



WESLEY

FINANCIAL GROUP



3 BIGGEST LIES
TIMESHARE SALESPEOPLE TELL

5 WAYS TO GET RID
OF YOUR TIMESHARE

DARK PSYCHOLOGY OF
THE TIMESHARE SALES MEETING

4 THINGS TO LOOK OUT
FOR WHEN SEEKING TIMESHARE
CANCELLATION



Over 7,000 Five Star Reviews Online!

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ABOUT US

From navigating those complicated conversations with timeshare company representatives to figuring out the next steps in your cancellation journey, escaping the perils of timeshare ownership can be overwhelming and outright confusing on your own. It's certainly not a process that you'd want to pursue blindly, after all, you were deceived by that same timeshare salesperson into purchasing the timeshare. So why would they so easily take that timeshare back?

Wesley Financial Group, LLC (WFG) prides itself on being a pioneer of the timeshare cancellation industry. We strive to set the industry standards high, but we didn't get here by chasing money all those years ago. We got here helping our clients gain freedom from their timeshares. We exist because we want to protect our clients from experiencing the financial and emotional trauma that comes from purchasing a timeshare.

Once an employee of the timeshare sales industry himself, WFG's Chief Executive Officer and Founder Chuck McDowell believed that predatory timeshare sales practices were outright robbing innocent families of their livelihoods and financial well-being. When Chuck founded Wesley Financial Group in 2011, his intentions were to bring consumer rights to the forefront of the timeshare sales and cancellation industries. Too many people had been deceived by timeshare sales practices. It was time to fight for those stuck in timeshare agreements!

Early on into this fight for what is right, the largest timeshare company in the world sued Chuck. He fought their claims in court and further displayed his willingness to help good people out of bad situations. When the court ruling fell into the hands of a jury, it only took about 20 minutes of deliberation to submit a verdict in favor of Chuck and his right to fight for timeshare owners.

WFG is here to assist and support timeshare owners with patience and understanding. Many say timeshare cancellation is possible on their own. However, these same people often fail to inform timeshare owners about the perils that come during and after successfully cancelling your timeshare agreement.

Don't go through this treacherous cancellation journey alone. It can be done honestly and effectively with the help of a trusted timeshare cancellation company. Wesley Financial Group, LLC has worked diligently to help more than 60,000 families cancel their timeshares. Our aid has resulted in the relief of more than half a billion dollars in timeshare debt and fees.





PERSEVERANCE

A BATTLE WAS FOUGHT AND WON ON YOUR BEHALF

Chuck McDowell was sued by Wyndham Vacation Resorts, Inc on November 1, 2010 in Federal Court in the Middle District of Tennessee. Wyndham accused Chuck of violating the Tennessee Uniform Trade Secrets Act, practicing law in an unauthorized way, intentionally interfering with the business relations of Wyndham, civilly conspiring to harm Wyndham, unfairly competing with Wyndham, procuring the breach of contracts of Wyndham's customers, breaching his own alleged contract with Wyndham, and violating Tennessee's Consumer Protection Act. Wyndham accused Chuck of being unjustly enriched to Wyndham's detriment based on these claims. Chuck fought Wyndham for two years, all the way through a grueling three-day jury trial which took place in July of 2012. When the proof ended and the jury took the matter into their hands, we expected a long deliberation. However, within twenty minutes the jury returned and announced that they found Chuck not guilty on every single count. It was a glorious victory in a true David vs. Goliath matter.

LYNDSAY SMITH, ESQ.

Smith, PLC

THE CHUCK McDOWELL STORY

This is America's David and Goliath story of modern times and almost no one is talking about it...Until now. Watch the year's most unveiling documentary for free before it's released nationwide.

Timeshare companies have been lying and taking advantage of America's elderly for far too long.

Meet the man *fighting* to help, and how the worst of the timeshare offenders are doing whatever they can to try to stop him.

The image shows a YouTube video player interface. At the top left is a circular profile picture of a man and the title 'TIMESHARE WARRIOR: The Chuck McDowell Story'. To the right are icons for 'Watch later' and 'Share'. The main video area shows a black screen with the title 'TIMESHARE WARRIOR' in large white letters, and 'THE CHUCK McDOWELL STORY' in smaller white letters below it. A red YouTube play button is centered over the text. On the right side of the video area is a close-up, black and white portrait of Chuck McDowell. Below the video area, it says 'Watch on YouTube' with the YouTube logo. At the bottom, there is a call to action: 'Scan code to the right to watch the year's most unveiling documentary for free before it's released nationwide.' To the right of this text is a QR code.



TIMESHARE LIES

REAL TIMESHARE HORROR STORIES

Judith bought a timeshare years ago and – at first – she enjoyed the freedom of being able to exchange weeks and never had any issues booking during popular weeks. It seemed like a dream come true. However, after her husband tragically passed away, the timeshare company started to pressure her into buying more points.

“They [the salespeople] wanted us to buy more points. It was always more. They told us that with more points we would have greater travel benefits, but this wasn’t true. I have significant health issues and can no longer afford to buy more points. They [the timeshare company] blocked every attempt I made to leave.” - Judith

Sadly, because of her health issues, Judith is unable to travel. Not only that, but she lives on a fixed income which makes it basically impossible to pay for the timeshare. Judith tried again and again to leave her timeshare, but was unsuccessful.

“All my requests to have this situation considered were met with apathy. I even provided extensive medical records as proof. It’s all about the money for them.” - Judith

Things started looking up, all thanks to a chance discovery of Wesley Financial Group in this magazine.

She reached out to us to learn more about our Timeshare Cancellation services. Within six months of getting in touch with us, we were able to terminate Judith’s timeshare and relieve her of over \$40,000 in timeshare mortgage debt. Now that she’s timeshare free, Judith looks forward to affording the medical care she needs.

“I hope I can begin my spinal surgery soon. It will allow me to visit my children and friends which I would have never dreamed of doing before with the burden of my timeshare.” - Judith

We’re grateful we were able to cancel Judith’s timeshare. She’s now free of her timeshare nightmare and we wish her all the best with her surgery!



“All my requests to have this situation considered were met with no empathy whatsoever...”

-JUDITH

"They made us believe that we owned something when we really didn't."

-BRYSON



After serving over 20 years in the U.S. Navy, Bryson figured a timeshare was a great way to vacation during his retirement. However, he didn't realize how much it'd cost to only vacation once or twice a year.

