. Before we could tell him he started talking about himself. Asked what he was and he said he was a "consultant" for different places. Then he started talking non stop. By this time we were totally frustrated. Admittedly we did become loud trying to get his attention so we could get this thing canceled. We had been trying so hard to talk to someone and he wasn't letting us talk. Dave said he was there to help but we were insulting him with our attitude. He tried to say I was past the 3 days. He started to say something about the Department of Commerce until I asked if he meant Title 13 and Chapter 26. He heard me

I was finally given the chance to explain. I'm 73 and concerned if something happened to me I'd leave my wife with an unnecessary burden. Carol doesn't use computer so she couldn't do the work. He reaction was 1. How I could not make sure my wife was taken care of

April 2, 2013 (con't.)

And 2. he couldn't believe Carol didn't know computers. The Corporation didn't think it was a good idea to have older people yet we were told about Patty by Clint.

I told Dave I had sent Pro Mentoring a certified letter on April 1. He told me to back it up with an e-mail and request verification by e-mail and a hard copy. He stated we should not contact our credit card company or any one about fraud because it would delay the process. I told him the credit card was cancelled.

As soon as I got off the telephone I e-mailed Pro Mentoring as Dave suggested.

April 3, 2013

When I got up I checked, on line, our credit card information and the ~~"pending charges" were gone~~.

April 5, 2013

A man identifying himself as Dave Keiser from Pro Mentoring called. He sounded just like Dave Andrews but said he wasn't, that he's Dave Andrew Keiser and Pro Mentoring had someone call using his name.

Dave wanted to know how he could help. I told him I needed an e-mail and a hard copy verifying the contract cancellation.

April 8, 2013

I finally received an e-mail verifying that the ~~contract~~ was cancelled.

April 14, 2013

Because of the help from Mike Polumbo we didn't deal with Pro Mentoring long enough to know if they were fraudulent or if it was a scam. But I would like you to know that within a 20 minute period I found 31 complaints about them.

All of the people we talked to were very accomodating until we wanted to ~~cancel~~ <sup>cancel</sup> We really question their business practices.

THANK YOU Mike Polumbo for guiding us. If we can help, don't hesitate calling.



# State of Utah

Department of Commerce

Division of Consumer Protection

## Consumer Complaint Form

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

RECEIVED

NOV 30 2011

DIVISION OF CONSUMER PROTECTION

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
PRO MENTORING GROUP LLC	(877) 225-3113	(877) 225-3113
Street Address		
1780 W 9000 S Ste 304		
City	State	Zip Code
WEST JORDAN	UT	84088-6501
E-mail Address	Web Address (URL)	
www.promgnow.com	www.promgnow.com	

### TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$1,997 thus far (\$4,493.42 total)	beginning 7/13/2011	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"/> 7/13/2011, via phone and internet		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> advertised online but I don't recall the exact location		
How would you like to see your complaint resolved?		
I would like a refund of monies paid (currently \$1,997), plus monies being demanded by Pro Mentoring Group LLC through Duvera Financial, for a potential indebtedness of \$4493.42. I would also like to be reimbursed for any future expenses resulting from legal actions by myself, Pro Mentoring Group LLC, or Duvera Financial.		

### 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 ☒ Attorney General, [REDACTED]

## SUMMARY OF COMPLAINT

In the space provided below, concisely and accurately describe your complaint, including why you were 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 July, 2011, I saw an advertisement via spam e-mail for Pro Mentoring Group LLC, promising how to teach me how to sell on eBay "For Free". After contacting Pro Mentoring Group LLC, I found out that, in fact, their "Power Seller College" program was not free. I was told that it was normally \$2,500 but that Pro Mentoring Group would instead charge me \$1,500 and "take care of the rest." After a subsequent phone conversation I was told that "taking care of the rest" meant that they would arrange financing for me for the balance of \$1,000 (plus interest).

Since I was looking for work, and recovering from not one, but two strokes, I verbally agreed to pay \$2,500 for their program. I put a partial payment of \$1,500 on my [REDACTED] VISA card on July 19, 2011. I was told that the balance of approximately \$1,000 would be charged to the same VISA card in the amount of \$83.15 per month for TWELVE MONTHS.

