

116



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, SM 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

Street Address

City State Zip Code

E-mail Address

Web Address (URL)

http://www.pmieducation.com

TRANSACTION INFORMATION

Amount of Transaction Date of Transaction Method of payment for transaction

\$ 8,395.00 9/24/2009 VISA Credit Card

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

NO ☐ YES ☐

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

NO ☐ YES ☐

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 ☐ YES ☒ FTC, Attorney General 10/6/2010 FTC 1/19/2015

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. pages 3/6 - 6/6

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.

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SIGNATURE: _____**DATE:** _____

1/19/2015

Re: Professional Marketing International Scam

1-19-2015

I purchased Dave Espino's Auctions for Income for \$54.90 10/15/2008 but I did not have a chance to look at the materials until the fall of 2009. Soon after I contacted their success team I received a call from Professional Marketing International. The sales representatives (Joe Ackley and James Wall) told me that if I purchase PMI program their experienced success team will help me accelerate the process so that the Internet based business will be successful in no time and the invested money will be easily collected by the end of year of 2009. I ended up purchasing the program for \$8,395 on 9/24/2009. Promised website was built and became live on 11/21/2009 (after I spent many hours to make the website functional) but there have been very few traffic and there was no sale as of 2/14/2010. When I contacted PMI advisory line and My ebiz to express my concerns, they only told me that it would take at least 6 months to 12 months to have a website to be just recognized by search engines. Of course, no one told me that when they were trying to sell these products & services. I would NOT have purchased their products if I was informed this fact ahead of time. The sales representatives assured the immediate success and that is why I agreed to purchase their products. The business did not grow and incurred many expenses such as website maintenance fees, advertisement fees, and many other expenses.

There is another big issue I would like to address. The PMI shares personal information with their affiliated companies which are ready to victimize the people who purchased their products. There are many other services they offer and each service costs roughly \$4,000 to start with and other recurring fees to follow. These service representatives are very well trained (like PMI sales representatives) and try to make you believe their services are essential for a newly started business. I never owned a business before so I accepted the Tax Club offer for \$4,785 on 10/06/2009. There will be \$49.95 recurring fee every month thereafter. I actually canceled it within 24 hours thinking it was way too expensive but the sales person called me back and persuaded me again by telling me the importance of having their product in order to avoid risks that come with being a small business owner. I received several phone calls from affiliated companies such as All Access Books (record keeping service), Business plan (Credit Solutions) and other services. And again, each service sales representative tried to persuade me to get their services with thousands of dollars. I spent so many hours just trying to make them stop calling me instead of actually working on my business. I believe many people actually do fall into their smooth talks and ended up in huge debts even before starting a business.

These companies' sales practices are deceptive and dishonest. Their verbal promises of immediate success are total lies. It is a Fraud. They first ask individuals' credit line limit to determine their package prices and do not even provide breakdowns of what they pay for. They share personal information to other business partners trying to get as much money as possible from an individual.

Amount requested for refund: \$8,395

I contacted PMI for the full refund on 2/27/2010 but they only offered an extended training. After I contacted MI attorney general in the fall of 2010, the PMI offered me \$2,034 compared to the \$8,395 investment I made. I could not accept that. In their reply, they stated that they explained their product in detail as well as the associated risks. It is a false statement. They did not explain any risks at all or in writing.

PMI also added that should I accept their refund, I would have to sign away my right to free speech by agreeing to a 'Non Disparagement' clause. This clause essentially states that I may

not disclose my experience with PMI with any party, including the media, Internet rating sites, chat boards, or any other medium that may injure PMI's reputation.

Again, their advertising, marketing, and selling their services are misleading and deceiving. I hope their fraudulent business practices will be banned by authorities as soon as possible before more people get victimized.

The company name and address is below:

Professional Marketing International
3049 N. Executive Parkway
Lehi, UT 84043
Phone: 800-860-8068
Fax: 801-341-3997

Sincerely, . ,



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED**NOV 04 2014****DIVISION OF
CONSUMER PROTECTION**

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CONSUMER INFORMATION

Your Name

Home telephone number

Daytime or Work telephone

Street Address

City

State

Zip Code

E-mail Address

COMPLAINT AGAINST

Name of Business Entity

Daytime telephone number

Other telephone or facsimile

PMI

(877) 546-0023 x3334

Street Address

City

State

Zip Code

E-mail Address

Web Address (URL)

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

~11,790 USD

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 telephone (early June 2014)

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

NO ☒YES ☐

How would you like to see your complaint resolved?

I want my full refund of ~\$11,790 USD 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 ☒YES ☐

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Rand Bashard (the person at the extension listed above) was only willing to refund me back \$8000 USD. There were 2 programs I signed up for: 1) Boots on the Ground training, 2) Inner Circle training. The 2 programs are the same thing, but I wasn't told that from the start. In fact, they said it wasn't the same. After starting program 2), I realized it was basically program 1). As soon as I realized this, I asked for a refund of Program 2). I was also offered Program 2) before I was able to attend Program 1). Program 1) is a Boots on the Ground event scheduled for June 26-28, 2014. The Inner Circle program (Program 2) contacted me 4 weeks before June 26-28, saying the Inner Circle program is different than the Boots on the Ground program. Once I attended Program 1), I realized Program 1) was all I needed to start my business. I want to resolve this peacefully, but I also can't spare \$3700 at the moment either (the amount Rand Bashard is not willing to refund me). I still have to continue the business to pay off the \$25,000 I invested in it. I still have to make interest payments on the \$25,000, which is a lot right now for me. I wouldn't have signed up for Program 2) if it was explained to me that it's for people who need motivation. I have self-motivation already. Can you call him to explain this, in a polite way? I don't want to rub him the wrong way, but I need help.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: Nov 1, 2014



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

MAY 20 2014

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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

Professional Marketing International aka other names

800 866 8068

Street Address

3049 Executive Pkwy

City

Lehi,

State

Utah

Zip Code

84043

E-mail Address

pmidirect.com

Web Address (URL)

<http://www.pmidirect.com>

TRANSACTION INFORMATION

Amount of Transaction

13,345.35

Date of Transaction

Oct. 17, 2013-Nov. 5, 2014

Method of payment for transaction

cc AMX cc

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 ☒

On the Hansen report and invitation to free conference by mail

How would you like to see your complaint resolved?