The following includes a word for word account of the timeshare nightmare that Bryson experienced. We hope his account helps showcase a few of the tactics the timeshare industry uses on good, unsuspecting people. The names of people have been changed for privacy reasons.

"It all started in the very first meeting. They offered me the world. They showed us slides of beautiful resorts. Then they tried to get us hooked by convincing us that we'd spend less money than if we had vacationed on our own. They also pointed out that we can pass the timeshare down to a loved one when we pass away. They said all of this while treating us to a three-day stay at one of their resorts. The staff even offered us a food voucher and show tickets to sweeten the deal." - Bryson

When looking back at his sales proceedings, Bryson remembers the lies that stuck with him. He even remembers a particular sales representative being rather assertive with him.

"They didn't mention I'd lose my points if I didn't use them. They made us believe that we owned something when we really didn't. They also said that it was easy to book our stays but it wasn't. Then they invited us to stay again with them to try and convince us to upgrade and spend more money. After we declined, and declined, they increased the intensity of their sales pitch and we caved." - Bryson

Within a year of signing his timeshare agreement, Bryson started to look for a way out. He was intrigued when he stumbled across a commercial for Wesley Financial Group, LLC ("WFG").

"I was watching the news one night, when I saw a commercial for WFG. I decided to do some research and what I found appeared to be very promising." - Bryson.

After signing on with our team of timeshare cancellation service professionals, Bryson received the help he needed

"Everyone at Wesley was very professional and helpful. We experienced clear and timely communication from our cancellation specialists. They reassured us that they would help us get out of the contract or our money would be returned. They also acknowledged that I was a veteran by giving me a discount on their fees. They also gave me a veteran's discount on their services, which I deeply appreciate. In short, they treated us like family." - Bryson

We are excited to announce that not only did we assist Bryson in terminating his timeshare agreement, but we also helped relieve him of over \$100,000 in timeshare mortgage debt."

"We are more than satisfied with the services received. I'll miss the rapport I developed with the team. But I'm so happy that I'm finally done with my timeshare. Now that I'm timeshare free, I'm excited to plan my own vacations..." - Bryson

THE *Great American* TIMESHARE SCAM



IT ALL STARTS WITH A SIMPLE DESIRE. THE DESIRE TO MAKE YOUR FAMILY HAPPY AND TO GIVE THEM EXPERIENCES THAT THEY'LL NEVER FORGET. A SIMPLE DESIRE, YES, BUT NOT AN EASY ONE. DISNEY WORLD ISN'T CHEAP AND STEAK DINNERS CAN'T HAPPEN EVERY NIGHT. SO, WHAT DO YOU DO? YOU DON'T KNOW WHERE TO TURN...

When suddenly, someone taps on your shoulder and says, "come this way... I have the solution."

FINALLY! An answer to your prayers.

They lure you into a 90 minute sales pitch. They promise you the world and tell you there's virtually no risk...

So, what are you waiting for?

There's a hesitation in your mind... but you can't pinpoint it... and they won't give you enough time to figure out what that hesitation is for.

All you know is, "I want to make my family happy."

And the timeshare company PREYS off that desire. From the moment they see you, to the moment they get you to buy.

This is... The Great American Timeshare Scam.

They get you in the timeshare meeting with a bribe. Maybe it's a free weekend getaway or maybe it's just a free dinner.



The timeshare company does this because they know... once they get you in the door of the sales meeting, they're not going to let you go.

All they have to do is get you through those doors and into their sales presentation for '90 minutes'.

So, you agree to the bribe and you show up to their resort. That's when the trap ensues.

You step into the lobby thinking it's just like any other hotel... only this hotel is systematically designed to get you to buy from them at all costs.

They have everything planned down to the concierge you meet when you walk in, to the presidential suite they show off, to the balcony you look out from.

EVERYTHING is a part of the trap. And I know this... because I once sold timeshare too.

So, let me explain: There's a famous strategy they call "the balcony scene."

They take you to the presidential suite, and walk you outside to the balcony. Now mind you - you are at a mountain resort timeshare.

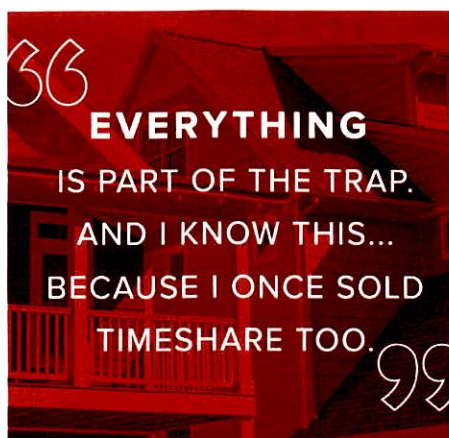
Everything in front of you is the beautiful mountain landscape.

Then they ask you what you see.

Naturally you answer: The mountains and the beauty of the scenery.

"That's not what I see," the timeshare salesperson responds.

I see the surfers catching a wave and I hear the laughing of the children making sandcastles.



Now obviously, there aren't surfers catching waves in the middle of the mountains.

The timeshare salesperson uses this as a tactic to get you to believe that you're buying more than this one vacation - you're buying the OPPORTUNITY to travel to any resort in the world.

Unfortunately - this is not true. One of

the leading frustrations with timeshare is that you cannot schedule and book vacations at the resorts you'd like to go to. You never have enough "points" and the resorts are always overbooked... in short, you need to spend more money.

Is the eternal sales process coming into view yet?

These tactics are just scratching the surface of the depths the timeshare salesperson will use to manipulate you into making a purchase.

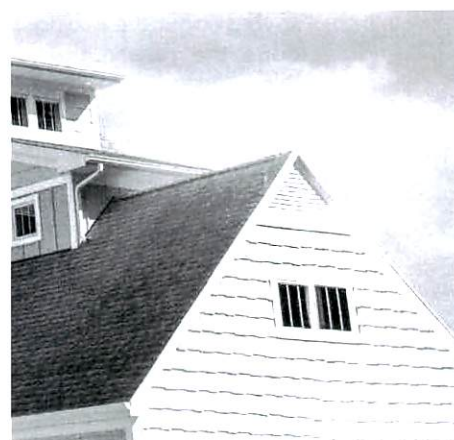
The words they use, the music they choose, and the scenes they show... they are all designed to get you to make a decision that will affect the rest of your life.

Let's start with the words they use deliberately to get the sale.

The following are the six techniques timeshare giants use to sell families on the idea of 'buying a home' but instead trap them into a lifetime of debt.