As early as August 8, 2011 I was unable to participate in online "appointments" with instructor Michael Goodrich. My account was therefore placed on administrative hold until I further notified Pro Mentoring Group LLC that I could proceed. During this timeframe I was recovering from my stroke, dealing with unpaid medical bills and a myriad of billing issues, as well as looking for a job. Learning how to sell on eBay became the lowest of my priorities. I did, however, attend three online "appointments" in which I learned: 1., how to set up an e-mail/user account with eBay; and 2., how to take a picture of an item for sale and how to post it to eBay. I never opened an eBay account nor completed any of these steps. After being placed on administrative hold over one year ago, I never received any more e-mail communications, written communications, or telephone communication from Pro Mentoring Group. My personal health issues understandably took a forefront.

Last month, which I received my VISA bill, I was shocked to find out that I was still being billed by Pro Mentoring Group LLC above and beyond the initial verbal agreement of 12 installments of \$83.15. At that time I contacted Pro Mentoring via e-mail and was told that I have VERBALLY agreed to not 12, but 36 monthly installments of \$83.15. In addition to the downpayment of \$1,500 that I had previously made, my total indebtedness to them was \$4,493.42, more than DOUBLE what I had VERBALLY agreed to. At this time, I reminded Pro Mentoring that I had NEVER received anything from them in writing whatsoever. I then promptly received from Duvera Financial, via regular mail, an unsigned Retail Installment Contract with a date of 7/13/2011 which reflected the total indebtedness claimed by Pro Mentoring Group.

Pro Mentoring Group LLC:

Did not truthfully disclose either verbally or in writing, the total terms of their Power Seller College. Furthermore, they did not provide me with a written copy of the Retail Installment Agreement including Federal Truth-In-Lending Disclosures. The Retail Installment Agreement that I finally received more than one year later (from Duvera Financial) was therefore not signed by myself. The terms on this written agreement do not agree with the terms as they were verbally explained to me in July, 2011.

As I previously mentioned, due to my infirmity, medical bills, and search for employment, I was not able to participate in the Power Seller College beyond the first three online "appointments".

I have already provided my credit card company with the particulars regarding this issue.

Pro Mentoring Group LLC engaged in deceptive practices in regards to the contract which they unilaterally altered to reflect a higher price without my knowledge or approval, and also did not provide the services they promised. I am requesting your help in clearing this matter up and helping me preserve my credit.

Dean Crislip.

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 SIGNATURE]

DATE: 11/27/12



# State of Utah

Department of Commerce  
Division of Consumer Protection

RECEIVED

NOV 01 2012

DIVISION OF  
CONSUMER PROTECTION

Send to  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> 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 \_\_\_\_\_

Pro Mentoring Group

877-225-84088

Street Address \_\_\_\_\_

1780 West 9000 South, Ste #311

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

West Jordan

Utah

84088

E-mail Address \_\_\_\_\_

Web Address (URL) \_\_\_\_\_

### TRANSACTION INFORMATION

Amount of Transaction \_\_\_\_\_

Date of Transaction \_\_\_\_\_

Method of payment for transaction \_\_\_\_\_

\$6,000.

7-16-2012

Credit Card/Financed

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 ☒

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

NO ☒ YES ☐

How would you like to see your complaint resolved?

Partial refund for services not rendered and products not provided.

### 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 July 16, 2012 Pro Mentoring Group charged my Bank of America card \$3,000 and set up a monthly charge to my bank account for payments of 109.46 to Duvera for the balance of \$3,000.

According to the Invoice I was supposed to receive "Proactive Coaching 8 weeks, Live webinars, Research Software for in-depth eBay product research and Product Sourcing directory - 1000+ dropshippers and suppliers (1 year)".

I only received 3 coaching sessions. They were scheduled one each in the first three weeks. The person coaching me said he was leaving to go back to school. The persons who replaced him would set up appointments then not call. When I complained they would say they called and I did not answer. My phone records all incoming calls when I do not answer. None were recorded at the times they were supposed to call. Others would call then abort saying they had another call coming in they had to take or that they would send me an email. None ever came.

The live webinars were part of the eLibrary for which I was charged an additional \$39.95 per month. If they were part of the package I should not have been charged separately.

Research Software for in-depth eBay product research was not provided. The coach had me go to eBay and used eBay's system to search.

I never received a product Sourcing Directory - 1000 dropshippers and suppliers (1 year). I paid \$1,500 for GoGo Dropship. I received a notice for a free service. When I contacted that service they were no longer in business. The number attached was for GoGo Dropship.

I fully believe ProMentoring Group and Ignite Webservice are part of the same company. When I contacted Ignite to complain about the \$39.95 per month charges I was told I should have been paying for that from the beginning of my training.

