



State of South Carolina

Office of the Governor

NIKKI R. HALEY
GOVERNOR

1205 PENDLETON STREET
COLUMBIA 29201

July 29, 2014

Mr. Zach S. Naert
Naert and DuBois, LLC
22 New Orleans Road, Suite 3
Hilton Head Island, South Carolina 29928

Dear Mr. Naert,

Thank you for following up with our office, and we sincerely apologize for the delay in our response. Our office received payment of \$12.20 for your Freedom of Information Act request for the following:

[A]ny and all documents in [our] custody, possession, or control as they relate to the [following] corporate entities[:] ... Coral Resorts, LLC, Coral Holdings, LLC, Reba Management, Inc., Island Links Owners Association, Coral Reef Owners Association, Sunrise Vacation Properties, Ltd., Trew Holdings, LLC, and Sun & Seas Vacations, LLC[.]

Accordingly, records responsive to your request are enclosed. Please be advised that some of the disclosed records have been redacted where exemptions apply pursuant to South Carolina Code of Laws: Section 30-4-40(a)(2) (information of a personal nature where the public disclosure thereof would constitute unreasonable invasion of personal privacy); and Section 30-4-40(a)(15) (information tending to reveal the identity of any individual who in good faith makes a complaint or discloses information alleging a violation or potential violation of law or regulation to a state regulatory agency).

If you have any questions, please let me know. I can be reached directly at (803) 429-4561.

Sincerely,

A handwritten signature in cursive script that reads "Rebecca Schimsa".

Rebecca S. Schimsa
Deputy Legal Counsel

226477



29201

U.S. POSTAGE
PAID
HUGHESVILLE, PA
NO. 1737
12
AMOUNT
\$1.90
00055468-0E

21/21/1

NOV 16 2012
Retrieved by AS
Answered Smith

RECEIVED
226477

Honorable Governor. Nikki Haley
Office of the Governor
1205 Pendleton St
Columbia SC 29201



Tele: (803) 896-4470
Fax: (803) 896-4656

South Carolina
Department of Labor, Licensing and Regulation

Office of Investigations and Enforcement
South Carolina Real Estate Commission



Synergy Business Park
110 Centerview Drive
P.O. Box 11329
Columbia, South Carolina
29211-1329

Complaint Form

Please type or print legibly.

Complainant

Name: _____
Address: _____
(Number and Street)
City: _____ State: _____ Zip Code: _____
Daytime Phone: _____ Fax: (____) _____
Evening Phone: (____) _____
What is the best way to reach you? ☒ Daytime Phone ☐ Evening Phone ☐ E-mail: _____

RESPONDENT

(NAME OF PERSON COMPLAINT IS FILED AGAINST)

Board or Profession: Sales-Vacation Counselor
Name: Phil Lucchese
(Last) (First) (Middle Initial)
Business Name: Coral Resorts
Address: Po Box 5521
(Number and Street)
City: Hilton Head State: SC Zip Code: 29938
Business Phone: (____) _____

Please list all witnesses, providing names, addresses, and telephone numbers.

See Attached Complaint

Statement of Complaint

Date and Location of Alleged Violation: March 14, 2012

Please provide a statement of facts, allegations and/or, concerns. Attach a copy of each document you possess that can substantiate any facts in your complaint. These documents will not be returned. Please attach additional sheets, if necessary.

See Attached Complaint
Pages 3 -

Have you attempted to contact the licensee concerning your complaint X Yes No If yes, When? 10 Nov 5/29/12

What was the result?

no results acceptable - false information given

I attest that the information provided is true, correct, and complete to the best of my knowledge.

[Signature]
Complainant Signature

11/13/12
(Date)

Notary Public

(Expiration Date)

(Date)

Date Received / /

License Number

How Received

Acknowledgement letter sent / /

For Office Use Only

Receiving Board

License Type

Date Reviewed / /

Category

original notarized

SC Department Of Labor, Licensing and Regulation
Office of Investigation and Enforcement
P O Box 11329
Columbia SC 29211-1329



Statement of complaint

To Investigating Manager:

Coral Resorts Contract Number [REDACTED]

My husband and I visited Hilton Head Island on March 12-14, 2012. We visit Hilton Head 3 to 4 times a year. We stayed at the Park Lane Hotel that I booked through information I received on the internet from Vacation Play about seeing a timeshare.

We had an appointment for the timeshare presentation at 0900 a.m. on March 14, 2012. Mr. Phil Lucchese was the vacation Counselor that was assigned to do our presentation.

During the presentations, Mr. Lucchese made numerous statements in his presentations that we are now finding out to be false and fraudulent. Contract (**Attachment 1**).

1. We were told that Coral Resorts was buying our timeshare from Royal Holiday and we were told that we were being given \$10,920 for our timeshare plus we would be given credit for the maintenance fee of \$616 that we had already paid and that we would have closing within six months. He also instructed us not to use this timeshare. When we asked why so long, Mr. Lucchese stated it was because our timeshare was out of Mexico. On April 3, 2012 we received an email from Resort Solutions welcoming us as a member and telling us that our timeshare was listed with them for sale. At no time did Mr. Lucchese ever state that our timeshare was being put up for sale and that we would have to deal with an offer that (might) come in less than we were told or not be sold at all. After receiving the email we called to ask Mr. Lucchese why we received this email and he claimed that there was no problem and that the timeshare was not being listed to the public but was a listing for corporate buyers to pick up for resale. When we called Resort Solutions we then specifically asked who this property was listed for and they stated the general public. Another lie told to us. (**Attachment 2**)