ONE | THE SCARCITY TACTIC

In the sales pitch they told you that



your timeshare deal was only available that day. And if you didn't take advantage of it, you'd miss out on an incredible opportunity. Nobody wants to miss out on an incredible opportunity, right?

When our brains think something is scarce, our natural reaction is take before there's nothing left to take. Think about the rush on toilet paper when the COVID pandemic began.

THE GREAT AMERICAN TIMESHARE SCAM

When people thought they weren't going to be able to get toilet paper anymore, they wanted to buy it in massive amounts!

This tactic applies here also. Timeshare salespeople want you to think that the deal is running out! It's a 'limited time' opportunity!

When in reality, it isn't. This scarcity sensation is a tactic used to coerce people into buying something that they, oftentimes, immediately regret.

TWO | THE AUTHORITY TACTIC

Oh the facts you will hear, and the justifications to buy a timeshare that they'll give. Almost sounds like a children's book, but this story doesn't have a happy ending.

Timeshare salespeople establish themselves as credible hospitality experts, so that many of the 'facts' given during the sales pitch are accepted as true. There's no need to question what they are saying about the savings; they've done the research! They know this industry better than I do, so I should listen to them.

Think about doctors, they're authorities in the medical space, no need to question the diagnosis. What about mechanics? They know cars better than you. No need to question their quotes.

The authority figures in these spaces can feel like they're speaking a different language. They require you to lean on their 'expertise'. But are they always correct? Of course not.

Here's an example: Frequently timeshare salespeople will talk about what's casually known as "Anyway Money." They may use their knowledge of the vacation industry and discuss how the average vacation costs 'X', but a timeshare is cheaper and costs 'Y'. You're going to spend the money anyway, right? Why not

spend less, save money, and own your vacation?

The numbers they give make sense. You may even begin to feel like a fool for not considering this deal...

But behind the veil is an enormous amount of hidden fees, and roadblocks, and more that will ultimately cost you way more money in the long run.

THREE | THE RECIPROCITY TACTIC

"What a steal of a deal! I got these cheap tickets to an amusement park, a dinner show, and a weekend getaway. And the catch...? We had to sit through a '90 minute' timeshare presentation. This is the human reaction to the "law of reciprocity."

rec·i·proc·i·ty

/resə präsədē/
noun

Timeshare jargon: "Anyway Money"



YOU'RE GOING TO SPEND THE MONEY
ANYWAY, RIGHT? WHY NOT
SPEND LESS, SAVE MONEY,
AND OWN YOUR OWN VACATION?



It's the feeling of having to give something because you received "X" in return.

In this case, 'X' is your time.

That is how they got you to the sales pitch, it's why you stayed for the entire meeting, and it's why you felt like you owed them for their 'gift' in the first place.

By exploiting this basic human instinct, the timeshare industry has become a multi-billion dollar industry and it continues to grow each year.

Once they have you in their trap, they won't let you go.

FOUR | THE CONSISTENCY TACTIC

The "Consistency Tactic" is a common ploy used by timeshare companies to sell families on lower-priced packages first, before later selling them on things that are more expensive.

Once buyers have their foot in the door and are committed to the timeshare purchase with a signed contract, they are more likely to accept other deals offered to them along the way.

But when it comes down to it, the lowest priced package is never enough to travel to the locations the timeshare salesperson raved about.

Therefore, you **MUST** buy more points from them. You call to schedule your 'dream vacation' and soon learn that you didn't buy enough points to go on it.

Worse still, often they blame it on you for misunderstanding. And, then they convince you to buy **MORE** just to use the timeshare they originally sold you.

This tactic is definitely shady. But the second sale is always easier than the first. That's why this tactic works.

This is how the timeshare salespeople use the "Consistency Tactic."

They get you to buy what's in your budget. They take what they can get out of you today, and wait to sell to you again tomorrow.

Hook...line...and sinker.

FIVE | THE LIKING TACTIC

The Liking Tactic may seem obvious, but people surround themselves with people that are like them. People hire people that they like. People hang out with people that they have things in common with. People are social and want connections with people.

primary goal is to connect with you.

They want you to see them as an old friend, not a salesperson. Your friend wouldn't hang you out to dry on a bad timeshare deal, right?!

Unfortunately, this encourages dishonest connection and communication. Oftentimes the salesperson is taught not to start

people's sense of safety in numbers.

When you tour the timeshare resort, they intentionally take you to the busiest places on the resort.

They want you to see all of the people who have already taken advantage of their great timeshare deal.

Consider when the baristas fill the tip jar prior to their shift because they know an empty jar is less likely to get tips. Conversely, if a tip jar is overflowing, this implies that people have already loved the service and given generously.

It also shows up in your work-life. If your teammates are working late, then you're more likely to stay longer as well. You don't want to look like the slacker, right?

This is an extremely powerful tactic that the timeshare salespeople have been using for years. They get you to think that everyone and their mother have gotten a timeshare and they're all loving it. You just missed the memo.

PSYCHOLOGICAL EXPLOITATION

The trap, unfortunately, doesn't end with the words they choose. The timeshare company's goal is to get ALL FIVE senses distracted. Distracted enough to keep your gut feelings at bay and to get you in the 'buying mood'.

So they play music that scientifically promotes a purchase. They show you people, places, and things that get you excited for "what could be." Everything you experience at that sales presentation is designed to use human psychology against you. All for them to make money and for you to make a decision that will affect the rest of your life.

And that's... the Great American Timeshare Scam.



I know this is obvious - but it's critical to the timeshare sales process. You see, timeshare salespeople are trained on the emotional and psychological triggers that make people connect.

They then implement these strategies. From the moment you show up to the sales presentation, their

selling until a bond is created. As soon as that bond is evident the timeshare salesperson can use this to make the sale...and so it begins.

SIX | THE CONSENSUS TACTIC

Consensus - also known as social proof - is a principle that relies on

HELP US FIGHT THE TIMESHARE FIGHT

Help us change Timeshare for the better!
Please cut out this letter and send it to
your elected representatives.



Date: _____

The Honorable _____

Office Address: _____

United States House of Representatives/United States Senate

City, State, Zip _____ / _____ / _____

Dear Representative/Senator _____:

As a timeshare owner who is all too familiar with the predatory and dishonest nature of the timeshare industry, I am urging you to introduce and support legislation that requires more oversight in this industry. Common practices and the overall culture within the timeshare industry leads to the detriment of millions of peoples' lives every single year, and my family was personally victimized by the predatory nature of these disreputable companies.