ProMentoring charges did not go through because my credit card had been breeched and I had to wait for a new card to be issued which meant there was a lapse in the charges to that account.

Also, when the salesperson called me to begin the process with Ignite he referenced the training I had signed up for earlier, and asked how the eBay sales were going. They wanted my sales on eBay to reach \$1,000 before starting the website.

Since I believe the two companies are working in tandem I did not contact ProMentoring Group separately to complain. They were included in the letters I sent to Ignite. Also, if they were two separate companies I would still have access to eLibrary. I lost access to it when I asked for the website to be taken off the internet and for Ignite to stop charging me an additional \$39.95 each month.

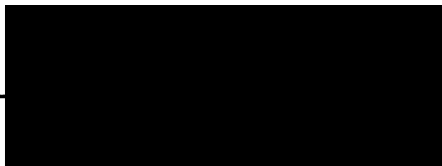
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE: \_\_\_\_\_



DATE: 10-28-2013



# State of Utah

DIVISION OF  
Department of Commerce  
Division of Consumer Protection

JUL 11 2014

Send to  
Utah Division of Consumer Protection  
Attention: Complaint Processor  
Heber M. Wells Building, 2<sup>nd</sup> 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
Pro Mentoring Group	877-225-3113	
Street Address		
3822 W. Bingham Creek Drive		
City	State	Zip Code
West Jordan	UT	84088
E-mail Address	Web Address (URL)	
support@promgnow.com	http://www.promgnow.com	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
9,600	October 23, 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"/> October 23, 2013 via email at my home, then, 5030 Heatherleigh Avenue, Unit 230, Mississauga, ON		
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 due to misrepresentation of the 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 <input type="checkbox"/> YES <input checked="" type="checkbox"/> Better Business Bureau, www.bbb.org/consumer-complaints and Federal Trades Commission - www.ftccomplaintassistant.gov		

**SUMMARY OF COMPLAINT**

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The letter following is what I sent to PMG on July 7, 2014 which outlines my complaint. To date I have received no answer from Prom Mentoring Group.

Pro Mentoring Group  
3822 W Bingham Creek Dr  
West Jordan, UT 84088  
<http://www.promgnow.com>  
(877) 225-3113

To Whom It May Concern

On October 23, 2012 I was charged \$9,837.15 CDN for internet education, training and coaching by a Dean Walker of PMG. I was actually sold an "education" course to teach me how to run an eCommerce business, but he did not identify himself as a telemarketer nor what company he was calling from at the beginning of the conversation. The salesperson spoke to me at length about goals and asked me questions to see if I qualified for the success team, inquiring about my assets. I was advised if I put in 10 hrs /week I could potentially make \$2,500/mth in 6 months; \$5,000/mth in 1 year, and in three years I should be making \$150,000/year. I was told to log into the website to show that Pro Mentoring Group was a reputable company and I could read affidavits to that effect. I was then told the company was responsible for developing success stories, which I would be one of. I was also told that all the coaches had successful online businesses, but no detail was provided as to what product was sold. I was not told immediately how much this service would cost, I had to ask a couple of times. Instead, I was told more success stories. When I was told the price I mentioned this was very high but was told it was an intensive course and I would get the money back when I started selling. I agreed to purchase the service and was then rushed through the signing process, credit card authorization sent immediately, plus the contract. I was also advised to call my credit card company to ensure the charge would go through with no difficulty.

After I received my Welcome Letter and my log in information to Power Seller College I discovered I would be learning how to sell on eBay. I definitely did not want to sell on eBay as I felt I didn't have the "creative" factor needed to write up sales items. Not being a quitter, I worked through the course which consisted of reading, watching videos, and preparing sample sales "pitches" for homework. These were critiqued and feedback provided. As I continued the course I got more confused. I received some help from my coach but was told to continue the exercises, it would all make sense in the end. I tried the live chat but found that to be very impersonal. As the weeks went on I became more depressed and more confused. My coach tried to uplift me by telling me he'd made a lot of money online but never told me how.

On March 5, 2012 I was put on an "administrative hold" as a courtesy to me as I was hospitalized. I spent the next 9 months in and out of hospitals all the while fretting about how I was going to apply what I learned into a viable business. I obviously never understood what I purchased, nor does the contract actually state what I purchased. I made no sales or profits from using your service.

At this time I wish to request a full refund due to misrepresentation of your service.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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**SIGNATURE:** \_\_\_\_\_

**DATE:** July 11, 2014