Timeshare Exit Trap

Better Business Bureau Study of How Some of Southwest Missouri’s Timeshare Relief Operators Victimized Timeshare Owners Across the U.S.

BBB Serving Eastern & Southwest Missouri & Southern Illinois

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Introduction

For nearly 50 years, many travelers looking for a more affordable, long-term answer to the high cost of luxury vacation clubs and hotels found it in timeshare ownership. For an upfront cost of a few thousand dollars and a yearly maintenance fee, a family could grab a piece of the American dream – even if for only two or three weeks a year. But, despite its popularity, the timeshare industry has not been without its problems.

In July 2018, Better Business Bureau Serving Eastern & Southwest Missouri and Southern Illinois issued a study of the Missouri timeshare/vacation club industry. In the study, some consumers reported they felt high-pressured by aggressive timeshare sales teams, were misled by questionable marketing materials and promises, and often had serious problems communicating with timeshare operators.

In addition, the BBB report noted many timeshare owners were finding it difficult – or almost impossible – to get out of their timeshare contracts once they stopped traveling or decided they no longer wanted the responsibility of timeshare ownership.

Consumers either purchase a deeded timeshare, which gives them the right to use a specific unit during a specific time frame, and is legally considered real property, or a “right to use” vacation interval option, which gives the consumer the right to use the resort’s condo or unit either by weeks or equivalent in points, for a specific number of years, and is considered personal property. BBB has received complaints from consumers who purchased both types of timeshare interests.

Frustrated and desperate, many of these timeshare owners turned to third-party timeshare exit companies to negotiate their contract cancellations. In the past two years, BBB St. Louis has issued news releases warning consumers about timeshare exit firms. This study takes a more in-depth look at timeshare exit companies – what they claim and what many of their clients say about them. This report details problems in the timeshare exit industry and looks at possible solutions.

Scope of the problem

Consumer complaints against Missouri-based timeshare exit companies have exploded in recent years. Since Jan. 1, 2016, timeshare owners from across the nation have filed more than 700 complaints with BBB against Missouri timeshare relief companies, reporting millions of dollars in losses. Complaints have come from 46 states and the District of Columbia. Those states with the most complainants are California, Missouri, Illinois, Florida and North Carolina. Based on past complaint history, BBB believes the actual number of unhappy timeshare owners may be much higher. In those cases reported to BBB, consumers said they paid anywhere from $1,000 to more than $30,000 each to businesses promising to free them from their timeshare contracts.

The vast majority of those complaints have been filed by consumers against timeshare relief companies operating in or near Springfield, a city in southwestern Missouri just north of the booming Branson vacation and tourist area.

In the roughly two-year period from Jan. 1, 2017 to March 1, 2019, BBB records show more than 350 consumer complaints against the 10 most complained about Springfield-area businesses. Customers of these businesses said in those BBB complaints they paid out more than $2.2 million for timeshare relief work that was either never done or never completed.

Timeshare exit industry history

Many American consumers enjoyed a love affair with timeshares since the 1970s, embracing timeshare ownership as an attractive and inexpensive way to enjoy resorts and amenities that once seemed out of reach for all but wealthy vacationers. But as these timeshare owners get older and cut back on their vacation travel, they begin searching for ways to get out of from under contractual agreements that continue to saddle them with annual timeshare maintenance fees and other expenses.

As timeshare owners begin to look for ways to rid themselves of their timeshares, they quickly learn that a
A saturated market has made selling most timeshares virtually impossible. Desperate to get out from under these lifetime contracts, timeshare owners often turn to questionable or unscrupulous timeshare relief or timeshare exit businesses for help.

Some timeshare exit companies have played on owners’ concern that timeshare ownership – and associated financial responsibilities – will transfer to their children after their deaths, burdening family members with expenses for vacation properties they don’t want and can’t afford. They may try to convince owners to sell before their heirs are stuck with unwanted expenses, even though, in most cases, heirs do not have to accept responsibility for timeshare ownership unless their names are on the deeds or contracts.

Timeshare exit businesses, many of them run by business people with roots in the Branson timeshare sales industry, often reach out to timeshare owners via email, phone calls or direct mailers. The mailers may offer free gifts, lunches or dinners as enticements to attract owners to a hotel seminar. The companies usually say the no-obligation seminar will offer them an opportunity to rid themselves of their timeshares once and for all.