2. Mr. Lucchese asked us how many weeks we got with our timeshare through Royal Holiday; we told him one week per year. He told us if we used our timeshare at Hilton Head we would be able to stay three weeks a year. And that all we needed to do is to call owner services to book our week. On May 3, 2012 I called owner services as Mr. Lucchese had instructed us to do and they told me that we needed to book any weeks through RCI and that we should call sales to have them explain how to use the timeshare. We called three times on 5/3/2013, two times on 5/4/2012, and two times on 5/7/2012 and left messages stating that we would like a return call but to this date we have not received one. On 5/7/2012 we again called RCI to see if we could book our weeks through them. We were told with the amount of points we have that it would take three years to get enough points to stay at the time share property we purchased at Hilton Head. On 5/7/2012 we called Mr. Lucchese and told him what RCI told us and he said that we just needed to call owner services to book our weeks. Mr. Lucchese does not know how to tell the truth.
3. At no time, did Mr. Lucchese or the finance representative ever state that we were buying a Triennial time share that we would only be able to use once every three years. In fact, when we asked Mr. Lucchese how early would we have to call to book two weeks in July of 2013. He said to call owner services just as soon as we got our account number. Prior to being taken to preview a sample timeshare, Mr. Lucchese provided water that my husband requested to take a hydrocodone pain pill for his military injuries which he had explained to him. We were shown a three bedroom condo at Coral Sands, Mr. Lucchese stated that we could stay at any of the six locations on Hilton Head by calling owner services. Now we find out from RCI that the points are much higher at Coral Sands and it could take possibly five years' worth of our points to stay there one week.
4. During the signing of the paperwork my husband kept trying to read the forms and the finance mgr. kept taking the papers and when we asked him questions he kept saying that the sales person told us what we got.

My husband and I are not unintelligent people. I worked for 28 years for the US Postal Service (was Postmaster at Hilton Head for 2 Years) and my husband is a 100% disabled Veteran who served our country for 24 years and has chronic pain. We both feel that we have been scammed and that this was fraud.

The only reason we signed an agreement to purchase the Coral Resorts time share is that we understood that Coral Resorts/Island Links was purchasing our Royal Holiday timeshare as a trade for the new timeshare and that we would pay the difference which we did that day.

We understand that we did sign the contract. But we were misled and lied to by Mr. Lucchese every step of the way. The finance manager kept changing the conversation when we tried to ask questions. All of the practices are very deceptive: We were never once told that the timeshare was triennial, we were never once told that we had to sell our timeshare on RSI, all of this information comes out after the five day period cancellation period.

On May 21st, 2012 we sent a certified letter to Coral Resorts with all the above information. We received a telephone call on May 30th, 2012 from a manager from Coral Resorts named Michael (he did not give his last name and when we sent an email asking for it. We were told to send the information to Lori Lucas and she refused to provide his last name) we placed our phone on speaker phone and notified Michael we were doing this so we could both hear the conversation. He reviewed our issues with us and assured us that we could use the timeshare at Hilton Head each year with no problem by going on the RCI website and booking a Home Group Reservation. After reviewing all the issues with Michael he offered us two developer weeks as a settlement to our issues. We were emailed an agreement to sign that the two developer weeks would release Coral Resorts of any and all future liabilities and claims to our issues. We would have to pay a maintenance fee for each week at the same rate as our maintenance fee for the time share we purchased. The

amount we were told for the current maintenance fee for our new timeshare by Phil Lucchese the sales representative was \$215. A copy of the agreement and addendum is attached. (**Attachment 3**) before signing the new agreement we wanted to verify the maintenance fee for the two developer weeks. We sent Barbara Beebe (this name given to us by Michael). Asking about the maintenance fee for the developer weeks. Her email response was that the maintenance fee would be around \$960.00 to \$1500.00. (**Attachment 4**) This was not anywhere near the \$215.00 that we were told. Therefore we did not sign the agreement. This is another misrepresentation of the facts.



As of this date we still have our first time share with Royal Holiday which we will owe another year of maintenance fee (\$616) in January. Plus we were told we should not use this timeshare this past year or the closing amount would be incorrect by the sale representative Phil Lucchesse. Therefore we lost the \$616 that we paid in January of 2012.

On November 2nd, 2012, I tried to book my "Home Group Reservation" as Michael had Instructed, but found a message on the site stating that we need to call RSI to make a reservation which we did. The representative by the name of Doug informed us that we did not have enough points to book a home group reservation. Therefor another misleading lie by a Coral Resorts representative. At this point, we sent an email to Lori Lucas from Coral Resorts and told her we needed to speak to someone about making a reservation and as of 11/12/2012 have not received a return phone call or email from her.

On Complaint Board.com there are currently 94 complaints listed about Coral Resorts many of them are very similar to the misrepresentation, lies and fraud presented to us. (**Attachment 5**)

At this point we would really like a complete refund of our monies. We do not feel we can trust anything that is told to us by representatives of Coral Resorts. As a consumer in the State of South Carolina we feel that we should somewhat be able to trust the sales representative and the presentation of the timeshare being sold to us.

Your investigation and assistance would be greatly appreciated.



C.C. US Senator Lindsey Graham
US Senator Jim DeMint
US Congressman Joe Wilson
SC Governor Nikki R. Haley
SC Attorney General Alan Wilson
SC Senator Larry Martin
SC Representative Kenneth Hodges
SC Representative Curtis Brantley
SC Representative Andrew Patrick
SC Representative Shannon Erickson
Mayor Hilton Head Drew Laughlin
Mayor Pro-Tem Hilton Head Kenneth Heitzke
SC Better Business Bureau
Federal Trade Commission
Federal Bureau Investigation
National Fraud Information Center
Call For Action INC
Coral Resorts

Main Identity

From: "Resort Solutions" <info@theresortsolution.com>
To: [REDACTED]
Sent: Tuesday, April 03, 2012 11:14 AM
Subject: Welcome to Resort Solutions, Inc.

Tuesday, April 03, 2012



Dear [REDACTED]

Resort Solutions, Inc. would like to welcome you as a member. Your advertisement is currently active on our website www.theresortsolution.com.

You can view your advertisement directly by clicking on the link above, then clicking on "Properties for Sale" at the left of the screen, then scroll to the end of the next page that comes up and input your Property ID number: [REDACTED] into the noted field. Once we have confirmed an interested party for your property advertisement, we will contact you with all the pertinent information. We hope to be speaking with you soon.