A full refund of \$13,345.35. Those at PMI misled us and used deceptive practices for financial gain. I spent two months diligently trying to make sense of the so called training and then almost five months researching all the companies and people that make up this scam and attempting to recoup our loss.

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 ☒

Arizona Attorney General-Phoenix Tom Horne on May 5, 2014 Awaiting reply

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PLEASE SEE SUPPORTING
DOCUMENTS

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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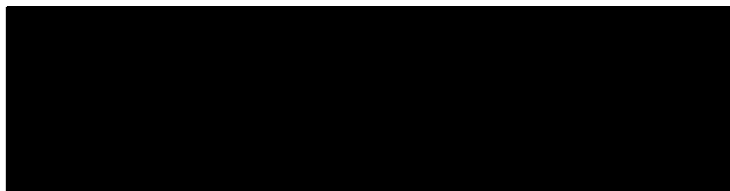
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SIGNATURE



DATE: 5/16/2014



5/16/2014

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

This letter is to inform you of a scam that has victimized hundreds, maybe thousands. It operates like a sophisticated chop shop, but rather than steal cars, Anthony Morrison, his brother Adrian, and others at Professional Marketing International (PMI) steal money from the credit cards of financially vulnerable people.

I heard Anthony Morrison explain to Mark Victor Hansen (co-author of *Chicken Soup for the Soul*) on *The Hansen Report*, how he saved his parents and brother from financial ruin with Internet Marketing. Deep in debt (from an unfortunate circumstance) and now 61, I trusted Mark Victor Hansen, and saw an opportunity to finally pay my bills.

From Oct. 17, 2013, until November 5, 2013, my friend Caroline King paid PMI more than \$13,000.00 for me to attend trainings in Scottsdale, AZ and Utah, and to be mentored. Matt Reinbold and Rich Page both promised the mentoring would "ensure my success" and they "wanted my testimonial." After six weeks of diligent effort and useless mentoring, I began to question the validity of Anthony Morrison and everyone at PMI.

On December 11, 2013, after two no-reply calls to Rich Page, Caroline King called American Express and informed them that PMI did not deliver what they promised for mentoring and requested they reverse the charge on her credit card of \$7795.00. American Express forwarded the pages of PMI's reply to us. That was the first we saw of the 5 pages of terms and conditions, as I was instructed to click on "Accept" so I could be given a password to access PMI's education system, when we paid for the mentoring.

I spent the next four months trying to make sense of all the information and emails and doing research on Anthony Morrison and Adrian. What I am uncovering is appalling. I discovered that I, Caroline King, as well as hundreds, maybe even thousands of others, have been scammed. Attempting to verify the last two calls I made to Rich Page, which he did not bother to return, I discovered all calls to and from PMI had been deleted from my cell phone and Caroline's Verizon account had been hacked.

I also discovered that in July 2013, the Indiana Attorney General, Gregory F. Zoeller, and Deputy Attorney General, Tammy Somers, recovered \$16,093.42 for four victims of Wassatch Summit, dba Professional Marketing International and PMI Coaching. Despite having to make full restitution, plus pay \$4000 in plaintiff's costs, and another \$10,000 to the Indiana Consumer Protection Fund, PMI came to Arizona in October 2013, and continued to use deceptive practices and mislead people.

Gregory Zoeller teamed up with the FTC and went to Washington D.C., continuing "Operation Lost Opportunity," asking State Attorneys General to ramp up their investigations into these illegitimate companies, which included Wassatch Summit Coaching Services aka PMI.

I also found that besides in Lehi, PMI is also located at 351 Washington Street, Kearney, MO. and there are 95+ other business names, all located at that address.

Anthony Morrison is an Internet marketing personality and his scam is becoming infamous. He has created several infomercials that he states he has designed to help people to create advertising profits from home. The infomercial promises plenty of ideas and foolproof methods to create wealth. A person must purchase the book and system in order to generate any type of income. Reference: www.ripoffreport.com
<http://www.ask.com/question/anthony-morrison-scam> Retrieved from the internet 5/4/14

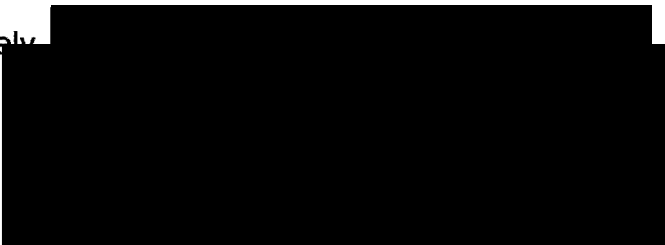
*The following: **Discrepancies revealed in Swallow campaign donations** contains vital information about PMI and Gregory Christiansen, (PMI's counsel and agent for several of the 95+ business names located at 351 W. Washington Street Kearney, MO). **Posted on: 9:56 pm, May 25, 2013, by Max Roth and Mark Green, updated on: 10:40pm, May 25, 2013** Retrieved from the internet 5/4/14*

PMI ignored our certified letter of request for a full refund. From December 12, 2013, until April 17, 2014, we have requested that American Express reverse the \$7795.00 charge for PMI's mentoring program, all to no avail.