Although these timeshare exit firms are a relatively new phenomenon, it is not the first time that timeshare owners have been offered outside help in getting rid of their properties. In past years, timeshare owners often were victimized by scam artists who set up bogus “companies” promising to sell or transfer their timeshares for fees usually ranging from $2,000 to $5,000. In these cases, the phony operators – almost always reporting bogus addresses and using fabricated employee names – took the money and left consumers with nothing but a handful of official looking documents.

In similar scams, other operators offered to rent or lease customers’ timeshares to well-known corporations looking for convention or seminar housing in return for “marketing fees.” Again, the phony “companies” collected the fees and disappeared.

More recently, timeshare owners have been turning to what appear – on the surface, at least – to be more legitimate, traditional businesses offering to rid them of their timeshares in exchange for upfront payments usually totaling between $3,000 and $4,000 per property. Many of these businesses have been established in the past three or four years by former employees of established timeshare sales companies located in and around the Branson tourist area.

The 2018 BBB study reveals that Springfield-area timeshare exit businesses routinely used convincing, often high-pressure sales practices to take payments from trusting seniors across the nation who ultimately receive little or nothing from these businesses. This, despite multiple oral promises and written guarantees from the exit companies that offer full refunds if the company is unable to relieve owners of their properties.

### About this study

BBB surveyed complaints and documents from more than 400 consumers who believed they had been victimized by timeshare exit companies based in the Springfield area. As part of its study, BBB conducted in-depth, follow-up phone interviews with more than 70 of these consumers. Many of these consumers told BBB they had been waiting between two and four years for their cases to be resolved. BBB also reached out to the owners/managers of these timeshare exit businesses in an attempt to determine why they were unable to resolve the cases. BBB spoke with attorneys and others involved in the timeshare exit business, as well as law enforcement officials who have been investigating the practices of timeshare relief operators.
BBB timeshare exit case studies

Many of the complaints received by BBB involving Springfield-area timeshare exit companies are from retirees, often in their 70s or 80s. Many are military veterans and widows or widowers who already are experiencing financial stress and no longer have interest or energy for vacation travel. A man from Westbrook, Maine said his elderly mother and father are devastated after paying nearly $9,000 in 2015 to a Springfield timeshare exit business that promised but failed to get them out of their timeshare. “They are not people of means,” the son said of his parents. “This has been very difficult for them.”

In these case studies, BBB is using only the first initials of the consumers' last names in order to better protect them from being victimized by other questionable businesses.

Case study 1: Last Resort Fee

Mr. R., a disabled Vietnam veteran and cancer and heart disease patient from Palm Desert, California, told BBB he paid the timeshare exit company Last Resort Fee $4,000 in January 2017 in return for a written guarantee that the company would terminate his Vail, Colorado timeshare within 365 days. Mr. R. said more than two years have passed, but the company never fulfilled its promise and he has retained ownership of his timeshare.

Mr. R. said Last Resort Fee notified him that his case was initially referred to Dunn Law Firm of Brentwood, Tennessee. But Mr. R. said that when he contacted the Dunn Law Firm regarding his timeshare, a man identifying himself as Matthew Dunn told him his case has been turned over to the Neally Law Firm of Springfield. Mr. R. said Dunn asked that he not be contacted again about the case.

In January 2018, Joshua Neally with Neally Law mailed Mr. R. an “agreement for legal services.” But in an interview with BBB a year later, Neally said the owner of Last Resort Fee, Jeffrey Heith Shaver, never paid him for any work on behalf of Mr. R or approximately two dozen other clients of Last Resort Fee.

Neally said he was not aware that his office had been assigned many of Last Resort Fee’s timeshare clients until clients contacted him.

“It’s a shame; he seemed like a decent guy,” Neally said of Shaver, noting that the two previously worked at the same Branson timeshare company. “You think you know somebody.”

Last Resort Fee has listed addresses in Springfield, Ozark and Branson, Missouri. Several consumers said their contact with the company was Eileen Halpin, a/k/a Eileen Burnett, Shaver’s mother. Repeated attempts to reach either Shaver or Halpin/Burnett have been unsuccessful.

Between January 2017 and March 2019, BBB has received more than 40 complaints against Last Resort Fee from timeshare owners, most claiming the company took their money but never freed them from their timeshare contracts as promised. The consumers said they paid the company a total of more than $270,000.

Case study 2: Capital Consulting Group

Mr. C., a resident of Horton, Alabama, said he met with representatives of Capital Consulting Group in November 2017 and paid the company $13,500 to get him out of his Wyndham timeshare and enroll him in a separate vacation plan that Capital Consulting representatives said would not incur maintenance fees. At that time, the company reportedly promised it would relieve him of his timeshare in three months.