Resort Solutions, Inc. strives to make the process of selling your vacation property easy and successful. If at any time you have any questions concerning your advertisement or would like to adjust any part of your advertisement, please contact our Customer Service Department at one of the following (please reference your Property ID number handy for quick retrieval of your account information):

1-800-977-9294 ext 2

E-mail: info@theresortsolution.com

Once we have confirmed an interested party for your property listing, we will contact you. We hope to be speaking with you soon!

Thank you for choosing Resort Solutions, Inc. as your advertising link to the world!

*Cordially,
The Staff at Resort Solutions, Inc.*

PO Box 865 * Williamsburg, VA 23187 * PHONE: (757) 259-9294 * FAX: (703) 378-8004
WEBSITE: www.theresortsolution.com * EMAIL: info@theresortsolution.com

8/22/2012

Main Identity

From: <rsiweb@theresortsolution.com>
To: [REDACTED]
Sent: Wednesday, April 04, 2012 12:33 PM
Subject: Client Confirmation Agreement for [REDACTED] for 2012-04-04

Thank you for responding to your Property confirmation on the following property; this email serves as your receipt:

Property of Confirmation reply: **I agree**

Date: 2012-04-04
Time: 12:34 pm
Customer Name: [REDACTED]
Contract ID: [REDACTED]
Resort: Royal Holiday Club
Property Status: **Active**

8/22/2012



6/1/12

[REDACTED]
[REDACTED]
[REDACTED]

RE: Coral Resorts #IL78569

[REDACTED]

Per your conversation with Coral Resorts, you will be provided with two Developer Weeks per year. Developer Weeks can be booked a year in advance, and the current annual Maintenance Fee will be billed for usage at the time of your reservation. You will be provided with a Developer Week Addendum for your two Developer Weeks upon return of this signed acknowledgement.

In acknowledgement of this remedy [REDACTED] agree that this action will release Coral Resorts and any associated companies or agents from any future liabilities or claims related to these issues as of this date.

I agree:

Name

Date

Name

Date

If you have any questions please don't hesitate to call 866-610-4124. You can return this acknowledgement to me via fax 843-842-3286, mail or scan and e-mail back to ownerservices@thecoralresorts.com.

Respectfully,

Lori Lucas for The Coral Resorts
Owner Services
Coral Resorts



"Developer Week" ADDENDUM

PURCHASE DATE: ___/___/___

OWNER NAME: _____

CONTRACT #: _____

This document will confirm that the above-referenced owners will have the option to use an additional week per year, per unit owned. This week is known as "Developer Week". Reservations may be made up to (but no more than) twelve (12) months in advanced of the arrival date and are based on availability. The current annual maintenance fee will be charged for use and must be paid when reservation is made. Accommodations may be made at the owner's resort or at any affiliated Coral Resorts property. The "Developer Week" is designed for the personal use and enjoyment of the owners, their friends, and families. This option is available for the above owners on an ANNUAL basis.

Coral Resorts does not have a rental department for its "Developer Week" program.

Reservation requests for a "Developer Week" may be made by calling Coral Resorts' reservations department toll-free at (866) 610-WEEK (9335)

**x _____
Purchaser**

**x _____
Purchaser**

May 21, 2012

Certified Number [REDACTED]

Coral Resorts Contract Number [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Coral Resorts, LLC
P O Box 5521
Hilton Head, SC 29938

Manager,

My husband and I visited Hilton Head March 12-14 2012. We visit Hilton Head 3 to 4 times a year. We stayed at the Park Lane Hotel that I booked through information I received on the internet about seeing a timeshare.

We had an appointment for the timeshare presentation at 0900 a.m. on March 14, 2012. Mr. Phil Lucchese was the vacation Counselor that was assigned to do our presentation.

During the presentations, Mr. Lucchese made numerous statements in his presentations that we are now finding out to be false and fraudulent.

1. We were told that Coral Resorts was buying our timeshare with Royal Holiday and that we would have closing within six months. When we asked why so long Mr. Lucchese stated it was because our timeshare was out of Mexico. On April 3, 2012 we received an email from Resort Solutions welcoming me as a member and telling me that my timeshare was listed with them for sale. At no time did Mr. Lucchese ever state that my timeshare was being put up for sale by me and that I would have to deal with offer that (might) come in. I was told that I was being given \$10,920 for my timeshare plus I would be given credit for the maintenance fee of \$616 that I had already paid. He also instructed me not to use my timeshare. After receiving the email I called to ask Mr. Lucchese why I received this email and he claimed that there was no problem and that the timeshare was not being listed to the public but it was a listing for corporate buyers to pick up the timeshares for resale.
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3. At no time did Mr. Lucchese or your finance representative ever state that we were buying a Triennial time share that I would only be able to use once every three years. In fact, when I asked Mr. Lucchese how early would I have to call to book get two weeks in July of 2013. He said to call owner services just as soon as I got my account number. We were shown a three bedroom condo at Coral Sands, Mr. Lucchese stated that we could stay at any of the six locations on Hilton Head by calling owner services. Now I find out from RCI that the points are much higher at Coral Sands and it could take possibly five years worth of my points to stay there one week.
4. During the signing of the paperwork my husband kept trying to read the forms and the finance mgr kept taking the papers and when we asked him questions he kept saying that the sales person told what we got.

My husband and I are not unintelligent people. I worked for 28 years for the US Postal Service (was Postmaster at Hilton Head for 2 Years) and my husband is a disabled Veteran who served our country for 24 years. We both feel that we have been scammed and that this was fraud.

The only reason we signed an agreement to purchase your time share is that we understood that Coral Resorts/Island Links was taking the Royal Holiday timeshare as a trade for the new timeshare.

We understand that we did sign the contract. But we were mislead and lied to by Mr. Lucchese every step of the way. All of your practices are very deceptive: We were never once told that the timeshare was triennial, we were never once told that we had to sell our timeshare on RSI, All of this information comes out after the five day period cancellation period.

