

Department of Commerce

RECEIVED Send to:

Utah Division of Consumer Protection

NOV 1 9 2013 Attention: Complaint Processor Heber M. Wells Building, 2nd Floor

DIVISION OF 160 East 300 South, PO Box 148704 Division of Consumer Protection PROTE Self 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	Н	lome telephone number	Daytime or Work telephone
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COMPLAINT AGAINST			
Name of Business Entity		sytime telephone number	Other telephone or facsimile
Prosperity Learning, LLC	8	88-222-7192	
Street Address			,
166 E. 14000 S, Suite 140			
City		tate	Zip Code
Draper	JU	ITT	84020
E-mail Address	Web Addres		
,	WhyPro	sperity.com	
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NO YES / over Internet			
Was the product or service advertised? If yes, give location and date.			
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How would you like to see your complaint resolved?			
I would like to have my credit card debited for th	ne amount ou	r purchase for servi	ices.
OTHER INFORMATION			
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number. If a court action has been filed, include name of court, address			IIIO, Elbarona, anni ampi
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In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be maited to the Division.

November 9, 2013

To whom it may concern,

This letter is for the purpose of lodging a complaint against the company, Prosperty Learning, LLC which operates out of Sandy, UT,

I was contacted in January of 2012 by Mitch Sanderson in which he outlined a plan for an Internet business. I was charged initially \$8,995.00 on my credit card after the company checked my credit limit to see if I was eligible to participate on their "Success Team."

I was told that I would be able to pay off the initial investment in 30 to 90 days. I was promised assistance and training "for as long as it takes to be successful." Travis Robinett from Prosperity explained their, "Proven investment strategy as being; you take the banks money to better your situation and money can't pay negative debt but your debt (what I had paid) will make you money and you can use the profite to pay off your credit card." I was won over with phrases like "this program takes strong decision makers and action takers and if you think long you think wrong."

I was rushed through the initial enrollment process and rushed to make the credit card payment before ever seeing a contract. I was asked to write a letter for Prosperity what they called my commitment letter outlining goals as being to make \$5,000 00 a month and to provide them with three reason I would not give up. Again I was told; "If I would give this investment an honest effort, doing my part they would work with me until I had satisfactory results.

Also, during this time my phone began to ring off the hook with other person's representing themselves as part of Prosperity associates telling me I needed to pay for expenses such as an LLC, legal and tax services and other such services. All this before I had made a dozen sales on E-Bay or before my website had been set up. The coaches and there were several not just one as I was told there would be, pushed me to speed up the process, became frustrated with me when I asked questions, often cut me short in my sessions telling me "that will come later" or "we've already covered that " Others told me to just watch the E-education videos.

I was not told complete information and I may have been told I had cancellation rights but was so pressured and in so deep financially there did not seem a way out. What I was not told was that after paying them all I had there were still added expenses such as paying for the website to be built or that I had to do most of the work on setting that up myself. I paid \$3,300.00 for that to be done and for marketing. I was promised a press release which although presented to me never made it to the World Wide Web as promised. Each time another expense was added I asked, "was that not what I paid for In the beginning?"

Clayton Perry another representative of Prosperity made me more promises than all the others put together. He outlined what I had paid for when I questioned the added expenses. He told me that I would have a website, an E-Bay store created, 12-months advanced marketing for the E-Bay store, that they would find drop shippers, a landing page, and I did not receive completion on any of those services as promised.

I feel I was exploited and deceived. I wish I had never become involved with Prosperity and I feel I am entitled to my investment to be returned.