When we attended the initial timeshare sales presentation, we were told many 'positive' aspects of owning a timeshare. Most of them were false. How can these dishonest companies get away with such disrespectful business practices? How do these types of things go unchecked?

Thus far, our experience with timeshare has been nothing short of horrendous. We wasted so much money for a timeshare that we could never actually use! Meanwhile, we could barely (and some years just couldn't) afford an actual vacation with our family because we were trapped in these timeshare agreements with their incredulous fees.

For most timeshare owners, timeshare assessment fees come out of the blue -- such as their 2020 COVID assessment fees -- and maintenance fees continue to rise every year, causing the debt to eventually become too much to bear. We received no help from the timeshare company when we asked, and there were no laws to protect us.

These timeshare companies go completely unchecked and unregulated and it has led to a culture of indifference within the industry. Put simply: The companies say whatever they must to get a sale, even if it's a lie.

The nature of these timeshare companies is no different than predatory payday loans, credit card companies, mortgage lenders, or insurance companies and they MUST be regulated. That's why the timeshare industry should have just as much oversight: to avoid more families being burdened by arbitrary contracts, inflated costs and predatory schemes. It would be different if a family could actually USE what they purchased and what was promised, but oftentimes our timeshare has remained unusable.

As an elected representative of our community, you have the power to help change this for the better. As an active member of my community and someone who loves and cares for my family, I'm asking you to look into these unregulated practices full of dishonesty, greed, and purposeful mismanagement. My family financially suffered and could continue to for years to come, but others shouldn't have to.

I'm not asking you to eliminate an entire industry. I'm simply asking you to start holding the people in it accountable.

Thank you for your consideration,

Signature



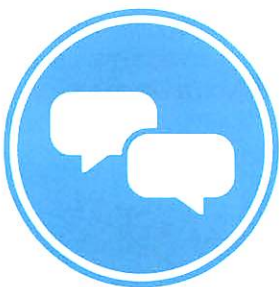


WESLEY
FINANCIAL GROUP

TIMESHARE TERMINATION PROCESS

We follow a unique process with a near-perfect success rate based on over a decade of service.

We've eliminated over \$725,000,000 in timeshare mortgage debt for our clients.



QUALIFICATION

Initial contact with Wesley Financial Group to determine if we can help you.



ONBOARDING

Becoming a client and preparing your file to be ready for cancellation.



RESOLUTION

The Most Important Step!

This part of the process is the most important to your case and could take up to 36 months to complete. This is where our timeshare cancellation specialists will build you a strategic plan to terminate your timeshare...for good.



SUCCESS

Financial Freedom!

Congratulations! You are officially free from your timeshare.



HOW TO VACATION WITH YOUR FAMILY ON A BUDGET

Looking to spend more time and less money with your family on vacation? While a vacation can be expensive, there are ways to maintain control over your budget and ensure that those experiences shared with your family are memorable for all the right reasons.

1 CREATE AND STICK TO YOUR BUDGET

When planning your vacation, consider expenses beyond the lodging and travel to the location. Try using a vacation budget tool for calculating the entire cost of your family trip. This will give you the full picture of what you've already spent and what you're planning to spend for everyone involved in the vacation.

Don't know where to begin with budgeting? Don't worry! You can use the Vacation Budget Sheet that we've provided to help you get started on your next big adventure.

2 SEEK OUT ALTERNATIVE BOOKING OPTIONS FOR YOUR LODGING

Short-term vacation rentals are very popular these days, as they offer more secluded and sanitary options to their closely-related traditional hotel/resort options. Popular sites such as AirBnb and VRBO can give you more customized options for your vacation experience with fully stocked kitchens and bathrooms. Furthermore, the property management being able to communicate directly with you during your stay is also a bonus. You'll quickly find that when traveling with your family, short term rental spaces offer comparable prices to individual hotel rooms.

Let's be clear here: when we say 'vacation rental,' we mean one-and-done stays. No long term agreements. No perpetuity clauses. Just an honest, straightforward vacation rental. Some timeshare options might disguise themselves as 'vacation rentals,' but most popular short term rental services don't require hours-long sales pitches or mountains of paperwork. You can generally book a normal vacation rental in about 10 minutes once you find the location you'd like to reserve.

3 RESEARCH FREE ACTIVITIES IN THE AREAS NEAR YOUR VACATION SPOT

National parks, state parks, beaches, community parks, historical tours, hiking trails and many other types of educational tourism offer free admission to guests. While it may seem like every aspect of your vacation will cost loads of money, there are free entertainment options in many vacation areas! Check out the local Chamber of Commerce or town Welcome Center to find more information about free activities in the area, as well as coupons for any paid activities you might already have planned for your family.

REMEMBER:

THE FAMILY VACATION DOESN'T HAVE TO BE A BUDGET BUSTER

Planning as much as possible beforehand allows you to enjoy those special, unplanned moments with your family and friends on a stress-free vacation. Your family will thank you for a wonderful trip... and so will your wallet!

HOW MUCH DOES A VACATION ACTUALLY COST?

Timeshare never paints the whole picture. Use the budget worksheet next time you want to travel and compare the difference in costs!

VACATION BUDGET WORKSHEET

DESTINATION:

OF DAYS:

OF TRAVELERS:

BASICS

ESTIMATED

ACTUAL

AIRFARE

HOTEL

BUS / TAXI / SUBWAY / SHUTTLE

RENTAL CAR

GASOLINE

TOLLS AND OTHER FEES

FOOD & DRINK

ESTIMATED

ACTUAL

RESTAURANT MEALS

COFFEE AND SNACKS

BARS

ENTERTAINMENT

ESTIMATED

ACTUAL

MUSEUMS

THEME PARKS

ZOOS & PARKS

SHOWS

SOUVENIRS

BUDGET TOTAL: \$

\$





FIVE WAYS TO GET RID OF YOUR TIMESHARE

So you've found yourself with a timeshare that you no longer want or perhaps never wanted in the first place. Well, there's good news and there's bad news. The good news is that there are many ways to get rid of this financial burden. The bad news is that not all of these options are good long-term solutions. That's why we've broken down the 5 ways to get rid of your timeshare - and the important things to be aware of with each of them.

1 RESCISSION PERIOD

A rescission period is a certain period of time after the timeshare agreement is signed (whether it be the original or an 'upgrade') in which the owner is allowed to cancel the timeshare themselves. These periods usually only last a couple of days to a couple of weeks, and the period varies from state to state.