He said that after several months of hearing nothing from Capital Consulting, he attempted to contact the company but was unable to reach anyone. “I have received no further information from any of the people I previously spoke with,” and “have received nothing by mail or email,” he said.

Mr. C said he contacted Wyndham recently and the timeshare company told him it had never been in contact with Capital Consulting Group about his timeshare.

“I am as angry about this as any situation I ever have been exposed to,” Mr. C. said. “I own three businesses; I have a doctorate degree. These people absolutely took advantage of me and misrepresented the truth. If they can do this to me, I hate to think what they have done to other people.”

Capital Consulting Group operated out of Springfield until ceasing operations last year.

In the 18 months between March 2017 and September 2018, customers of Capital Consulting Group filed 17 complaints with BBB against the company, reporting losses of more than $250,000. According to the complainants, losses ranged from $6,000 to more than $38,000 each.
David A. McKeown, who partnered with Michael D. Thomas in the operation of Capital Consulting Group, placed most of the blame for the company’s problems on Thomas and the poor work of subcontractors. McKeown said he handled the sales portion of the business and Thomas was responsible for the actual work of arranging to get consumers out of their timeshares. McKeown said the business began experiencing problems when there were delays on the back-end, or transfer end, of the business.

McKeown said the business was further crippled when Thomas transferred $60,000 from the business into a personal account, when Thomas removed consumer case files from the office without McKeown’s permission, and when the company began losing money in credit card “chargebacks” demanded by unsatisfied customers.

Both McKeown and Thomas, in separate emails, said the main issue was the failure of SolomonCross, a Florida-based timeshare relief company hired to do the actual timeshare exit work. BBB attempts to reach representatives of SolomonCross were unsuccessful.

“The long and short of it all is that we paid a company to get people out of timeshares, and were under the impression they were doing so,” said McKeown.

“The fundamental issue with the services we tried to provide was the fulfillment,” said Thomas. “The group that we paid the money to deliver the exits misled us and several other companies.”

Case study 3: UDI Consulting

Mr. and Ms. R. of Monrovia, Md., said they paid UDI Consulting $8,700 in November 2017 on promises that UDI would extricate them from their timeshare contract in Ocean City, Maryland. Mr. R. said UDI representatives told him at the time that the work would take no more than a year. Sixteen months later, Mr. R. said he and his wife still own the timeshare and Luke McKinley, the company’s owner, is asking for an additional $2,800 in “transfer” fees to complete its work.

“He started high-pressuring me” for the money, Mr. R. said. “I told him I would call him back tomorrow,” but Mr. R. has no intention of paying any additional money to UDI.

Mr. R. said McKinley and UDI have given him multiple excuses for their inability to live up to the timeshare exit agreement. Twice, employees said the company was out of business, but in later conversations with Mr. R. and emails to BBB, McKinley said UDI is still operating.

Mr. R. said at one point McKinley told him that “people stole his files and he was in the process of suing them.”

In an email response to BBB, McKinley said the explanation for the company’s problems is “very simple,” and blamed the problems on third-party businesses UDI paid to complete the timeshare transfers. “It’s just like the other companies that you’re looking into,” McKinley said. “Customers meet with us, then we generally pay companies that advertise themselves as professionals (in) eliminating timeshares. Then, they fail, go out of business etc. Then, there’s been massive tortuous interference and theft of our customers info by competitors,” McKinley claims.

“I just want to help them,” he said of his customers. “And I’m going to.”

McKinley did not respond to BBB requests to identify any of the businesses that had not followed through with timeshare work. He also did not elaborate on the allegations of “tortuous interference” or competitor theft.

In the 18 months from November 2017 to March 2019, 26 UDI customers reported to BBB they had lost in excess of $220,000 to the Springfield-based company.

Typical of consumer complaints to BBB are those of Ms. C. of Alexandria, Virginia, who said she lost $5,400 to the company: “You feel like you want to kick yourself for allowing yourself to be pulled in like this.”

Two Related Springfield Firms Blamed For $670,000 in Losses

Multiple Springfield-area timeshare exit businesses have racked up consumer complaints in excess of $100,000 each, but two companies tied to Brian Scroggs are the targets of nearly 100 customer complaints to BBB alleging more than $670,000 in losses since February 2017.