With Sincere Regrets,

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:

DATE: //./9./3

RECEIVED



State of Utah JUL 29 2014

Department of Commerce DIVISION OF Heber M. Wells Building, 2nd Floor Division of Consumer Protection Heber M. Wells Building, 2nd Floor Heber M. Wells Building, 2nd Floor Floor Salt Lake City, UT 84114-6704

Send to:
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Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
DN160 East 300 South, PO Box 146704
Solt Lake City, UT, 84114-6704

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

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E-mail Address					
COMPLAINT AGAINST					
Name of Business Entity			Daytime to	elephone number	Other telephone or facsimile
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E-mail Address		???	lress (URL)		
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How would you like to see your complaint resol	lved?				
I would like all of my money bac	ek!				
OTHER INFORMATION	-		•		
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NO 🗸 YES 🗌					

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Prosper didn't live up to their agreement/contract. They told me that I would make all of my money back within the first year. If for some reason I didn't, they said they would give me another year of schooling, free. They guaranteed me that I would make all of my money back - and more! I expected something like "online" training. They told me "no, it would be training over the telephone - that they would give me all of the information I needed to start and successfully run a business; and they would help me every step of the way". They even set me up with Tax Sentry, who got me a State Business License, and them for my Business Tax Consultants. (for a fairly large fee - approximately \$1,100.00).

I had approximately three (1/2 - 1 hr) sessions with John Breedlove, who was supposed to teach me about starting and running a successful business. (1-801-371-0755 and 1-800-743-9833). He told me "Watch every penny. Keep track of every penny you earn, and every penny you spend." That was the extent of his training for me. He then passed me off to Jeanine Detrik, who was supposed to help me build my self-esteem, to be a better and more successful business owner. (1-800-743-9833). I had approximately 8-12 one hour sessions with her; then I was dropped! No one ever contacted me again - except their recrurters! I tried to contact them. I called several times, and again got ONLY recruiters. They knew only their jobs, and couldn't help me with ANYTHING else. Several times, that I called, I got an answering machine and had to leave a message for someone to call me back. No one EVER called back. Finally, toward the end of the year (probably November) I got hold of someone and told him that I was extremely disappointed and upset with their company, and that I wanted my money backli! He said he would have his boss call me back. I NEVER HEARD BACK FROM ANYONE! Every time I called, after that, I couldn't talk to anyone. I left several messages. No one would return my calls! Sometimes, I couldn't even get an answering machine!

In January of 2013, Prosper took \$399.00 out of my checking account. When I called the telephone number attached to that withdrawal, no one would answer. I called several times. Finally, when my bank called the telephone number attached to that withdrawal, no one would answer. I called several times. Finally, when my bank called, they answered, and returned the money. Eventually, I got some correspondence stating that they were sorry, they now see that I had been cancelled from their program. I didn't cancel, I just asked for my money back! They were the ones that CANCELLED me. To my way of thinking, that is a VIOLATION of their agreement/contract!

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SIGNATURE:_		DATE: 7/29/14



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Attention Complaint Processor
Wells Building 2nd Floor

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Your Name	Home telephone number	Daytime of Work telephone
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E-mail Address		
E-Han r vaca doo		
COMPLAINT AGAINST		, () () () () () () () () () (
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Prosper, Inc.	800-748-5199	
Street Address		
5252 N. Edgewood Drive, Suite 150		
City	State	Zıp Code
Provo	Utah	84604
E-mail Address	Web Address (URL)	
support@prospering.com	www.prospering.com	
TRANSACTION INFORMATION	, , , , , , , , , , , , , , , , , , ,	
Amount of Transaction Date of Transaction	Method of payment for	or transaction
\$8,300.32 4/6/2012	Visa	
Did you enter into a contract with the supplier (including verbally, in writing, over	er the telephone, etc)? If yes, give location	on and date.
NO YES Vover the telephone on 4/6/20	12	
Was the product or service advertised? If yes, give location and date.		
NO V YES		
How would you like to see your complaint resolved?		
A full refund of the \$8,300.32 enrollment	fee and that's not cou	nting all the interest
that has accumulated on my unpaid credit o	ard balance. Prosper Li	ic led me to believe
that I would be generating enough incom	ne in a short time to r	epay my Visa card
for their enrollment fee before incurring	a the large interest cho	raes I have.
	3	13-2-
OTHER INFORMATION Has this matter been submitted to another government agency, an arbitration s	service, or to an attorney? If yes, give nar	me. address, and telephone
number. If a court action has been filed, include name of court, address, and c		
NO V YES		

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On 4/5/2012 I purchased the Six Figure Program. This program was advertised online as a way to make a six figure income through an eCommerce business idea called Affiliate Marleting. The next day on 4/6/2012 I received an unsolicited phone call from Joe Ferrazzano, an employee of Prosper, Inc. He represented to me that Prosper was a mentoning organization that would help ensure that I would be a success with the Six Figure Program. As matter of fact, Mr. Ferrazzano said that since the founders of the Six Figure Program, Dave Clabeau and Ben Moskel, were receiving more response to their program than they could handle, they had formed a relationship with Proper, Inc to mentor their new prospects. He further elaborated that Prosper was committed to creating "success stones" for Dave and Ben to further add to the credibility of the founder's own success in Affiliate Marketing.