I have contacted the South Carolina Department of Labor, Licensing Regulations and will be filing a consumer complaint. We are currently gathering other victims of your fraudulent sales practices to file a class action law suit against your company. I am prepared to contact a national television network to provide the information as well as the names of other couples who will also provide an interview exposing your operation.

We want our monies refunded immediately. If we do not get our monies refunded we are prepared to take whatever steps are necessary to expose your organization and the fraud that you are committing. We will anxiously await a response from you, if we do not hear from you within 10 business days we will proceed with the complaint form to the state of South Carolina and send copies to all the officials at the local and state government.

[REDACTED]

[REDACTED]

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Coral Resorts LLC
PO Box 5521
Hilton Head SC
29938

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

- ☐ Agent
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?

☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7010 2780 0002 0299 7367

Attachment 11

Main Identity

From: "Developer Week" <developerweek@thecoralresorts.com>
To: [REDACTED]
Sent: Monday, June 11, 2012 3:45 PM
Subject: Re: Questions about booking a developer week
You may want to call your sales person Phil at 843-338-1436 for further clarification.

----- Original Message -----

From: [REDACTED]
To: Developer Week
Sent: Monday, June 11, 2012 3:43 PM
Subject: Re: Questions about booking a developer week

I was told I would pay the same maintaince fee that my timeshare is. I was told that was around \$ 215 per year so why is this maintaince fee so high?

How hard is it to get a week in the summer if you try to bokk 12 months out?

thank you

----- Original Message -----

From: Developer Week
To: [REDACTED]
Sent: Monday, June 11, 2012 3:34 PM
Subject: Re: Questions about booking a developer week

Hi,
It is very easy to book the Developer Week.

The DEVELOPER WEEK is an **additional optional** week that the Developer has offered to you. It uses no points. You, or your family or friends can reserve a unit each year for the cost of an **additional ANNUAL** maintenance fee. This fee varies depending on the unit you book. You make the reservation with me via email [<>](mailto:developerweek@thecoralresorts.com) or 866-610-9335

The Developer Week goes from January to December each year. You have the option to one week per year. At this time we make reservations for the Island Links, Coral Sands, Coral Reef Resorts and we also have a unit in Sea Pines. The maintenance fee cost to make a reservation for these units is typically around \$960.00 dollars to \$1500.00 dollars. Reservations are based on availability and are assigned on first come first serve basis.

You may make your reservation request up to 12 months in advance. Typically, unit #'s are not assigned until about 3 or 4 months before the check in date. Payment will be due at that time. The Owner Sports package is included with the Developer Week reservations.

You may see pictures and descriptions of Island Links, Coral Reef and Coral Sands on our web site

www.thecoralresorts.com

Let me know if you have any further questions and how you would like to proceed

6/11/2012

Barbara Beebe

Developer Week Reservationist

developerweek@thecoralresorts.com

866-610-9335

Fax-843-842-3286

----- Original Message -----

From: [REDACTED]
To: developerweek@thecoralresorts.com

C: [REDACTED]

Sent: Monday, June 11, 2012 1:19 PM

Subject: Questions about booking a developer week

Barbara,

My name is [REDACTED] and I have a few questions about booking the developer weeks. Can you please call me at [REDACTED] when you have a free minute.

Thank you

[REDACTED]

6/11/2012

COMPLAINTS BOARD

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Guaranteed exit program. No Hidden or upfront fees

Fast Free & Easy Value Report Helps If Your Selling Your TimeShares Now

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Custom Hilton Head SC Golf Packages Online Trip Quote. Discount Rates

AdChoices (D)

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Over 150 rental choices - homes, duplexes, townhomes. 2-8 bedrooms.

AdChoices (D)

Level 1

Level 2

Level 3

Level 4

Level 5

Level 6



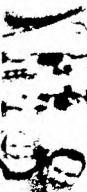
Toy Shopping Not Child's Play



Can Home Insulation Really Make My House Greener?



Choosing the Right Refrigerator for Your Kitchen



(Complaint)

Verbal Misrepresentation and Fraud

My wife and I went to the Hilton Head Island Links timeshare. They offered us a deal that they were going to take our 3 timeshares that we already own off our hands in exchange for the purchase of these timeshare. The timeshares we already own are worth \$17,450 which we were told we could

(Complaint Comment)

Fraud and Deceptive Sales Practices

But Coral Resorts as well as Hilton Head Guest Services tell you over the phone everything before you even agree with there terms and conditions and they even send you a mail and e-mail with everything written black on white. But one time when I was checking in, there was a couple that had no idea what was written on the letter send by Hilton Head Guest Services containing all the vacation details and this letter was serving for check-in purposes also.

(Complaint Comment)

Best hotel vacation or vacation rentals on Hilton Head Island SC

But Coral Resorts as well as Hilton Head Guest Services tell you over the phone everything before you even agree with there terms and conditions and they even send you a mail and e-mail with everything written black on white. But one time when I was checking in, there was a couple that had no idea what was written on the letter send by Hilton Head Guest Services containing all the vacation details and this letter was serving for check-in purposes also.

(Complaint Comment)

Best hotel vacation or vacation rentals on Hilton Head Island SC

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(Complaint Comment)

Credit Card Fraud

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(Complaint Comment)

rip off

But Coral Resorts as well as Hilton Head Guest Services tell you over the phone everything



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Coral Resorts
Hilton Head Island

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Home Inspection Services
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Home Inspection Services



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before we even agree with their terms and conditions and they even send you a mail and a mail with everything written back on white. But one time when I was checking in there was a couple that had no idea what was written on the letter send by Hilton Head Guest Services containing a time vacation details and this letter was serving for check-in purposes also.



(Complaint Comment)

Best hotel vacation or vacation rentals on Hilton Head Island SC

Head Guest Services, **Coral Resorts** offers a wide range of vacation options, some include a timeshare tour if you want to pay almost nothing for your vacation or you can pay a discounted price for your vacation and not go on any timeshare tour, but still get most of the perks and discounts that you can use on the Hilton Head Island while you vacation.