The two Springfield companies – Vacation Consulting Services and The Transfer Group – were the focus of a BBB news release in October urging timeshare owners to be cautious when doing business with the companies. At that time, Scroggs acknowledged “some mistakes” during a six to eight-month
period. The complaints, he said, “were a factor of us growing too fast, more than anything else.”

In March, Scroggs responded again to a BBB email inquiry after the companies recorded more than 40 new complaints between November and March.

While Scroggs said the number of complaints against his companies are “unacceptable,” he said the businesses have had a 98.5 percent success rate since 2014. “We are trying to outsource as many client files as possible for completion,” he said in an email. He also said the companies are “seeking to implement a refund payment plan to consumers that are entitled to a refund.” He reiterated his position in October that neither Vacation Consulting Services nor The Transfer Group are accepting new customers. He said another of his companies, Real Travel, which is based in Arkansas and which sells travel club memberships, is attempting to complete the contracted transfers.

Among the more recent complaints filed against Vacation Consulting Services is a complaint filed in February by a retired couple from Toms River, New Jersey, Mr. and Ms. J., both in their 80s, told BBB they contracted with the company to get out of their Marriott timeshare in return for a one-time payment of $18,000. The couple said they were drawn to a Vacation Consulting Services seminar by a mailer inviting them to a meal “where you will learn how to gracefully exit out of your timeshare or maximize your investment.” The mailer continued: “Enjoy a complimentary meal on us as we introduce you to a program where you can receive 100 percent of your original purchase price for your timeshare.”

Ms. J., in an interview with BBB, said she and her husband have received no satisfaction from the company. She said the company has told her to simply “be patient.”

She said two credit card monthly payments that began at less than $100 each have now jumped to more than $400 each.

“We live on Social Security and a pension and we can’t do this,” she said. “I don’t know what to do next.”

Scroggs and his businesses are among 22 Springfield-area timeshare exit firms and their owners named as defendants in a federal lawsuit filed last year by Wyndham Vacation Resorts in Florida. The suit alleges the defendants violated federal law by “willfully, deliberately and egregiously made false or misleading statement of fact in their commercial advertisements and intended to mislead consumers.”

The case remains pending.

The strange case of Escape Resolutions and CCS Group

One of the most complained about – and most concerning – timeshare exit operations in the Springfield area is Escape Resolutions, which is run by self-described Springfield business entrepreneur and convicted cocaine dealer Travis Dibben. In the two years between March 2017 and March 2019, more than 60 customers filed BBB complaints against Escape Resolutions, alleging the company took more than $280,000 for timeshare exit work that either was never done or never completed.

But it is Escape Resolutions’ mysterious relationship with another company – CCS Group (Complete Closing Services) – that is raising even more questions from Escape Resolution clients.

Several timeshare owners tell BBB that they paid thousands of dollars each to Escape Resolutions for the business to get them out of their timeshares only to receive bills months, or even years later, instructing them to pay thousands more to CCS Group in order to complete the timeshare work.

One of those consumers, Ms. B. from Paris Crossing, Indiana, said she paid Escape Resolutions $28,000 in February 2017 to get eight timeshare deeds transferred out of her name. About a year later, she said, Escape Resolutions instructed her to pay an additional $4,000 to CCS Group for what was described as “maintenance fees.” Both times, she said, the company assured her that she would not have to make any further payments.

Then, in October 2018, Escape Resolutions billed Ms. B. an additional $8,250, again asking that the payment go to CCS Group. In a letter to Ms. B. and her husband, and signed with an unreadable signature, Escape Resolutions called the payment “the
final step to complete the transfer of your timeshares and guarantees their completion.” The letter continues: “Once we receive confirmation, you will receive your letter of completion and a guarantee that the timeshares will never return to your name.” She did not make that $8,250 payment, she said.

On March 5, two years after making her $28,000 payment to Escape Resolutions and a year after making the $4,000 payment to CCS Group, Ms. B. said she still owns her timeshares. She said she recently contacted her timeshare company who informed her that it has never been in contact with Escape Resolutions, CCS Group or anyone else about ending her timeshare contracts. “They had no idea what I was talking about,” she said.

Similarly, Mr. C. of Greenland, Ark., said he paid Escape Resolutions $7,000 in July 2015 for the company to divest him of two timeshares. One of the timeshare cases was resolved quickly, even though the owner said he doubts how significant a role Escape Resolutions played in that case. The other timeshare case, he said, has dragged on for nearly four years. Mr. C. actually thought the case was settled nearly two years ago when Escape Resolutions sent a letter informing that he was “no longer an owner” of the Hot Springs, Arkansas, timeshare, and had been “relieved of all responsibilities.”