During that initial phone call Mr. Ferrazzano asked me what my income goals were with Affiliate Marketing. I stated that I wanted to earn \$30,000 within the first three months, \$60,000 by the end of six months, and \$120,000 by the end of my first year. Mr. Ferrazzano said that was very doable with Prosper's mentoring program. He then transferred our phone call to a Mr. Bill Wren who laid out three different training programs. I explained to Mr. Wren, as I also had to Mr. Ferazzano, that I had limited funds to pay for something like this. I also told him I was 65 years old and did not have enough money to retire and was counting on this Six Figure Program/Affiliate Marketing eCommerce idea to help supplement my income so I would not be dependent on low income entitlement programs. So Mr. Wren came up with a 10 week coaching program for \$8,000 (\$5,000 downpayment and \$3,000 financed). I agreed to that.

What transpired was coaching on various areas of eCommerce, even though I specifically asked only for training on how to be successful as an Affiliate Marketer. As time went on I discovered that most of the Prosper coaches were unfamiliar with the dynamics of Affiliate Marketing. Instead the vast majority of the coaches had expenence with designing websites to sell tangible products not generate income through Affiliate Marketing. As a matter of fact my coach, Brian Bollard, only provided me with the basic outline "Steps in Affiliate Marketing Success" on the last day, June 14th, of my coaching sessions. After my one-on-one coaching was over, I was further frustrated by the lack of help I received from Prosper's Resource Line on specific questions regarding Affiliate Marketing, particularly Pay Per Click (PPC) marketing campaigns which were the main way the founders of the Six Figure Program, Dave Clabeau and Ben Moskel marketed their business.

Finally, I tried reaching out to my coach who was supposedly always available by email on 7/24/2012 (see enclosure) for additional help. When he never responded I eventually emailed Bill Wren on 7/30/2012 who originally negotiated my enrollment agreement stating my compliant that I had been mislead about Prosper supporting Affiliate Marketing businesses (see enclosure). Mr Wren understood my frustrations and added four additional coaching sessions with Kirk Jensen at no cost. On 8/6/2012 I sent Mr. Jensen an introductory email expressing my desire to only focus on the specifics of Affiliate Marketing and not on other eCommerce concepts. Even though he was better at attempting to do that he still never taught me the specifics of PPC marketing, the main way other Affiliate Marketers had been successful.

In the following weeks after those additional four one-on-one coaching sessions with Kirk Jensen I worked hard, as I always had since the beginning of my relationship with Prosper, to be successful. To this very day I have not made one cent despite countless hours of work. Instead I have spent over \$10,000 in coaching, web hosting, and other expenses to promote my Affiliate Marketing business. As a matter of fact other eCommerce organizations affiliated with Prosper started calling me about their services and how they could help me. Out of depression with nothing positive happening with my business, I hired some of their services. Even that didn't help

The straw that broke the camel's back was a comment I received from one of the coaches on Prosper's resource line who finally gave me an honest appraisal of Affiliate Marketing and what I should expect. Apparently it usually takes three to four years of continuous work marketing my Affiliate Marketing webste to see any income at all. That is totally the opposite of how Prosper, Inc first represented my chances of being successful I feel I was totally mislead by Prosper, Inc. They encouraged totally unrealistic expectations so they could collect their enrollment fees. Especially when I described my financial situation and age, I feel they took advantage of my enthusiasm to be profitable and successful as an Affiliate Marketer. Boffendine, Prosper Inc deceived me for their financial gain at my expense.