Legally cancel timeshare contract. Stop paying maintenance fees

Legally cancel timeshare contract. Stop paying maintenance fees

We buy timeshares. Does your timeshare qualify?

Unlimited General Contractor Operating on Hilton Head for 25 yrs

Oceanfront Homes & Condos for Sale Hilton Head Beach Homes for Sale

AdChoices (b)

(Complaint Comment)

Best hotel vacation or vacation rentals on Hilton Head Island SC

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(Complaint)

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(Complaint)

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Head Guest Services, **Coral Resorts** offers a wide range of vacation options, some include a timeshare tour if you want to pay almost nothing for your vacation or you can pay a discounted price for your vacation and not go on any timeshare tour, but still get most of the perks and discounts that you can use on the Hilton Head Island while you vacation.

(Complaint Comment)

Fraud and Deceptive Sales Practices

com: **Coral Resorts** tell you up front everything and do not lie to you. If you got charged \$200 on your timeshare tour vacation on Hilton Head, that is because you did not respect the agreement of attending the tour or you attended the tour but your spouse did not or you did not stay to the end of the tour.

[Redacted] (Complaint Comment)

rip off

Head Guest Services/**Coral Resorts** sales people are friendly and they only show you the resort and of course they would like you to buy, but if you don't, that is OK, it is not mandatory of course. Hilton Head Guest Services hope you had a fabulous time with them and on your vacation on Hilton Head and spread the word about the **Coral Resorts** offers.

[Redacted] (Complaint Comment)

Credit Card Fraud

Head Guest Services/**Coral Resorts** sales people are friendly and they only show you the resort and of course they would like you to buy, but if you don't, that is OK, it is not mandatory of course. Hilton Head Guest Services hope you had a fabulous time with them and on your vacation on Hilton Head and spread the word about the **Coral Resorts** offers.

[Redacted] (Complaint Comment)

Credit Card Fraud

Hilton Head Guest Services, **Coral Resorts** Hilton Head Hospitality is the best co. to book your vacation with. Hilton Head Hospitality/Hilton Head Guest Services offers a wide range of vacation options, some include a timeshare tour if you want to pay almost nothing for your vacation or you can pay a discounted price for your vacation and not go on any timeshare tour, but still get most of the perks and discounts that you can use on the Hilton Head Island while you vacation...

[Redacted] (Complaint Comment)

rip off

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[Redacted] (Complaint Comment)

Dishonest, Lies, Misrepresenting and did I say Dishonest!

We have sent a letter to **Coral Resorts** and RCI and we are meeting an attorney after the first of the year. Hopefully we can get this resolved before our maintenance fee is past due. I don't want these jerks ruining my credit. Once its on the credit, you play hell to get it removed!

[Redacted] (Complaint Comment)

Dishonest, Lies, Misrepresenting and did I say Dishonest!
BEWARE of Coral Resorts

[Redacted] (Complaint)

Dishonest, Lies, Misrepresenting and did I say Dishonest!

We returned to the office of **Coral Resorts** with the sales rep that gave us the tour and began the sales negotiation process. We were there for hours. As a matter of fact, the sales rep missed his afternoon appointment because of our discussions. We asked a lot of questions and the salesman repeated himself over and over again to assure our understanding and when we finally agreed on a purchase price, I completely understood what he had told us.

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A Fraud Examiner Will Answer Now! Questions Answered Every 9 Seconds

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(Complaint Comment)

(Complaint)

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Exchanged Coral Reef resort for a membership

to be put toward our Coral Resorts property. What a misrepresentation! they turned it over to Time Share Partners and no such luck in selling it. We now have two which we cannot afford to keep up! What a scam! The agent Patrick Budnick felt so bad he offered us a free week stay with golf at Hilton Head

(Complaint Comment)



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Bait and Switch

We owned a triennial floating gold week with a developer week. Our old contract listed a week number and said 'Gold' but we could book any time a unit was available. Phil Lucchese explained we could upgrade to a week a year, sell our developer week each year to a booking company and that w

(Complaint Comment)

fraud lottery calls

Loan Denial

Poor quality professionalism

Claim

I request you all out there please do not buy from this website its a fraud

rip off

and I WERE owners at Coral Resorts - Island Links. They DEFRAUDED us in November of 2010. Even though we were OWNERS, we were unable to schedule a visit to Hilton Head in 2011, that is until VacationPlay called us in May 2011. They offered us four days and three nights at Park Lane for about \$99, which would be returned to us after our "new owner" meeting with the salesman that sold us our timeshare in 2010.

(Complaint Comment)

Fraud and Deceptive Sales Practices

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(Complaint Comment)

Verbal Misrepresentation and Fraud

I am very frustrated with coral resorts and the lies that me and my wife were told and how deceiving their sales people are

(Complaint)

Lies on Selling/Purchasing Timeshare

Jeff Davidson LIED! He said that they would take my timeshare for buying their timeshare. He said that they would offer it for sale for 6 months and if it didn't sell in that timeframe that they would "eat" their losses and just pay it off, but that I had to make payments for six more months.

Comment

(Complaint)

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Time Share

the complaint about **Coral Resorts**? I thought this site was named Complaint Board!

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Hilton Head Ocean Condos

Beachfront Condo Listings Hilton Head Beach
 Condos for Sale

AdChoices (b)

coral resorts Hilton Head Island South Carolina (Complaint Comment)

Replied 2011-04-29 by coolgunz

Time Share

I was scammed by **Coral Resorts**

Coral Resorts Island Links Hilton Head Hilton Head Island South Carolina (Complaint Comment)

Replied 2011-04-29 by coolgunz

Verbal Misrepresentation and Fraud

The steps necessary to bring **Coral Resorts** to justice are several: 1. Plaster the internet with real life stories of the fraud (perceived or actual) committed by **Coral Resorts**, whether it involves Coral Reef, Coral Sands, Island Links, or Port O'Call. Mention all of these by name, as well as Hilton Head Island and words such as fraud...