Please help us recover the total amount of \$13,345.35, or at the very least, the \$7795.00 Ms. King paid for mentoring. Rich Page did not provide the terms and conditions in writing, or disclose vital decision making information. They target financially vulnerable people and deliberately mislead them with deceptive business practices and false promises for financial gain.

Please stop Anthony and Adrian Morrison, and all those affiliated with PMI from ruining any more lives by putting them in debt, or deeper in debt. Thank you for your prompt attention to this matter. We look forward to your reply and a resolution. Please contact us at the above address or phone. Attached are supporting documents and a timeline. Thank you.

Sincerely,

A large black rectangular redaction box covering the signature and any handwritten notes or dates that might have been present.

RECEIVED



State of Utah

MAR 14 2014

Department of Commerce

DIVISION OF

Division of Consumer Protection

CONSUMER PROTECTION

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COMPLAINT AGAINST

Name of Business Entity

Daytime telephone number

Other telephone or facsimile

Street Address

City

State

Zip Code

E-mail Address

Web Address (URL)

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

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 ☒ TV INFOMERCIAL

How would you like to see your complaint resolved?

COMPLETE REFUND OF 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 ☒ STATE ATTORNEY GENERAL
 COMMERCE + INS. DIV. OF CONSUMER AFFAIRS

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SIGNATURE

DATE:

2/6/14

To Whom It May Concern:

In early April 2013 we watched an info program by Anthony Morrison that spoke of generating an internet business doing affiliate marketing. Upon contacting and ordering information about this opportunity and receiving his books, we received a call from Professional Marketing International, 3049 N. Executive Pkwy, Lehi, Ut 84043, informing us that they were the group that would train me in affiliate marketing and we would accomplish much more success than we could just from reading the book. Phone 1-866-442-4967 or 1-800-860-8068

We enrolled in the program on April 15, 2013, at a cost of \$6345.00. We were then assigned an instructor whose name was Lance Duffin.

We were also informed that we should begin earning income that would cover the monthly credit card payments.

Over the next 12 weeks we were taught extremely basic academic tutoring that in fact did not help, other than the very basic foundational information.

During the training articles were presented and rejected over and over for reason after reason, and the totally rejected. At that time I was told that no articles relating to precious info would be accepted.

During this time we received calls from people looking to help us set up a corporation at what they said was a very fair fee. Since I have owned my own business for over 25 years, I knew this was not true. I also received calls to set up other aspects of the business that would have cost me additional monies.

This company, Professional Marketing International is a complete rip off and in my opinion nothing more than a scam committed against people looking to better themselves or start a new business. I was looking to start up a home based business, being 66 years old and physically unable to continue my previous line of work.

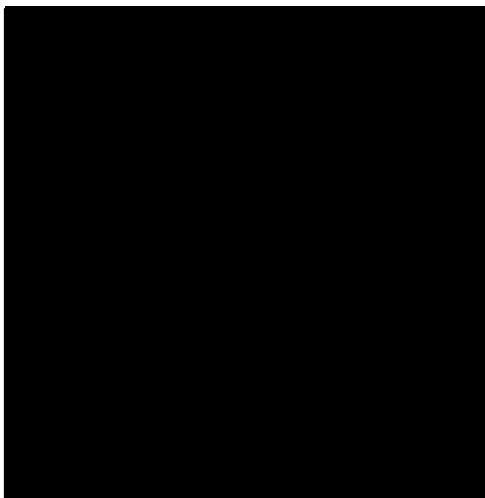
We moved from upstate [REDACTED] in an effort to lower entire cost of living, since we had lost most of our retirement investment in a fraudulent scam. Our hope was that this would be a way to support ourselves in our later years. Now I am of the opinion that we have been scammed again.

Recently I researched further information regarding Professional Marketing International and located additional info to back up my claims. A web site www.UtahConsumerAdvocate.com has many complaints regarding this group that confirms and supports my claim that PMI is an enormous scam. This group has been listed under "Complaint Forum" more than 60 complaints of PMI involving affiliate marketing, real estate and tax club.

I am also filing a complaint with [REDACTED] State, Office of the Attorney General, for internet fraud. Also the Division of Consumer Affairs in Tennessee, and the State of Utah, Dept. of Commerce, Division of Consumer Protection to place additional pressure on PMI to refund our money. The [REDACTED] k Attorney General Office strongly suggested that we file complaints with these states to put additional pressure upon Professional Marketing International for resolution.

I have been, in my opinion, robbed of \$6,345.00 and am looking for recovery of this money. Would you please hold further payments on this account and dispute this.

We await your response to our issues.



10/1/14

6th. August 2014
Wednesday

RECEIVED

AUG 18 2014

DIVISION OF
CONSUMER PROTECTION

Chamber of Commerce
Better Business Bureau
(FRAUD DIVISION)
Salt Lake City, Utah

attn: Office of Attorney General
State of Utah

and
Federal Bureau Investigation (F.B.I)

— COMPLAINT —

In Rel:

MR. JON HALL, PMI, et al

LEIGH-HIGH, UTAH

and

ANTHONY MORRISON, et al

DISH-TV, COMMERCIAL ADVT.

and

GREEN HORIZONS LLC et al
I ZIGG.COM 90210 LLC et al

JASON D. JONES

SHANNON (BLEA) JONES

2 of 4

COMPLAINT

Comes

Plaintiff

and states that ANTHONY MORRISON et al USING the ELECTRONIC MEDIA (DISH-TV) did DEFRAUD plaintiff, MORRISON a "SHILL", "FRONT MAN" for PMI and JON HALL et al of the sum of \$8755.00 and other smaller sums at various later times as BANKING RECORDS WILL INDICATE. ie:

JONES, SHANNON (BLEA) JONES being also INVOLVED TO FURTHER DEFRAUD PLAINTIFF even further with ELECTRONIC MEDIA,

Plaintiff cannot get any LEGAL ASSISTANCE due to his

30/4
(RELIGIOUS DISCRIMINATION)
RELIGIOUS BELIEFS ([REDACTED]
is Catholic) S. BLEA, JONES et al.
is MORMON and has the
BACKING of RAMAH et al.