PROS: This option gives control to the timeshare owners for a short time period and allows them to release the timeshare back to the company without financial repercussions.

CONS: The time period can be extremely short and many timeshare owners don't immediately see the false promises within their contract until far after they've signed on the dotted line. But, if you're still within the rescission period timeline then take advantage of that opportunity! Just be careful when you contact the timeshare company. These people are similar to used car salespeople: they're trained, conniving, and sharky. Many use this opportunity to try to sell you more timeshare.

! BEWARE: Many people that call to get their timeshare contract rescinded end up buying more from the timeshare company. Timeshare salespeople can be very persuasive and they may try to convince you that buying more will make your experience better. However, in the end, you could get trapped in even more debt.

2 RESALE OR GIVE IT AWAY

This is a popular alternative for many timeshare owners and some even find satisfaction in the results they've achieved through reselling or 'giving away' their timeshare. As a timeshare owner, you can sell your timeshare online or even give away your timeshare to someone else.

PROS: Reselling, renting, or giving away a timeshare is a popular choice among some timeshare owners. While most owners don't make a profit on these options, they are able to relieve the pains of the outrageous and continually rising timeshare fees.

CONS: Although selling your timeshare might seem like a feasible option, take a moment to go online and search 'timeshares for sale'. You'll quickly notice that timeshares listed for resale on these sites are selling for pennies on the dollar. Even at this fractionated cost, most owners still find it nearly impossible to get rid of their timeshare. Let's say you are able to find someone you can give your timeshare away to. If they stop making payments, the original timeshare owner could be held accountable for that debt.

! BEWARE: Even if you give your timeshare away, if the person you gave the timeshare to stops paying... you could be liable for those payments.

3 WORK WITH A LAWYER

You could hire a lawyer to take the timeshare company to court. This process is a long, arduous, and costly approach that could take several years. Furthermore, it may still be ineffective by the end of it. Still, it is an option. Keep in mind that this approach is you vs. the timeshare company's thousands of employees that are dedicated to keeping you trapped in your agreement with them - at whatever cost.

PROS: Some timeshare owners have found success by working with a lawyer to cancel their timeshare, but this typically only happens in extreme situations and is very uncommon.

CONS: You'll quickly find that timeshare companies navigate these negotiations pretty well. Most timeshare owners do not win a legal battle and end up losing even more money by the end of it. The worst part is that if you work with a lawyer, it's nearly impossible to work with a third party. Third party cancellation companies are very aware of the effects that an attempted/failed lawsuit has on your case. Taking the timeshare company to court makes it harder not only for you, but for anyone else that tries to help you.

! BEWARE: Working with a lawyer on your case can make it significantly more difficult to get your timeshare cancelled in the future if the lawyer is not successful.



4 RETURN TO THE TIMESHARE CO.

It's important to note here that returning your timeshare directly to the timeshare company is an extremely rare (if not practically impossible) option for most timeshare owners. While it's a worthwhile effort to call and speak directly with the timeshare company about returning your timeshare, don't push them too hard after receiving your first "No". If the timeshare company gets too frustrated with your case, it could cause problems down the road if you choose to go with one of the other exit options.

PROS: If you're one of the rare few who gets a 'Yes' from the timeshare company, returning is a great way to get rid of your timeshare!

CONS: Concerning the pro we just listed, it's always more likely that a timeshare company will not take back the timeshare they sold you. Especially if you still have a mortgage, or owe maintenance fees. More often than not, they will attempt to upsell you even more timeshare to get the features and package you want (which is what was originally promised in the first place. Are you seeing a pattern yet?)

! BEWARE: If your timeshare company offers a takeback program, it will typically cost money. Additionally, they will attempt to sell you more timeshare, adjust you to a higher priced package, or more. Always be cautious when working with a timeshare company. They fooled you once, so try not to let them fool you again.

5 WORK WITH A THIRD PARTY

The timeshare cancellation process is long, tedious, and overwhelming. It is helpful to have an experienced team navigate the complicated process with you. However, before you decide to work with a third party cancellation company, do your due diligence to ensure that the company is reputable, honest, and effective. Read customer reviews, scour through cancellation rates, and examine the overall cost of the services rendered (See Page 23 for the *4 Important Things to Look Out For When Working With a Third-Party*).

PROS: Third party companies are the best solution for cancelling your timeshare. Because of their extensive and specialized knowledge of the timeshare industry, they're aware of all the things to look out for when speaking with a timeshare company. Keep in mind that, unfortunately, not everyone qualifies for cancellation. If a third-party promises you that they can cancel your timeshare with no questions - they may be misleading you. To find out if you qualify for cancellation, call us at 800-425-4081.

CONS: Third party companies can be experts in helping you get rid of your timeshare, but check their reviews and success rates first! Cancellations companies can make false promises just like the timeshare companies. Make sure the company you choose to go with can actually get you out of your timeshare for good. Some exit companies end up delivering undesirable or ineffective results. This is why it's best to do your own research and find a reputable company that has proven results!

! BEWARE: A third party company may reach out to you about cancelling, renting, or selling your timeshare. If you haven't filled out any prior information or recently sought out these services, it's probably not a reputable company!

Being trapped in a timeshare can be exhausting and it's easy to feel defeated after all the never-ending lies, but it's important to know you don't have to fight this battle alone - there is a way out. Wesley Financial Group has helped more than 60,000 families get out of their timeshares and resolved more than half a billion dollars of timeshare debt. If you're ready to escape your timeshare nightmare, call us today at 800.885.9222 to see if you qualify for cancellation.



Unemployed Couple Struggles Amidst Rising Property Fees



When Brad and Beatrice were introduced to timeshares, they weren't impressed. Alas, their views changed after spending hours with a couple of timeshare brokers. What began as an enticing free offer, quickly evolved into deception.

"We were offered a free stay at a resort if we agreed to attend a timeshare presentation. We didn't know it would last for 5 hours and that we'd be speaking to sales agents. They boasted how great timeshares were and led us to believe it would help us save thousands of dollars."

RESORT THREATENS COLLECTIONS

The first bump in the road was discovering yearly charges for maintenance fees despite only using the timeshare every other year. These fees also seemed to increase. While Brad and Beatrice did their best to cover the annual costs, the bottom eventually fell out.