He said he later learned that was not true and, in January, spoke by phone with Dibben who told him he would have to pay CCS Group $2,650 for completion of the timeshare work.

Despite extensive inquiries, BBB has been unable to uncover much information about CCS Group. BBB has been unable to reach Escape Resolutions, after several phone calls to the office. Corporate records with the Missouri Secretary of State’s office identify the organizer of CCS Group as a lawyer in Springfield who says he has no role in the day-to-day operations of the business. The only address for CCS is the address of the law firm.

The attorney reached out to CCS, asking a representative to contact BBB. A man who identified himself only as “Pete,” a customer service employee with CCS Group, told BBB he was not authorized to release the names of any owners or managers of the company, or the company’s actual operating address.

He did say CCS has “people in 38 states” and works with “dozens and dozens” of companies who hire CCS to do timeshare relief work. While he promised to ask a senior CCS official to contact BBB, BBB has received no further response from the company.

**Conclusion**

Consumers across the U.S., many of them senior citizens and many on fixed incomes, are falling victim to timeshare exit companies at an alarming rate. Many of these companies either do not have the expertise or the ethics to follow through with promises to extricate their clients from often burdensome lifetime timeshare contracts.

The problem is magnified by many timeshare companies that have refused to negotiate with third-party exit companies on behalf of consumers. Many of the timeshare exit businesses are operating out of the Springfield area, and often are run by the same...
people who formerly worked for major timeshare sales and management companies in the nearby Branson tourist area. BBB is warning consumers to be extremely wary of paying money in advance to any company claiming it can get them out of their timeshares, even with offers of a full money back guarantee.

Recommendations

Timeshare owners

• Any consumer considering a timeshare purchase for the first time should understand that they are buying real estate that is likely to depreciate, often dramatically, almost immediately upon purchase. The internet is full of timeshare properties for sale at a fraction of their original cost, sometimes for as low as a dollar or two each. Because of that, prospective buyers should ask upfront about a timeshare company’s policy on buying back or cancelling a timeshare contract, and make sure that any promises are part of the written contract. Consumers also should ask about anticipated future increases in timeshare maintenance costs and other fees. Further, consumers should be wary about signing any agreement that includes a so-called “perpetuity clause” that would make children responsible for a timeshare after their parents’ deaths. BBB suggests contacting an attorney for legal advice regarding this.

• For those consumers wanting to get out of a timeshare contract, BBB advises they first reach out to the timeshare operators who own or manage their timeshare. Some of these timeshare firms have specific policies – including deed-back programs – in place for consumers wanting to get out of their timeshare contracts. Note that some of these companies require fees, including the payment of future maintenance costs, in order for a timeshare owner to free himself or herself from a timeshare obligation. While there could be significant fees associated with these programs, BBB believes they offer consumers a better chance of actually ridding themselves of their timeshares than going through a third-party company.

• Listing timeshare properties for sale, either on your own or through third-party marketing companies, has had mixed success. BBB advises caution when dealing with a third-party marketer or real estate listing service. Also, consumers should never deal with any company they know little or nothing about. Go to bbb.org to research a business. Consumers should be skeptical of phone calls, emails or postal deliveries from any company offering free meals or seminars enticing them to a timeshare exit presentation. Almost always, these presentations are sales events designed to get consumers to pay out thousands of dollars for timeshare relief. In most cases, those putting on the seminars do not do the actual timeshare exit work, but subcontract to law firms and others claiming expertise in the area. BBB is aware of many cases where the marketing company never paid its subcontractor and other cases where the subcontractor was paid, but never did the work.

• While BBB generally discourages hiring a third party to negotiate timeshare relief, consumers who go that route should be very careful in selecting and negotiating timeshare exit contracts.

• If you do decide to contract with a third party for timeshare relief, beware of making upfront payments for the work. BBB files are filled with complaints from consumers who still own their timeshares, years after paying thousands to timeshare exit companies. It is critical that that everything the timeshare exit company promises to deliver is spelled out in the contract. Never enter into a contract without going over it thoroughly, and running it through an attorney if at all possible. Also, never enter into any contract without asking for, and contacting, several references. It is important to make sure that the company you are dealing with has satisfied its previous customers.