LEIGH-HIGH, UTAH & JON HALL
MORMON TOWN
PMI also.

Morrison on TV stated that
IF one did NOT make their
money back in 30 days all
one had to do was PHONE HIM
and ALL money would be REFUNDED.
Basis of case.

[REDACTED] - VS JONES et al
[REDACTED]

Case # M-35-CV-2013-01765

Hon. April G. Silversmith

"CHURCH-STATE FOREVER SEPARATE" Amended #1

But these ISSUES ROBBED [REDACTED]

10/8/4

HALL + MORRISON — HALL is
the COLLECTION MAN OF MONEY
MORRISON IS NOTHING AS HIS
"POP-UP" ADDS WILL VERIFY.

THEY SWINDLED [REDACTED] OUT
OF HIS MONEY. THE ISSUES ARE
NUMEROUS + INTERTWINED, VERY
CONFUSING. [REDACTED] has suffered
loss of his money, reputation
and as of Sun. 1st June 2014 his
car — being RAN OFF THE ROAD a
SECOND TIME TO ("SILENCE"?) HIM.

[REDACTED] moves for COMPLETE FEDERAL
INVESTIGATION, MATTER OF CIVIL RIGHT.

TITLE 18 USCA SEC 245 entire & (B)

TITLE 18 USCA SEC 3006 (2) LEGAL
COUNSEL

Respectfully

SAF
Ret.

NO PHONE(S)
NO AIRTIME

all
only

RECEIVED

JUN 02 2014

DIVISION OF
CONSUMER PROTECTION

State of Utah

Department of Commerce
Division of Consumer Protection

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CONSUMER INFORMATION			
Name		Home telephone number	Daytime or Work telephone
[REDACTED]		[REDACTED]	[REDACTED]
Address		State	Zip Code
[REDACTED]		[REDACTED]	[REDACTED]
E-mail Address			
[REDACTED]			
COMPLAINT AGAINST			
Name of Business Entity		Daytime telephone number	Other telephone or facsimile
Professional Dean Graziosi / Marketing Int'l		866 459	5992
Street Address			
3049 N Executive Parkway			
City		State	Zip Code
Lehi		Utah	84043
E-mail Address		Web Address (URL)	
customerservice@realestateinvestor.com			
TRANSACTION INFORMATION			
Amount of Transaction	Date of Transaction	Method of payment for transaction	
5865.00	2/27/09	Cashier's Check	
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?			
return ALL monies invested			
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.

see attached to American Land
Grab

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 represents the public interest. I further understand that the Division cannot give me legal advice and that the contents of this complaint are true to the best of my belief.

The Division of Consumer Protection is not my private attorney, but I understand that the Division protects the public from misleading or unlawful practices. I understand that, in signing my legal rights or responsibilities, the Division is not my private attorney. I hereby give my consent to the disclosure of the contents of this complaint and that the contents are true and accurate to the best of my knowledge and belief.

SIGNATURE: _____

DATE: 5/27/14

Professional Marketing International
3049 N Executive Parkway
Lehi, UT 84043

Order # 119516
Order Date 2/27/2009



Sales Reps. Justin Caruso, Dean Hale

PURCHASES

PMI-VS-RE NOW- ITS

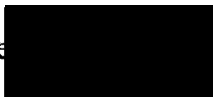
Description	Qty	Price	Ship	Total
20 ITS REAL ESTATE Mentoring Sessions	1	\$3,495.00	\$75 00	\$3,570 00
Foreclosure Alert Upgrade 1 Year License Fee	1	\$300 00	\$0.00	\$300 00
PropTrend 1 Year License Fee	1	\$200 00	\$0 00	\$200 00
PropTrend Real estate Software	1	\$1,795.00	\$0.00	\$1,795 00
Sales Total:				\$5,790.00
Shipping:				\$75 00
Grand Total				\$5,865.00

PAYMENTS

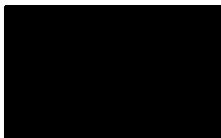
Cashier's Check	Date Received	3/4/2009	Amount	\$5,865.00
			Total	\$5,865.00
			Balance	\$0 00

PAID IN FULL

Phone



Alt
Phone



E-
Mail





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

COMPLAINT AGAINST

Name of Business Entity: PMI Daytime telephone number: 800-866-8068 Other telephone or facsimile: [REDACTED]
Street Address: 3049 Executive Park
City: Lehi State: UT Zip Code: 84043
E-mail Address: [REDACTED] Web Address (URL): www.pmi-direct.com

TRANSACTION INFORMATION

Amount of Transaction: \$ 4800-995- Date of Transaction: 9/6/13 Method of payment for transaction: AMEX EXP
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 - 9/6/13 - Telephone
Was the product or service advertised? If yes, give location and date.
NO ☒ YES ☐
How would you like to see your complaint resolved? Money Back - Can't Pay Credit Cards