"The timeshare was more expensive than expected. We tried to stay afloat, but it became too difficult after losing our jobs. We thought the resort would understand our inability to pay, but they were insensitive, even giving us an ultimatum: pay the dues or get sent to debt collectors."

THE SITUATION WORSENERD WITH THE COVID-19 PANDEMIC

The couple found new jobs to avoid collections. But, it would not be long before another hurdle.

"We got back on our feet, but then the COVID-19 pandemic transpired, and we were laid off again. While the resorts shut down, they still charged us monthly fees. That was the final straw!"

This moment was when Brad and Beatrice realized this timeshare mess could last for the rest of their lives. After the COVID-19 pandemic hit, the pair was determined to find a way out. When looking for timeshare help, the couple came across Wesley Financial Group, LLC (WFG).

"We hated the thought of our timeshare becoming our children's burden. We talked to the resort, but they couldn't care less. So I called a company I heard about on the radio, WFG."

"I CAN PLAN MY VACATIONS WITH MUCH LESS STRESS"

After working with WFG for only 11 months, Brad and Beatrice reached timeshare freedom!

"We're so grateful for WFG! I was hesitant, but I trusted my instincts, and now we can finally move on from that terrible timeshare company. I can plan my vacations with much less stress and at a fraction of the cost without a timeshare!"

TRICKED INTO TIMESHARE?

A QUIZ FOR TIMESHARE OWNERS



- | | | |
|--|------------------------------|-----------------------------|
| 1 DID THEY SAY YOU'D OWN YOUR VACATION? | YES ☐ | NO ☐ |
| 2 DID YOUR TIMESHARE MEETING LAST LONGER THAN THEY SAID IT WOULD? | YES ☐ | NO ☐ |
| 3 DID YOU RECEIVE ANYTHING FREE FOR ATTENDING THE TIMESHARE MEETING? | YES ☐ | NO ☐ |
| 4 DID THEY SAY THAT YOUR MAINTENANCE FEES WOULD NEVER GO UP? | YES ☐ | NO ☐ |
| 5 DID THEY SAY THAT YOUR TIMESHARE WOULD BE SOMETHING THAT YOUR KIDS WOULD WANT? | YES ☐ | NO ☐ |
| 6 DID THEY SAY IT WOULD BE EASY TO RENT OUT YOUR TIMESHARE AND MAKE MONEY ON IT? | YES ☐ | NO ☐ |
| 7 DID THEY SAY IT WOULD BE WORTH MORE SOME DAY? | YES ☐ | NO ☐ |
| 8 DID THE TIMESHARE RESORT SAY THEY WOULD BUY BACK YOUR TIMESHARE IF YOU WANT OUT OR THAT THEY'D BUY ONE OF YOUR OLD TIMESHARES? | YES ☐ | NO ☐ |
| 9 DID THEY TELL YOU THE OFFER WAS ONLY GOING TO BE AVAILABLE THAT DAY? | YES ☐ | NO ☐ |
| 10 DID THEY SAY YOU COULD USE THE TIMESHARE AT ANY OF THEIR OTHER RESORTS? | YES ☐ | NO ☐ |

**4-10
POINTS**

Good news...you have good cause to pursue cancellation and we may be able to help!

**1-3
POINTS**

You may qualify for cancellation.

**0
POINTS**

You may not qualify for cancellation, but to know for sure we need a little more information about your situation.

EACH "YES" ANSWER COUNTS AS ONE POINT

See if you qualify for timeshare cancellation

**Call now:
800.885.9222**

5 STAR REVIEWS



Having owned a timeshare since the '80s, Virginia began to see corrupt behaviours when company ownership changed. I tried sell my timeshare, I tried giving it away, but finally I saw an ad for Wesley Financial Group and thought what have I got to lose. Oh my goodness, they're amazing. If anyone's looking to get out, Wesley is the way to go!

- Virginia A.



Wesley Financial Group has your back, just ask Karleen. She was stuck in a timeshare agreement she couldn't even use, that was until she called us and we were able to cancel and relieve her of timeshare mortgage debt.

- Karleen J.



As a timeshare owner for close ten to years, Brandon had grew increasingly frustrated with the yearly maintenance fees and began looking for a way out. He reached out to us for help and that led to a seamless process in terminating his timeshare. Brandon no longer has to worry about those troublesome maintenance fees.

- Brandon B.



“Donna and her husband were timeshare owners for a long time and enjoyed it at first. But overtime, it just became too much of a financial burden and turned into a timeshare horror story. Hear how Donna was finally able to get her family out of their timeshare agreement.”

- Donna M.



Mary thought Wesley Financial Group was too good to be true at first but after coming through on all their promises, she now has full faith in them. She struggled for years to get out of her timeshare, and now she no longer has to worry about that.

- Mary F.



Paulette and her husband Kenneth are so relieved to be out of their timeshare nightmare. Wesley Financial Group assisted them in terminating their agreement within a timely manner and now they are enjoying life timeshare free.

- Kenneth & Paulette H.

THESE ARE THE 3 BIGGEST LIES

They get you in the door with a free weekend trip - or dinner - or sometimes just a Visa® gift card. Then they tell you it will only take 90 minutes. That's the first lie they tell but...the lying doesn't really stop after that.

THE TIMESHARE SALESPEOPLE PROBABLY TOLD YOU

1. YOUR FEES WILL NEVER GO UP

This is not true.

On average, maintenance fees increase by about 7.6% a year. That means that your \$500/year maintenance fees will compound year-by-year. Furthermore, this yearly cost doesn't include assessment fees or additional charges.



2. YOUR TIMESHARE PURCHASE IS AN INVESTMENT

This is blatantly false.

Let's look at an investment as defined by investopedia.com: "Investments are designed to appreciate in value, generate income, or do both."

A timeshare is not going to do either, despite what the salesperson says.

The value of your timeshare is based on supply and demand.

And unfortunately, the demand for timeshare is low - so low in fact that you had to be bribed to show-up to the sales pitch (remember that free dinner?).

And the supply is always high - because of the massive marketing and sales machine that is the timeshare industry (think about it: how did you purchase your timeshare?).

Because of this, the timeshare resale market is virtually non-existent. In fact, nearly all companies claiming to sell your timeshare only exist to take your money.

3. YOUR TIME-SHARE WILL NOT BURDEN YOUR FAMILY

"Your timeshare obligations will end when you pass away."

This is the biggest and most dangerous lie you have been told. You don't want to leave the financial obligations of your timeshare to your children.

Make sure to read the fine lines of your contract, some timeshare agreements are in perpetuity.