Coral Resorts Island Links Hilton Head Hilton Head Island South Carolina (Complaint Comment)

Replied 2011-04-29 by coolgunz

Verbal Misrepresentation and Fraud

Re: Dwight Trew - Owner **Coral Resorts** Excerpts from: TimeSharing Today (Mar/Apr 2008) **Coral Resorts** Accused of Fraud As consumer complaints mount, a former salesman for a Hilton Head Island timeshare company claims in court papers that the company engaged in fraudulent practices.

Coral Resorts Island Links Hilton Head Hilton Head Island South Carolina (Complaint Comment)

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Verbal Misrepresentation and Fraud

should put **Coral Resorts** out of business. And yes, they are partially responsible for this and other "timeshare frauds". But Hilton Head is an otherwise wonderful place to visit. I think we as consumers can put **Coral Resorts** out of business. To start with.

Coral Resorts - RCI Hilton Head Island South Carolina (Complaint Comment)

Replied 2011-04-29 by coolgunz

Dishonest, Lies, Misrepresenting and did I say Dishonest!

I'm having some problems with **Coral Resorts** too. For now it's not necessary to get into the details. However, I would encourage everyone to NOT default on their payments. It must be part of Coral's business model to expect (or cause) owners to walk away from their commitment. That's a win-win-win proposition for them.

Coral Resorts Timeshare Hilton Head Island South Carolina (Complaint Comment)

Replied 2011-04-29 by Fits03

Failure to complete trade / sale

people dealing with **Coral Resorts** and Resort Solutions. Register as a guest and send me a message. Go to Resorts Solutions website and check how many timeshares like yours are for sale. They have had mine since Jan '07, no offers. There are hundreds just for Waterside. I want my money back. I never wanted a second timeshare.

coral resorts Hilton Head Island South Carolina (Complaint)

Replied 2011-04-29 by MarieMancini

SCAM

Totally screwed us over. Told us that the contract had only what we talked about but it had nothing about what we talked about. Sidney Karp was our Sales guy and Sheldon Stanhope was the verification Officer. These two "Sales Professionals" verbally misrepresented the deal. They presented

Could this be a scam? (Complaint)

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Coral Resorts at Hilton Head and Island Links are some of the best Resorts on Hilton Head Island, SC and the East Coast USA. I just love Hilton Head and the great cul-de-sac resorts. The problem with timeshare anywhere is that people do not read the contract entirely and do not listen and ask questions and get answers in writing.

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They absolutely lie about what you are buying. Even when questioned about some of the details, they lie about their previous lies. They need to be sued out of existence, their assets sold, and the money divided up among their victims.

Could this be a scam? (Complaint)

Deception

We were completely lied to. The representative that sold us the package told us we would have a free builders week that we could use any time we wanted for free, he also told us we would get a bonus week that we could use anytime we wanted for free, and he also told us that we wouldn't be b...

Could this be a scam? (Complaint Comment)

Verbal Misrepresentation and Fraud

scammed by **coral resorts** any way to file a class action lawsuit? email me at gizzo2@aol.com i am ready to see some heads roll! thanks William.

(Complaint Comment)

Exchanged Coral Reef resort for a membership

unhappy Island Links **Coral Resorts** customers. There is nothing they offer for \$4000+ that can't be accessed cheaper elsewhere! Plus, there IS a yearly membership fee

Could this be a scam? (Complaint)

untruthfulness

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(Complaint)



Dr. Richard Syll

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(Complaint Comment)

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Loan Cera

Reduction to professionalism

Claim

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(Complaint)

(Comment)



Japanese Restaurant

Time Share

The complaint about **Coral Resorts**? I thought this site was named Complaint Board!



legally cancel timeshare contract Stop paying maintenance fees

Enjoy all the seafood at the Bluffton Arts & Seafood Festival

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(Complaint

Comment)

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(Complaint)

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and never? Hilton Head Island, South Carolina
(Complaint)

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Coral Resorts, Hilton Head Island, South Carolina
(Complaint Comment)

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Coral Resorts, Hilton Head Island, South Carolina
(Complaint)

Coral Resorts

They absolutely lie about what you are buying. Even when questioned about some of the details, they lie about their previous lies. They need to be sued out of existence, their assets sold, and the money divided up among their victims.

Real Estate and Other Services, Inc.
(Complaint)

Deception

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Coral Resorts Island Links, Hilton Head Island, South Carolina
(Complaint Comment)

Verbal Misrepresentation and Fraud

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(Complaint Comment)

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How to Sell Your Timeshare

Enjoy all the seafood at the Bluffton Arts & Seafood Festival.

How to Sell Your Timeshare

Free & Easy TimeShare Value Report- Helps You Price Yours To Sell Quick

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How to Sell Your Timeshare

fraud lottery calls

2

Loan Denial

3

Poor quality, professionalism

4

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5

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Complains Tips & Tricks



How to Find Unclaimed Money Without Getting Scammed



How to Find Unclaimed Money Without Getting Scammed



How to Find Unclaimed Money Without Getting Scammed

(Complaint Comment)

Fraud

same problems with **Coral Resorts**. However, I have good news. I worked w/ the SC Attorney General's office and the South Carolina Real Estate Commission to open a formal complaint. After a number of months of research and review, the SCREC contacted **Coral Resorts** and they agreed to offer us a full and complete refund of both the TimeShare purchase price and our Maintenance fees that we had paid.

(Complaint Comment)

Class Action Lawsuit

Coral Resorts, Hilton Head was real glad to get rid of deadbeats like you looking for a free ride...

(Complaint Comment)

Verbal Misrepresentation and Fraud

of Owner Services at **Coral Resorts**. We sat down with her and explained our feelings and concerns. She was extremely helpful and understanding. On the spot she made an offer to cancel the contract or revise it to see if we could come to mutually agreeable terms. She did not even pressure us for a decision that day, but offered to put it all in writing and give us some time to consider our options.