THE INITIAL INVESTMENT PLUS WHAT IT COST TO DO WHAT THEY \$1000+ TOLD ME TO LEARN BUSINESS-

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 ☒ USA Legal - 401 W Western Ave
347-913-5538 Avondale, AZ 85323

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 Sept 5, 2013 we were contacted by PMI over phone. Said they had the number 1 Home Based Business & it was backed by ANTHONY MORRISON from MS - a multi-millionaire. They said we would rec FULL TRAINING including coaching lessons plus 1 yr counseling by an advisory board & we could call anytime. We told them we didn't have the money & they asked if we had a credit card. Told us to put in on the card & in a couple of months we would be making enough money to pay it off. After 6 months of trying to learn the business, which took many stressful hours almost every day & spending another \$1000 plus doing what I was told it took to get started, I began to get frustrated. I wrote a letter to my coach & he wrote back the advisory board should be watching my campaigns. I wrote back & told him they were & telling me I was doing great & everything right. NOTHING worked - RUN AROUND & NO MONEY.

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.

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DATE:

3/21/14



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

FEB 24 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]		
Street Address		
[REDACTED]		
City	State	Zip Code
[REDACTED]	[REDACTED]	[REDACTED]
E-mail Address		

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Professional Marketing International	866-442-4967	
Street Address		
3049 N Executive Pkwy		
City	State	Zip Code
Lehi	UT	84043
E-mail Address	Web Address (URL)	
	www.pmieducation.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$15,140	Late 2012	
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"/> It was an online, click-through contract		
Was the product or service advertised? If yes, give location and date		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Online through their website		
How would you like to see your complaint resolved?		
I want 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"/>	Knute Rife, PO Box 2941, SLC, UT 84110; 801-809-9986

SUMMARY OF COMPLAINT

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In August 2012, I was losing the job I had held for 11 years, due to company downsizing, and I was looking for a new position. I saw a video advertisement from PMI online featuring Anthony Morrison telling how he helped people make money through internet marketing. I submitted an inquiry.

PMI quickly contacted me by phone. Two individuals, Danny Kaye and Brian Andrus, talked to me one after the other in a manner that was very convincing and seemingly professional. They talked about PMI's Marketing Success Academy and how a coach from the academy would work with me on an individual basis to develop skills in internet marketing over a period of 12 weeks so that I could make a lot of money. They asked me about the job I lost and the money I would like to earn, and they told me they could help me earn a lot more than the income I was losing with the loss of my job. After about 45 minutes of talk, they managed to convince me. They indicated that I would be hearing from a Janet Paterson about traveling to Salt Lake City, Utah for a PMI seminar in September.

I attended this two-day seminar at my own expense (air fare, food, lodging) and was sold a deluxe package for \$15,140 which I was told would include coaching at the optimal level for the best results versus less intensive programs for lower prices. For this price they assured me I would receive intensive training that would allow me to build an online marketing business earning \$100,000 per year.

Contrary to what I was promised, and to what PMI has insisted on arguing in my communications with them, Marketing Success Academy was not a series of 45+ minute sessions full of useful marketing information. Instead, every Friday around noon Joe Gonzalez would call for no more than 15 minutes. His "training" was essentially no more than asking me to go through the video and text in the Academy's training site (www.loginec.com with a password they provided). Frankly, I did not learn any more from those Friday sessions than I did from the videos. The coach was always in a hurry, and it was an imposition to ask questions that warranted lengthy answers. The answers were always short and abrupt. Discussions were never possible. Even the Salt Lake City seminar was unproductive, being mostly a sales pitch with little training, and any training being nothing but jargon and not aimed at novices such as myself.

At the end of the 12 weeks, when the calls ended, I was told to go through the rest of the videos and learn on my own. I went through the videos and tried everything. I spent an additional \$1,000 in ads on Facebook and 7search.com. In spite of PMI's promises and my extensive efforts and costs, I earned nothing. I simply did not receive anything close to the training needed to create a business.

In addition to the training, I was supposed to receive a bundle of other services from PMI's other units that were not delivered. For example, Ad2Action was supposed to be a tool for building my website, but the technical staff did not know enough to help in any meaningful way. I also did not receive the services from Social Media Blitz, Social Business Promoter, PMI toolbar, Marketing Accelerator, List Builder Elite, and iMoneyTools. When I attempted to get information from my training coach about these things, he did not have the time, the inclination, or the knowledge to discuss them.

To make matters worse, they stealthily put charges (that I do not owe) through my credit card for months. I had to ask my credit card company to stop any such payments.

It was all a sham. I feel cheated and exploited and want my money back. They owe me not only for the rip-off but also for the time, frustration, and bitter despair that I have suffered as a result of what they have done.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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SIGNATURE: _____

DATE: 2/16/14



State of Utah

Department of Commerce
Division of Consumer Protection

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

Consumer Complaint Form

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CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[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
Professional Marketing International	800-860-8068	
Street Address		
3049 N. Executive Pkwy		
City	State	Zip Code
Lehi	UT	84043
E-mail Address	Web Address (URL)	
	http://pmicoaching.com/	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8,989	6/4/04	Visa Card xxxxxxxxxx0916
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 the purchase price of \$8,989		
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"/> Pennsylvania Attorney Generals Office		

SUMMARY OF COMPLAINT

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

I was contacted and sold a service for the following:

10 Executive Mentoring Sessions
Website Marketing Package
Legal Library
Links for 3 websites

I did not receive anything (product or service) for the money I spent. I did not receive any package or get any time with a coach. I called them 5 days after giving my credit card and ask to have the purchase price refunded. They declined my request and say that all sales are final and no refund would be given. I contacted them over and over again during the next several months requesting a refund and I spoke to different managers until finally they stopped taking my calls.