Essentially, this status means that your timeshare purchase is permanent and doesn't have a set end date.

Additionally, it means your timeshare may be passed on to your children - whether they like it or not.

Furthermore, the maintenance fee will greatly increase by the time your children own the timeshare. The \$500/year fee, compounded at 2% a year, 30 years down the road, will become \$905/year. Your children may not want to pay this fee.

FOUR IMPORTANT THINGS

TO LOOK OUT FOR WHEN
CHOOSING YOUR TIMESHARE
CANCELLATION COMPANY

1 FAKE CONTACT INFORMATION

ASSOCIATED WITH THE COMPANY

When you find the company's online profile, make sure its business addresses and contact information are legitimate. The company should be listed with major reporting agencies such as Dun & Bradstreet or the Better Business Bureau. Furthermore, give the company a call. Does the call connect you with the company or does it connect you to an individual?

2 NO COMPANY REVIEWS

Along with verified customer testimonials and reviews, research company reviews on websites such as TrustPilot, BestCompany, or Google. These types of systems still heavily consider customer reviews, but they also examine some other factors related to the company's business practices. Similar to a company's contact information, accurate and verifiable information should be listed on these types of services as well. If you can't find much or even any information about the company's reviews, then it might not be the best company to work with during your timeshare cancellation process.

In an industry where it's hard to know who or what to trust, it's important to do your research when looking for a reputable company to help you get out of your timeshare. But where do you even start? Here are 4 warning signs to look out for when you're seeking the help of a third party cancellation company.

3 FEW TO NO CUSTOMER REVIEWS

OR TESTIMONIALS

It's easy to tout company success rates. But here's the thing: each company measures success differently. How do the clients (past and current) measure the company's performance and success? If the company has few to no verifiable customer reviews and/or testimonials, it's probably best to avoid them. Customer video testimonials also add an extra layer of credibility and transparency to a company's success and efficacy.

4 UNFULFILLED PROMISES

Those timeshare sales teams told you what you wanted to hear to sell you the timeshare, even if those claims were false. But buyer beware: some timeshare cancellation companies are full of dishonest practices themselves. Some might require bulk payment up front, while others might have costly legal teams.

Many of these companies may even falsify customer reviews, leading potential customers to believe that the company is reputable and delivers on all the promises they give upfront. Once again, checking with multiple sources about the company ensures that you stay in control and are fully informed about the timeshare cancellation process as you navigate this tricky journey.



Now that we've covered four warning signs to look out for when choosing your timeshare cancellation company partner, ask yourself these questions:

- **WHAT IS MY END GOAL IN THIS CANCELLATION PROCESS?**
- **WHICH TIMESHARE CANCELLATION COMPANY SEEMS MOST TRUSTWORTHY AFTER CHECKING MULTIPLE SOURCES?**
- **HOW LONG AND HARD AM I WILLING TO WORK IN ORDER TO FULLY RID MY FAMILY OF THIS TIMESHARE BURDEN?**

While we can't answer those questions for you, Wesley Financial Group, LLC (WFG), is a proven timeshare cancellation company that has been in business for over a decade now. Our process has a near perfect success rate. We've helped over 60,000 families out of their timeshares, and we have successfully relieved over half a billion dollars in timeshare debt for families across the country. If you'd like to see how we can help you escape your timeshare nightmare, give us a call or visit our website for more information. We look forward to assisting you and your family in your timeshare cancellation journey!



See if you qualify for timeshare cancellation

Call now: **800.885.9222**

wesleyfinancialgroup.com

How to Defend Yourself in a Timeshare Pitch



Navigating a timeshare sales pitch can be overwhelming. Salespeople are trained to use high-pressure tactics, making it crucial to prepare yourself. Here are essential tips to defend yourself and make an informed decision.

Understand Their Tactics

Timeshare salespeople often use psychological tactics to create urgency and manipulate emotions. They might offer limited-time deals or use fear of missing out (FOMO) to pressure you into a quick decision. Recognize these strategies to maintain control.

Do Your Research

Before attending any presentation, research the company and the timeshare market. Understand the average costs, common pitfalls, and the company's reputation. This knowledge equips you to ask informed questions and spot inconsistencies in their pitch.

Set Clear Boundaries

Establish your budget and stick to it. Be firm in your financial limits and avoid deviating from them, regardless of the incentives offered. It's easy to be swayed by persuasive arguments, but maintaining boundaries is crucial.

Ask Tough Questions

Don't shy away from asking detailed questions. Inquire about the total costs, maintenance fees, and the resale value of the timeshare. Salespeople might gloss over these details, so it's your responsibility to get the whole picture.

Don't Make Decisions on the Spot

Never feel obligated to sign a contract during the presentation. Take your time to review the terms and consider the long-term commitment. High-pressure tactics aim to rush your decision, but it's important to deliberate thoroughly.

Bring a Support System

Attend the presentation with a trusted friend or family member. They can provide a second opinion and help you stay grounded amidst the sales pitch. A support system can be invaluable in making a clear-headed decision.

Know Your Exit Strategy

Understand your right to cancel the contract within a specific period, known as the rescission period. This legal right allows you to exit the contract if you change your mind. Ensure you know the process and deadlines for rescission.

Stay Calm and Confident

Sales pitches are designed to be intense, but staying calm and confident will help you resist pressure. Remember, you can walk away if the offer doesn't meet your expectations.

SUMMARY

Defending yourself in a timeshare sales pitch requires preparation and a clear strategy. You can make an informed decision by understanding their tactics, doing thorough research, setting boundaries, asking tough questions, taking your time, bringing support, knowing your rights, and staying calm. Don't let high-pressure sales tactics compromise your financial well-being.

WHAT WILL YOUR TIMESHARE COST YOU AND YOUR FAMILY?

Through helping over 60,000 families get rid of their timeshares, we have spent many years optimizing our process for our clients. You will fill this worksheet out on your call with your assigned vice president.

COLUMN A

Current maintenance fees:

Annual cost:

How much have you spent on your timeshare thus far?

How much of your savings / retirement have you used to pay timeshare expenditures?

TOTAL PROJECTED EXPENSE IN...

5 years:

10 years:

20 years:

30 years:

COLUMN B

How much do you normally spend on vacation?

What do you look forward to most after your timeshare is terminated?

What is the most beneficial feature Wesley Financial Group has to offer to you and your family?

TOTAL PROJECTED EXPENSE IN...