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SIGNATURE:		DATE:	12/26/	12

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I paid Prosper, Inc #957500 tohelp me/Teach me how to open an Ecommerce Business. This Moneywas intended to Niche selection, website building, training, to set up this business. I Recreved 10 conthing Sessionson Selling on EBAY And I got A useless web site (www. the great outdoors outlet. com) was Never Fratructed on wite And never given control of site. I NOW understand the site has payper click advertising I do not Know IR any money has been generated and if it has I do not know who is receiving this money. IT surely is not us. I was trying to earn money to suppliment Retirement And nad No idea of this time what I was doing. I feel prosper Inc took Advantage of my 19 novance And eagerness to succeed, I Also
19 novance And eagerness to succeed, I Also
nad to pay Taxsentry \$2000 to set up an I.C. which
is A \$400 \$500 ROST. LOCALLy Casain ingorance), Addition
paid Brain Host \$250 to host this worthless site. ANY HELD WOULD BE ADDRECHATE

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E-mail Address		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
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Was the product or service advertised? If yes, give location and date. NO X YES		
How would you like to see your complaint resolved?	A	
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OTHER INFORMATION		
Has this matter been submitted to another government agency, an arbitration service, or number. If a court action has been filed, include name of court, address, and case number.		e, address and telephone
NO X YES		

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 conflicted. 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 first signed up to receive books and material on how to get out of debt. From this I was contacted by Prosper Inc. They told me they would help me get out of debt. I signed up with them. I was assigned a coach. The coach was to work with me over the phone. The first two times I talked with the coach I told him as he told me what to do to get out of debt that I done that already. For example contact credit card companies and get interest lower and call internet, phone, cell phone, etc, and see if I can get plans lowered. I was getting upset after the first 2 calls with the coach. I talked with a manager coach his name was Mitch. He switched me to a different coach I talked with him for a few times and he said the best way to get out of debt is to start a business. When I signed up I did tell them that I just stopped a business which is why I have so much debt and I went back to work full time and the last thing I wanted to do is start a business. The new coach his name is Adam he starting talking to me about the stock market. I was being very open minded I invested 10,000 into this I wanted it to work. We talked for a few weeks about the stock market never understood much at all. Then a few weeks into it he said the stock market isn't the way to go and he switched to talking about be positive and brought God into the talks and how I should believe that I can get out of debt. The weeks went by and my time was up. He said I could go on line and do training from the computer. This was very hard to do which I told him since my computer only worked half the time. I was kicking myself every day and every time I thought about this I would get sick to my stomach. I set up an auto pay for the Discover card payment so I wouldn't have to think about this debt. The Debt never went away it has been 5 years and I finally thought this just isn't right that this company could do this. Maybe for \$1,000 but not \$10,000.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

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

,

belief

SIGNATURE:

DATE: 3-5-14



Department of Commerce
Division of Consumer Protection

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

Consumer Complaint Form

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

CONSUMER	INFORMATION			
Your Name		Home telephon	e number Daytime	or Work telephone
	,			
Street Address				
City		State	Zip Code	<u>}</u>
E-mail Address				
				;
COMPLAINT	AGAINST			
Name of Business Entity	AGAINOT	Daytime telepho	one number Other tele	ephone or facsimile
PROSPER INC		800-743-983		
Street Address		1000 / 10 000	70 OM 0100	
	ewood dr. STE #150			
City		State	Zıp Code	;
Provo		UT	64604	
E-mail Address		Web Address (URL)		
pharvey@prospe	ering.com			
TRANSACTION	ON INFORMATION			
Amount of Transaction	Date of Transaction	Metho	od of payment for transaction	on
\$6,500.00	16 AUGUST 2011	ВА	NK CREDIT CAF	RD
. ,	ct with the supplier (including verbally, in writing, or	ver the telephone, etc)? If	yes, give location and date	
NO ☐ YES 🗸	16 AUGUST 2011			
Was the product or service	advertised? If yes, give location and date			
NO ☐ YES 🗸	16 AUGUST 2011			
How would you like to see	your complaint resolved?			
REFUND OF THE	AMOUNT OF PURCHASE, \$6,50	00.00	RECE	IVED
	, , ,		חדר מ	<i>i</i> 2010
			DEC 2	4 ZV13
			DIVISIO	ON OF
			CONSUMER P	ROTECTION
OTHER INFO	RMATION			
	nitted to another government agency, an arbitration	service, or to an attorney?	If yes, give name, address	, and telephone
number If a court action h	as 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
IN RESPONCE TO AN EMAIL, AND THEREAFTERWARDS, PHONE CALLS, I CONTRACTED ON 16 AUGUST, 2011, FOR THEIR SERVICES WHICH DECLARED AN INCOME FROM COACHING AND TRAINING TO MAKE MONEY WITHOUT EITHER A PRODUCT OR SERVICE AND GUARENTIED MONTHY INCOME TO ME I SPEND \$6,500 00 FOR THE SERVICES, AND HAVE NEVER MADE ANY MONTHLY INCOME THE TRAINING, AND COACHING WAS INADEQUATE AND NOTHING FURTHER WAS DONE TO AID ME
I EMAILED A LETTER TO THEM, COMPLAINING, AND NEVER GOT A RESPONSE
CONTINUE ON A SEPARATE PAGE IF NECESSARY
PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (I e contracts,