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.

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SIGNATURE: _____



DATE: _____ 10/9/2013



State of Utah

RECEIVED
NOV 01 2013
DIVISION OF
CONSUMER PROTECTION

Department of Commerce Division of Consumer Protection Consumer Complaint Form

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

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
Professional Marketing International (PMI)	800-860-8068	866 739-8012 (customer service)
Street Address		
3049 N Executive Parkway		
City	State	Zip Code
Lehi	UT	84043
E-mail Address		Web Address (URL)
[REDACTED]		[REDACTED]
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8,670. ⁰⁰	4/27/2011	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"/> PMI met called me about a week prior to me purchasing the program, around 4/20/11. They called my home 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?		
Monetary re-imbursement		
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"/> To the FTC & BBB.		

SUMMARY OF COMPLAINT

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Please see enclosed Letter.

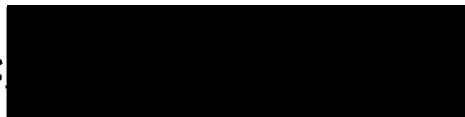
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:



DATE: 10-30-13

A sales rep from PMI/ Win Coaching called me regarding an internet business opportunity. I was told that I would be very successful, because many people they taught this business to were very successful. They had me listen to phone recordings of various people, some who were making up to \$75,000.00 a month. The PMI sales rep said or insinuated this could be me if I followed their trainings. I decided to join PMI, and was charged \$8,670.00 on 04/27/2011. I was told what was required of me was no more than 3 hours a week to eventually reach my first financial goal of \$5,000 to \$10,000 a month. I've never had an internet business before and didn't know anything about it, so I felt like I was assured and swayed with a lot of money making positivity by the sales rep, and rushed into signing the contract with PMI/ Win Coaching. I realized after signing that I was never given the company complete address, and also was never given my verbal cancellation rights over the phone.

The weekly trainings were very amateurish, and went for only 30 minutes a week, when I thought each session with the Coach Mike Wood would be at least 1 hour long. The trainings lasted for 6 months, and included a lot of training video's and video related assignments which I had to complete. The video's and assignments were very time consuming on my part and dragged on and on, and I didn't think I would ever complete all the tasks, but I was told I had to. I realized later on after my website was built and I got into the business, that a lot of those trainings were very unnecessary, as most of it I didn't apply to the actual business. Some of the video assignments included a marketing section for the website, so I followed the training and submitted thousands of 'Live Directory' submissions, along with numerous written 'Articles' over a year period, which was supposed to place my website on the first page of the Google search engine. I started getting frustrated with the whole process, because I did not sell one product during that time. I felt I was on my own, and started thinking I was deceived by buying this business opportunity. I called PMI customer service to vent my frustration, but they kept telling me to keep submitting the live directories and written articles. I also realized the actual website, which was made from a template was an old host/ website, and was limited to certain things I could do on it, which I thought was normal for all websites. For example the website didn't even have a 'Search' feature. At times they would have issues on their end, like my website being down all weekend, and no one tried to contact me to let me know it was down, and when I tried calling the website host customer service, I could reach no one because they don't have 24 x 7 support. I was very frustrated by this, and when I called the customer service dept on Monday, they didn't even know my website was offline until my phone call. All they could tell me was sorry. Each person I spoke with at various times told me a different story. For example I would hear the website was down due to their servers being down; another rep told me it was due to my account yearly host fees not being paid, which was not true. When they realized my yearly fees were paid, they tried to compensate me by crediting me 1 month host fees from the yearly fees. In over two years I've had 5 sales, and less than \$1000.00 dollars profit, which occurred after I hired an outside internet marketing company to market my website. This costs me thousands of dollars to hire this company along with monthly fees. I called the PMI Corporate office for a copy of my original contract, and the person I spoke with Kelly said she would send it to my email address, but that never happened. This back and forth occurred many times with Kelly saying she would sent it to me each time. I

eventually asked to speak with her supervisor, who then told me they didn't have contracts back when I signed with them, that they had 3rd party phone verifications, but she will send me a receipt, but I never got that either. I called the corporate office for several weeks telling them I still haven't gotten my receipt, and they keep telling me they will send it, which I never did (I checked all of my email folders including my spam folder but nothing from them). I got tired of calling the corporate office and eventually stopped. I can't understand this, and it's one of the most bizarre situations I've ever experienced with a customer service dept, as they continuously lie to me; I never got the receipt. Thinking back to the initial phone call from the sales rep back in April 2011, I also felt I was sold guarantees over the phone, and none it happened for me.

I've read the July settlement between PMI and the Indiana AG in which consumers were fraudulently charged by PMI, and I feel my story is very similar to theirs. I am very disappointed with the services I received from PMI/ Win Coaching, and I demand a refund.

Thank You





State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

OCT 09 2013

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

[Redacted]		Home telephone number		Daytime or Work telephone	
[Redacted]		[Redacted]		[Redacted]	
City		State		Zip Code	
[Redacted]		[Redacted]		[Redacted]	
E-mail Address					
[Redacted]					

COMPLAINT AGAINST

Name of Business Entity		Daytime telephone number		Other telephone or facsimile	
PMI		1-888-286-7712 ext 425		Greg → 1-800-860-8068 ext 3079	
Street Address					
3049 N. Executive Parkway					
City		State		Zip Code	
Lehi,		UT		84043	
E-mail Address			Web Address (URL)		
g bilbao@pmidirect.com					

TRANSACTION INFORMATION

Amount of Transaction		Date of Transaction		Method of payment for transaction	
\$5465		11-3-2009		visa Navy Federal	
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"/> CU					
Was the product or service advertised? If yes, give location and date					
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/>					
How would you like to see your complaint resolved?					