Total fee:

Down payment:

Monthly fee:

Term:

We've helped over 60,000 families just like yours get rid of their financial burden. We look forward to helping you too. Should you have any questions about this form, please reach out to your assigned vice president or call client services to be connected to your vice president at 800.885.9222.

How To Avoid Timeshare Pressure



Some say the only way to leave a timeshare presentation is as a buyer. Not true! Here's how to resist resort sales pressure and leave without the burden.

HOW TIMESHARE PRESENTATIONS WORK

Timeshare presentations are sales pitches designed to sell timeshares. Resorts entice guests with gifts like discounted stays, cruises, event tickets, or free meals, but you must attend a 90-minute presentation to get the gift.

These presentations often exceed the promised time, sometimes lasting over four hours. They use aggressive sales tactics and misleading statements from multiple salespeople to wear you down.

PREPARING FOR A TIMESHARE PRESENTATION

Getting out of a presentation is harder than getting in. Here are tips to handle the pressure without making a regrettable mistake:

- **Research the Company:** Know who you're dealing with.
- **Understand Gift Requirements:** Know what's needed to claim your gift.
- **Ask Questions:** Clarify the binding period, maintenance fees, resale, and exchange options before considering a purchase.
- **Beware of Common Timeshare Scams:** Including fake free vacation offers, high-pressure sales tactics, and misrepresented value. Always research and understand the deal before signing anything.

STEP-BY-STEP GUIDE TO SURVIVING A TIMESHARE PRESENTATION

- **Avoid the Pitch or Stick to the Agreed Time:** Leave if it exceeds the timeframe.
- **Educate Yourself:** Know your rights and the process.
- **Take Your Time:** Don't rush into decisions.
- **Limit Personal Information:** Don't share too much.
- **Protect Financial Data:** Don't disclose bank or credit card details.
- **Refuse On-the-Spot Signatures:** Never sign documents immediately.
- **Get Everything in Writing:** Verbal promises mean nothing.
- **Firmly Say No:** Keep saying no if pressured.
- **Leave if Uncomfortable:** Walk out if you feel pressured or uneasy.

WHAT IF YOU BUY A TIMESHARE AND REGRET IT?

If you can't resist the pressure, act quickly to rescind the purchase. You typically have less than two weeks to cancel and receive a full refund. If you miss this window, your options are limited:

- **Ask the Resort to Take It Back:** Some may agree, but you may risk talking to another salesperson.
- **List in the Timeshare Resale Market:** Find buyers to take over your agreement.
- **Hire a Timeshare Cancellation Company:** Professionals can help cancel your timeshare.

HOW WESLEY FINANCIAL GROUP CAN HELP

Founded in 2011 by Chuck McDowell, Wesley Financial Group (WFG) is a leading timeshare cancellation company. It has terminated thousands of timeshares for owners defrauded by salespeople. WFG can assist in canceling your timeshare if you're a victim of fraudulent practices.

By staying informed and prepared, you can avoid the high-pressure tactics of timeshare presentations and make decisions that are right for you.

Wesley Financial Group: Pros and Cons



Navigating the world of timeshares can be complex, and many people find themselves trapped in purchase agreements they no longer want or can afford. Wesley Financial Group offers a solution to this predicament.

Wesley Financial specializes in helping clients cancel unwanted timeshare agreements. But is this service right for you? Here's a closer look at the pros and cons of working with Wesley Financial Group.

PROS

- 1. Proven Track Record:** Wesley Financial Group boasts a high success rate, claiming to have helped over 60,000 families cancel their timeshares. This impressive number highlights their expertise and dedication.
- 2. Customer Satisfaction:** Thousands of clients have reported positive experiences with Wesley Financial, praising their professionalism and the effectiveness of their services. The company has garnered a strong reputation, reflected in numerous favorable reviews and testimonials.
- 3. Free Consultation:** Prospective clients can take advantage of a free consultation to discuss their situation and explore their options. This service allows individuals to make informed decisions without any financial commitment.
- 4. Experience & Expertise:** Wesley Financial Group is well-versed in working with various resort companies, which is crucial in navigating the complex landscape of timeshare cancellations. Their knowledge ensures clients receive accurate advice and effective solutions.

CONS

- 1. Not for Everyone:** Wesley Financial Group's services are available to a wide range of timeshare owners, but they may not be the right fit for every situation. If you are simply looking to sell your timeshare, this service may not be suitable.
- 2. Lengthy Process:** Canceling a timeshare contract is not an overnight process. It can take several months to over a year, depending on the complexity of the case. Clients must be prepared for a potentially lengthy and involved process.
- 3. Limited Availability:** Wesley Financial Group's services are not available for all timeshare owners. They focus on canceling timeshares, which means their assistance might not be applicable to everyone with a timeshare issue.

SUMMARY

Wesley Financial Group offers a valuable service for those trapped in unwanted timeshare contracts, especially if fraud or misrepresentation is involved. Their high success rate and customer-focused approach make them a strong contender in the timeshare cancellation industry.

However, potential clients should weigh the pros and cons, considering the time commitment and specific eligibility criteria, before deciding if Wesley Financial is the right choice for their situation.

EXECUTIVE LEADERS



CHUCK McDOWELL
Chief Executive Officer



JINANNE WEST
President



CHARLES McDOWELL
Chief Revenue Officer



CAMERON McDOWELL
Chief Marketing Officer



GRANT SMOTHERS
Chief Financial Officer



LYNDSAY SMITH
General Counsel



BENTON TATUM
Chief Operating Officer



WHITNEY RICE
Chief Experience Officer

MANAGEMENT



ALISHA PACE
Sales Training



BRITTANY KOPRIVICA
Sales Manager



WESTON HICKS
Director of VP's
and Training



MARTY COHEN
Director of Sales
Operations



TATE DOUGLAS
QS Director



THOMAS FAIN
VP Manager



BRENDA RECTOR
QS Manager

The Wesley Financial Group Executive not pictured in this publication are as follows: **WAYNE HALPER** Chief of Staff & Special Counsel



\$725 Million
in Timeshare Debt Relief

\$10 Million
in Timeshare Refunds

7,000+
5-Star Reviews

200+
Employees

15+
Years In Business

1
Mission



 **800.885.9222**

THERE ARE 3 THINGS YOU CAN DO WITH YOUR TIMESHARE:

☐ KEEP IT

☐ FILE FOR
BANKRUPTCY

☒ LET US
HELP YOU



WESLEY
FINANCIAL GROUP