(Complaint Comment)

Verbal Misrepresentation and Fraud

Coral Resorts Hilton Head is a fraud and scam. (They own Island Links, Coral Reef, Coral Sands and Port O Call). If you are considering (or have already signed a contract but you are still within your 72 hour rescission period), run, don't walk to the nearest post office and notify them via certified mail that you are terminating the contract.

(Complaint)

Fake Smiles with lots of Lies

Coral Resorts are full of smiles but they are full of b.s. They lie to you when they sell you the timeshares cause once you buy it you are stuck. Then they smile and polite in your face but talk and gossip behind your back. They are unprofessional and I am surprise that they are a gold crown company with their many mishaps.

(Complaint Comment)

Bait and Switch

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(Complaint)

Beware!! WIFE and I ARE BEING SUED!! Slander/Libel

My wife and I have recently hired the most high paid defense attorney in our county and he has informed us we will probably LOSE are lawsuit BEWARE of slandering a salespersons name at this resort they have an attorney on staff and unfortunately you and I as the customer DO NOT. Our sale



Sell Timeshare in 3 Steps

3 Quick Steps To Sell A Timeshare In Less Than 24 Hours - Learn How

Hilton Head Golf Island

Custom Hilton Head SC Golf Packages Online Trip Quote Discount Rates

Get Rid of your Timeshare

NO up-front fees - "Net cost" after Taxes ZERO - Call Now for Details

AdChoices

Advice Info Access 10 Search Engines At Once

AdChoices (b)

(Complaint)

bad information

I will agree with most people. These guys do their job well. Suckered me in with \$300 maintenance fees that turned out to be over \$900. Tried to find original number. Guess what. This was all oral as well as we were stupid enough to believe they would sell our old timeshare within 6 months.

(Complaint)

Libel/Slander

We just bought with coral resorts last year and had some complaints. Foolishly we posted on here thinking that it would help, or get a result. Not only did it not get a result, but we used the salespersons name. Even though the site is based out of Latvia, or something, this does fall under libel and defamation of character in the US and Canada.

(Complaint)

Misrepresentation

During the 3 hour sales sessions, our sales person lied about the process to sell our existing Timeshare, lied about the annual fees (said they would be \$300, they are over \$900) and lied about the ease of which to rent our Timeshare and encouraged us to misrepresent who was in the Timesha.

(Complaint Comment)

Credit Card Fraud

just been scammed by Coral Resorts. We went to HH Island and sat in on a sales pitch by Phil Lucchese who wanted us to give back our developer week that was given to us when we purchased 64,000 points a few years back. He stated that they could rent it out for \$2400 per week or more and that we would get three cheques for that amount which we could put towards the purchase of 15,000 more points and then after that we would receive cheques annually for our developer week.

(Complaint Comment)

Lies on Selling/Purchasing Timeshare

We purchased a timeshare from Coral Resorts and were promised most weeks in the RCI resort directory were 7000 to 9000 points only to find out that is if you book thru the last minute deals where you have to book inside of 30 days which is useless to us due to the fact we have to plan further ahead than that.

(Complaint Comment)

Verbal Misrepresentation and Fraud

Sheldon Stanhope of Coral Resorts sales department. I was told I had two free

developer weeks in addition to the week I have yearly and they would rent out the developer weeks yearly and I could expect \$2500 from each week at the beginning of the year- a lie I was told I could use the money from the developer weeks to help pay down the loan and I believed them

Island Links, Hilton Head, South Carolina
(Complaint Comment)

Lies on Selling/Purchasing Timeshare

Hilton Head ownership at **Coral Resorts**. After being assured that the St. Martin property at Towers at Mullet Bay was virtually guaranteed to sell, we entered into a purchase agreement for the timeshare at Hilton head. We were promised that our St. Martin property would sell within a period of 4-6 months at which time we could use the proceeds to pay off the Hilton Head mortgage.

Island Links, Hilton Head, South Carolina
(Complaint Comment)

\$200 charge for a renewal that they claimed paid for our membership dues for RCI that my membership for **Coral Resorts** was due. Since I have a time share with **Coral Resorts** { worse move I ever made because they too lied to me about many things } I believed them and gave them \$149.00 through my credit card. A couple of days later I get a confirmation on my E-Mail and it had nothing at all to do with my membership at **Coral Resorts**.

Island Links, Hilton Head, South Carolina
(Complaint Comment)

Exchanged Coral Reef resort for a membership

a presentation with **Coral Resorts**, a disappointed sales rep led us to the close out station where we were offered a Vacation Membership with Resorts Anytime. We were shown a website of luxurious destinations and resorts--no deed and no points, just wholesale rates on resorts and condos. We thought this was a great deal and purchased the membership.

Island Links, Hilton Head, South Carolina
(Complaint Comment)

Bait and Switch

Coral Resorts timeshares are a rip off. No wonder they have an "F" rating with the Better Business Bureau. We were also LIED to regarding the developers week. We were told that each January we would receive a check for about \$1700 for the sale of our developers week. When January came and went and no check was received we called **Coral Resorts** who gave us the number for Resort Solutions Inc.

Island Links, Hilton Head, South Carolina
(Complaint Comment)

Misrepresentation

We bought into the **Coral Resorts** points program on 6/21/08 at a price of \$15000.00. We were verbally misled in regard to the benefits by our sales person Paul Burgess. Let me re phrase "misled" and say we were lied to by Mr. Burgess. This in our opinion constitutes fraud in sales! Mr

Island Links, Hilton Head, South Carolina
(Complaint)

Misrepresentation

We bought into the **Coral Resorts** points program on 6/21/08 at a price of \$15000.00. We were verbally misled in regard to the benefits by our sales person Paul Burgess. Let me re phrase "misled" and say we were lied to by Mr. Burgess. This in our opinion constitutes fraud in sales! Mr

Island Links, Hilton Head, South Carolina
(Complaint Comment)

Verbal Misrepresentation and Fraud

My husband and I were also part of **Coral Resorts** fraud. In April of 2011 we bought into this timeshare with the understanding that they would buy our time share for the same price of the Island links purchase. We were also told they were giving us 2 developer weeks. Of course, they didn't buy our timeshare, and when I tried to use a developer week, I was told they were booked up.