I would like to be refunded \$5465.

OTHER INFORMATION

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

NO ☐ YES ☒ Better Business Bureau
Taylorsville, UT

SUMMARY OF COMPLAINT

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PMI offered education and assistance through mentors. I signed a contract on 11-3-2009 and paid \$5475 from my credit card. The understanding hinged on the availability of private money to make real estate deals. I soon realized I had made a mistake and could not afford to lose that amount of money.

I wrote letters to PMI on 9-24-10 and on 12-20-10. I also contacted BBB of Utah. I called ^{PMI} many times (one of those was 9-27-10, talked to Dawn).

This company continues to pitch to beginning investors on late night TV. The premise that one can raise investment dollars this way is not realistic for the general beginner investor. I do not believe they should be able to continue making claims and taking people's hard-earned money in this way.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 10-6-13



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 148704
Salt Lake City, UT 84114-8704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

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

CONSUMER INFORMATION		
Your Name	Home telephone number	Daytime or Work telephone
[Redacted]		
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
PMI / INTERCIRCLE		
Street Address		
3049 N. Executive Parkway		
City	State	Zip Code
Lehi	UT	84043
E-mail Address	Web Address (URL)	
TRANSACTION INFORMATION		
Amount of Transaction	Date of Transaction	Method of payment for transaction
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"/> Verbal		
Was the product or service advertised? If yes, give location and date.		
NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> Yes Tickets were sent / Also Adv on TV		
How would you like to see your complaint resolved?		
All I want is my \$3425.00 returned to me ASAP. They were informed of my financial situation. They assured me that my debt would be paid with just real		
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"/> NO		

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.

Dear Consumer Protection,

In May of 2013 I had received an invitation to a Free seminar, I had chosen a near by place to go to Double Tree at [REDACTED]. Being unemployed since 2008 and also having some health issues I thought I would be able to do something like the presentation. We were told that our credit did not matter and that the money would be loaned to us for a charge of interest and were told how easy it was to flip an ugly house falling apart as is, to a rehabber, since rehabbers' don't have the time to look for deals.

I thought, I could do this and signed up for the course, we had 3 day seminar at the Holiday Inn in Down Town Baltimore, where we were told that one had to pay \$37,000 to be able to do it effectively and faster.

Since I could not afford the \$37,000 deal, I was told about the homestudy course, told that this would help me study on my own. So I bought this set of tapes, for \$1000.00 to my surprise these tapes did not seem to help me at all. The Seminar information that was given in the original pack was almost the same if not a little better. So I sent an email to one of the coaches asking to help me get my refund back asking as to who to call regarding my return of the home study course.

I received a call from Traver Price, saying that they would train me and help me make 5 deals, and that I would be in "the inner circle of Dean Graziosi" I explained to them that I am already in dept with the first payment of \$1995.00. They wanted to know how much balance I had on my credit card?

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: 10/2/13

I think I did say that I had about \$5000.00 So I was told I would have to pay \$3425.00 I hesitated feeling uneasy and they told me that I could easy pay of my debt with my very first deal! As long as I put in my work. knowing myself that I am hard worker and with their promise to help me with 5 deals. And being told I had nothing to lose, I thought I would go ahead with their offer to help me make 5 deals

I was sent similar study course as the DVDs I had but online, I had to learn the lesson and take a test and that's how they kept track of what I had done. I finished the course in almost a week because I was not going to waste an time I meant business I was not fooling around I had to do this! I did ask them for my refund of \$1000.00 for the dvd's which they did return. I did everything I was told to do made list of buyers and found agents found homes and kept in touch with the coaches on daily bases, My personal trainer was David I had half an hour session with him once a week. For about 10 weeks, He made some deals for me from there from Utah, I did not like it but had to go along since he was my coach, luckily for me the first deal went on Auction, so I had to let go the second one was no deal at all the numbers were blown out of proportion, I did not agree with the numbers so I called the training line and got Diane asked her to help me make this deal for me with letting her know that these were David my coaches numbers. Diane worked and told me that my offer was too high just as I suspected, so I did not go with the deal, I let it fall through. I was losing trust and nothing was working as promised. This Method might have worked 10 years ago but not know, actually they were learning from the students whats working and whats not working now! **All I am asking is for the return of my money of the \$3425.00 which they had promised to help me with 5 deals and have not done any.**

I am enclosing my correspondence with the company Insiders Financial owned by Dean Graziosi. And other information that may be of use.

[REDACTED]



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

JAN 09 2014

DIVISION OF
CONSUMER PROTECTION

Send to:

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

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CONSUMER INFORMATION

Your Name

Home telephone number

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

PMI/Professional Marketing International

1-800-860-8068

1-877-215-1443

Street Address

3049 Executive Parkway

City

State

Zip Code

Lehi

Utah

84043

E-mail Address

ihelp@pmdirect.com

Web Address (URL)

pmdirect.com

TRANSACTION INFORMATION

Amount of Transaction

Date of Transaction

Method of payment for transaction

\$15,145.00

01-25-2012

Bank America Visa 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 01-25-2012

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

NO ☒

YES ☐

How would you like to see your complaint resolved?

I am requesting a full refund of \$15,145.00 along with all the fees that I had to maintain in credit card transactions to keep my monthly interest fee to 0% for the amount of \$605.80.