• BBB warns that written guarantees from timeshare exit companies may not offer the protection consumers expect. Several complainants to BBB say they were given “100 percent” refund guarantees if the company could not liquidate their timeshares in a specific period of time – often six months or one year. Unfortunately, many of these consumers said that the companies have been unwilling to refund their money.

• In addition, BBB suggests that consumers be wary of offers to trade out their timeshares for vacation clubs or programs with low costs. Often, the deals offered by these clubs are no better than what a consumer can get on his or her own.

• BBB also strongly encourages anyone paying for timeshare exit work pay by credit card. This study found several consumers who received full refunds from their credit card companies when timeshare exit companies failed to live up to their promises.

Timeshare companies

Timeshare sales businesses continue to enjoy strong sales of fractional vacation properties. Many of the world’s major timeshare operators have been quick to criticize – and sue – timeshare exit companies, accusing them of fraudulently taking money from their timeshare owners with little hope of actually removing them from their timeshare obligations. While some of these operators have specific policies in place to assist owners in exiting timeshare contracts, others seem to have made it more difficult for consumers desperate to unload their timeshare contracts. BBB encourages officials in the timeshare sales and management industry to do more to educate consumers that timeshare purchases are real estate transactions, and, as such, buyers of timeshares are committed to their purchase via maintenance fees until the owners can sell the timeshare to another buyer.

The timeshare exit industry should develop a self-regulatory code of ethics.

Law Enforcement

The Missouri attorney general’s office has determined that the sale of timeshares falls under the Missouri Merchandising Practices Act. BBB believes that
agreements with timeshare exit companies also may fall under the same regulations, although the attorney general’s office may wish to clarify its position.

In addition, the fact that these companies solicit clients throughout the U.S. means that, like any business, these firms may fall under federal anti-fraud laws.

BBB urges local law enforcement officials, attorney generals’ offices across the U.S., the Federal Trade Commission (FTC) and the Justice Department to investigate and pursue timeshare exit companies that participate in fraudulent activities.

While there have been numerous law enforcement actions against bogus timeshare resale companies, the timeshare exit industry – even those operations that have been the target of large numbers of complaints from consumers – generally have been able to escape the reach of authorities. A notable exception was the recent disbarment of Tennessee attorney Judson Wheeler Phillips by the Supreme Court of Tennessee. Phillips and his law firm, Castle Law, had been accused of working with timeshare exit companies in a scheme to defraud timeshare owners who paid thousands of dollars to get out of their timeshare obligations.

Legislation

While there are both state and federal laws that would seem to protect consumers from unscrupulous timeshare exit businesses, BBB urges federal authorities to look at whether timeshare exit companies should be treated similarly to businesses claiming to specialize in credit and student debt relief. Under federal law, student debt relief businesses must renegotiate, settle or reduce at least one debt before collecting any fees for their services. Similar regulations to restrict upfront fees for timeshare exit work would appear to make it more difficult for inept or unscrupulous timeshare exit firms to collect large sums of money from clients without doing promised work.

Earlier this year, a bill introduced in the Florida legislature would put several key restrictions on timeshare exit operations. Specifically, the bill calls for prohibiting false and misleading marketing by timeshare exit firms, and prohibits any advance payment unless the payment is placed into an escrow account until the exit company comes up with an exit agreement satisfactory to the client.

Legislators and regulatory agencies also should look at extending the “cooling off period” for seniors opting to contract with timeshare exit firms. The FTC’s Cooling-Off Rule gives consumers a 3-day right to cancel a sale made at your home, workplace or dormitory, or at a seller’s temporary location, like a hotel or motel room, convention center, fairground or restaurant.

Resources

Consumers who believe they were defrauded by a timeshare relief business may contact or file complaints with the following organizations or government agencies:

- Better Business Bureau: Contact BBB online at bbb.org or look up the contact information for your local BBB.
- The Federal Trade Commission (FTC), online at ftc.gov or call 877-FTC-help.
- The attorney general’s office of the state where you live, and the attorney general’s office in the state where the business is located.

By Bill Smith, Investigator, BBB Serving Eastern and

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**Springfield-Area Timeshare Exit Companies With Most Complaints Registered at BBB St. Louis**

**Jan 1, 2017 – March 1, 2019**

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<td>Vacation Consulting Services</td>
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<td>Last Resort Fee</td>
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**Note:** Most of these companies have “F” ratings, the lowest possible with BBB, or have recently gone out of business. Several have been the focus of BBB news warnings.