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: /2/11/13



Department of Commerce
Division of Consumer Protection

Send to:

Litch Division of Consumer Protection
Attention: Complaint Processor

Heber M. Wells Building, 2rd Floor

160 East 300 South, PO Box 146704

Satt Lake City, UT 841114-6704

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

www.consumerprotection.utah.grov

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CONSUMER INFORMATION	a self and	·
MouriName	Home telephone number	Daytime for Work telephone
` <u> </u>		
Street/Address		
City	State	Zn/Code
wi)	Totale	_Z8D.14680C
E-mail Address		
COMPLAINT AGAINST		
Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Prosperity Financial Group	8882227192	
166 E 14000 S		
100 E 14000 S	- State	Zip:Code
Draper	UT	84020
	thess (URL)	04020
TRANSACTION INFORMATION Amount of Transaction Date of Transaction	Wethod of payment it	ordensaction
\$6,805.94 Feb. 17, 2014	debit card - V	į į
Did you enter into a contract with the supplier (including webally, in writing, over the te	ephone, etc.)}* ffyes, give location	on:and date.
NO 🔲 😘 🗗 verbally by phone and internet - 2/17	7/14	
Wastherproductionservice advertised? If yes, give location and date.		
IND YES II was part of an email from a job alert site that I c	annot now find in my emails	. Date was around 2/15/14
Howwould-you like to see your complaint resolved?		
I sent them an email on March 7, 2014 "cancelling the tran		
have to pay \$5,205.94 in addition to the \$1,600.00 and \$9 of it completely at this point.	7.95 i nave aiready pa	id them. I just wantour
or it completely at this point.		
OTHER INFORMATION		
Hissitus matterbeen submitted to apportung overnment agency, an arbitration service, or number if account action has been filled, include name of court, actibess, and case number.	ortoan attorney? If yes gove nar iber.	ne, address, and telephone
IND // YES []		
		31

1. 233 1944 1944 1944 1944 1944 1944 1944 19
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 entered into the transaction
committing to pay thousands of dollars I do not
have nor canhot/begin to afford. I work very part- time and depend upon my monthly social seconts
Click for income. I believe that Digital Juccess misrepresented the
I believe that the Tagreed to pay Hor proprietar
I believe that Digital Juccess misrepresented the business opportunity. I agreed to pay for proprietary "trade secrets" that I have since discovered can be "trade secrets" that I have since discovered can be
"trade secrets" that I have more to substantially gotten from other online channels for substantially
gotten from other online channels. To the day of the gotten from other online channels. To the day of the day of the taking, Had I know less money and for free for the taking, Had I know entered into this business
this I would not have entered into this business
this I would not have 17.
transaction; letter to the email cancelling
this I would not have entered into this business transaction. Transaction up letter to the email, cancelling the transaction, effective & March 7, 2014.
the transaction, enterior,
CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE:		DATE:_	3/22	14
"			1	