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 ☒

BBB, FTC, IC3.gov, www.onlinebusinessbureau.com

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On 01/25/2012, I was sold a business opportunity in the form of a website from Professional Marketing International for \$15,145 00. According to my contract, I was to receive the following:

Ship Received
10 Tranont Interactive Lessons - PMI x
2 Day Coaching Conference
30 INT APH e-Commerce PLAT Int Less w/12 Strategy
6 Month Hosting Fee - My eBiz Pro * x
6 Month Tranont Affiliate Membership x
APH Login Landing Page Generator x
Internet Welcome Letter x
My eBiz List Builder Elite x
My eBiz Pro (Including program fee) @ x
My eBiz Social Media Blitz x
Package Price \$15,000 00 \$45 00
PMI Internet Toolbar (1 Year License) @ x
Power Pay Merchant Account * \$100 00
Search Engine Launch Pad x
Social Business Promoter INT (6 Mo Membership) @ x
Tranont Debt Reduction/Affiliate Set Up
Welcome Call (FCC Promotion) X

On or about the time of 01-25-2012, A man named Ben Williams or Mr Reinbold called me who was the start up specialist (800) 860-8068 or (801) 341-3186 Ext 3186 and claimed they were the marketing company for PMI. During our conversation the salesman asked about my earnings. He asked how much money I made at this present time. I replied that I was unemployed and just making enough earnings to get by. The salesman asked me what my yearly income was before I was unemployed. They ran my credit and asked how much money I had. (This was to figure out how much they could feasibly charge me.)

On this day I had to make my mind quickly because the price would go up if I didn't buy that day.

He then asked how much yearly income I needed to live comfortably. I stated that I need to make 72,000 00 per year. He explained the three approaches they had to offer. They were the aggressive, moderate and conservative approach to take. All meaning the more money I spent the faster I would make money. So I chose the aggressive approach after the salesman explained to me how I would start making enough money to achieve my financial goals and profit within 6 months of coaching, with 1 hour a week of coaching for 12 weeks and 7-10 hours per week doing assignments.

I again explained to him that I was unemployed and needed to make money quickly.

During the sales call, the salesman also stated to me that my monthly payments on my credit cards would only cost me 1% of \$15,145 00 per month and that I would make enough money per month to cover all my costs. I don't remember signing a credit card authorization form or any kind of contract for their services.

They also said their expenses could be deducted as an "Education Expense".

This is not possible because they did not provide me with a 1098-T form. In order to receive deductions based on educational expenses, the educational institutions must supply each student with a 1098-T form. (They didn't do this because they aren't a legitimate educational institution.)

Also, the amount I paid is well over what is possible to be deducted, "The tuition and fees deduction can reduce the amount of my income subject to tax by up to \$4,000." Continued on Page 3

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SIGNATURE: _____

DATE: 01-06-2014

I am 99% sure PMI is not a "qualified institution" according to the IRS

"Eligible educational institution. An eligible educational institution is any college, university, vocational school, or other postsecondary educational institution eligible to participate in a student aid program administered by the U.S. Department of Education. It includes virtually all accredited public, nonprofit, and proprietary (privately owned profit-making) postsecondary institutions. The educational institution should be able to tell you if it is an eligible educational institution. "

(http://www.irs.gov/publications/p970/ch06.html#en_US_2012_publink1000295037)

After PMI charged my credit card for \$15,145.00, they sent me the educational software program over the internet to download and begin my work. I did not receive the 2 day coaching class as stated on the contract because I would have to fly to Utah at my own expense. That was not mentioned during the sales pitch. The 30 INT APH e-Commerce PLAT Int Less w/12 Strategy was not received either. I do not know what this is.

This was PMI's statement to me sent by email upon downloading the software. "To help you stay on track as you launch your internet business, over the next two months you will have a series of strategy sessions with your consultant on the Internet Success Team. These strategy sessions coincide with specific lessons and will give you additional support along the way."

Joe Gonzalez- Conference Team Consultant for the coaching department of PMI began coaching me by phone on 2-2-2012, only to say "you need to watch the videos and do your assignments." If you have any questions, please feel free to call our coaching dept. So once a week, for 10 weeks my coach would spend approximately half an hour with me by phone just to ask me if I had any questions from the prior assignments that he gave me to do. Then he would assign more videos to watch on the PMI Education Center. These lessons were very time consuming for a beginner that never knew anything about building a website. I would get confused on these lessons and continually call the PMI coaching office. I treated this program as a full time job because I had to spend at least 8-10 hr days to figure out step per step on how to make money in a short period of time like they told me I would. As the time went on, I would get stuck on some of these programs and have to call the coaching team to get answers. I would follow their directive and then call back again for the same problems and another coach would tell me a total opposite way of doing the same thing. I replied that they should have a coaching meeting with their staff to teach their students the same way of doing things so I don't have to waste my time on correcting their misleading mistakes. A lot of these education videos didn't make sense but the coach would just tell me to press on and not worry about it. They seemed like they didn't care if I succeeded or not. What frustrated me about PMI is that they never would take the time to get into the back of my website and review what I was doing and check for errors.

As the time went on with my education, I asked a few of the coaches if they had their own websites and they replied that they did but never would tell me how much money they made. I assumed that they didn't make enough money due to the fact that they were employed by PMI.

I know that Professional Marketing International (PMI) did not live up to my expectations due to the fact that I did not make money from their programs, coaching, or their company. This company sold guarantees over the phone and none of them happened. Along with this company and several other companies that followed, caused me financial ruin and destroyed my credit because they guaranteed I would make the money in such a short period of time to cover all my expenses. I am requesting a full refund of \$15,145.00 along with all the fees that I had to maintain in credit card transactions to keep my monthly interest fee to 0% for the amount of \$605.80.

Yours Truly,