(Complaint Comment)

Verbal Misrepresentation and Fraud

the runaround with **Coral Resorts** Customer Service who refer us to so-and-so who refer us to so-and-so and back to Customer Service, etc. We are now stuck with a biannual week we don't want and can't afford. The tale goes on and on. Please notify me if you have any ideas on how to recoup our money, sue these people or something.

(Complaint Comment)

SCAM

STAY AWAY FROM ANY TIME SHARE. WE WERE SOLD A BAG FULL OF LIES FROM HILTON HEAD ISLANDS CORAL RESORT. I AM LOOKING TO JOIN ANYONE WITH A CLASS ACTION LAWSUIT TO STOP THESE THUGS. MY E-MAIL IS AVLRC@MSN.COM

(Complaint Comment)

Time Share

action suit against **Coral Resorts**. We lost all the money we paid for this piece of paper and never was able to use anything. RCI is a rip off also - you can book trips a lot cheaper thru other outlets.

(Complaint Comment)

Time Share

Get a week at **Coral Resorts**. No. You buy a piece of paper, and nothing else. THIS IS A SCAM!! RUN do not walk. The person who replied has to be an employee. Look at all the complaints. Its time for a Class action law suit to stop this behavior.

(Complaint Comment)

\$200 charge for a renewal that they claimed paid for our membership dues for RCI number only to get Coral Resorts who claim not to be affiliated with Resorts Anytime Renewal. They give me a number to call which has nothing to do with Resorts Anytime Renewal and it just keeps going on. No one claims to know who or what Resorts Anytime Renewal really is or how to actually contact them.

Previous 1 2 3 4 Next

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[Privacy Policy](#) [Terms of Use](#)



I've dealt with the same guy and he totally got us signed up for a worse time to vacation than we had before too - we purchased a floating week thru Coral Reef on Ebay and got a great deal - he told us if we traded that in - paid a little more we could vacation anytime except peak summer which we weren't concerned about - Now we can only use the weeks you mentioned - who wants to be in Hilton Head in January and February when it is cool or the end of the year? He completely misrepresented all of it to us and we are very informed on the timeshare deal - he LIED about all of it and did the same about selling our builder/developer weeks and that is just a scam - you can't get any money from those - let alone to put towards the cost of what we purchased - Now we are stuck with a week that RCI doesn't even say has enough trading power for us to come during our spring break and we may never use it - soooo annoyed!

Coral Resorts timeshares are a rip off - No wonder they have an "F" rating with the Better Business Bureau - We were also LIED to regarding the developers week - We were told that each January we would receive a check for about \$1700 for the sale of our developers week - When January came and went and no check was received we called Coral Resorts who gave us the number for Resort Solutions Inc. who charged us \$240 to list the developers week for sale - Of course, it never sold - I called the salesman Sydney who sold us the timeshare and asked him why he lied and he conveniently told us that the policy changed just after we bought the timeshare and we would no longer receive a check in January as promised - What a LIE!!! This company is ruthless - They lie to honest vacationers - I can't believe the State of SC allows such deceptive practices!

Coral Resorts are full of smiles but they are full of b.s. They lie to you when they sell you the timeshares cause once you buy it you are stuck - Then they smile and polite in your face but talk and gossip behind your back - They are unprofessional and I am surprise that they are a gold crown company with their many mishaps - You would think a company that small would have their staff more in control but they don't - I actually heard the front desk talk about guests when they thought no one was around - It's sad and disrespectful of them to do something like that but they do - The front desk isn't "rude" but they aren't that friendly for them to be the first and last people you see when you check in and out - One girl Anna is so fake with her smile that it is annoying and if they hired her after she was an intern their than they will hire anyone who is fake - Like Susana who you only see at the welcome breakfast with her fake smile and lies also - Asked her about warming up the pool and she said she would get that done and it never happened and when I asked her about it when my week was up she said that she couldn't do anything about it that it was on a timer etc but than I heard her tell someone else that she would get it taking care of but I was told it was on a timer - So this company is full of lies and deceit - Trust no one when you use this company because Reba management is a scam and its being going on for over 20 years - WATCH OUT PEOPLE - BE WARNED<

Post a Comment

Post your comment (minimum 10 characters)

Your attitude towards Complaint ☐ Agree ☒ Neutral ☐ Disagree

Comment text

Spell Check

Attach photos (optional)

Browse...

Submit

327885

National Dubois, LLC
221 New Orleans Road, Suite 21
P.O. Box 7228
Folly Beach, SC 29558

Governor Nikki Haley
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201

FILED
Nikki



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PITNEY BOWLS

Naert and DuBois, LLC

22 New Orleans Road, Suite 3
Post Office Box 7228 (29938)
Hilton Head Island, SC 29928

Tel: (843) 686-5500
Fax: (843) 686-5501
www.LowcountryLegal.com

September 19, 2013

VIA E-MAIL AND USPS

Callison Tighe & Robinson, LLC
ATTN: Nekki Shutt
1812 Lincoln Street
Post Office Box 1390
Columbia, SC 29202-1390

Re: Robert L. Squires and Colleen A. Squires v. Hilton Head Island Development Company, LLC et al, Contract Number 64290, dated August 16, 2013

Dear Nekki:

Please note that I have been retained in the above-referenced matter with Hilton Head Island Development Company, LLC d/b/a Coral Resorts ("Coral Resorts"), along with its contractors, agents, and affiliates relating to fraudulent misrepresentations made to them during the above referenced time share sales transaction, such being in direct violation of the South Carolina Timeshare Act.

On August 16, 2013, Mr. and Mrs. Squires attended a timeshare sales presentation by agents of Coral Resorts. During such timeshare sales presentation such agents of Coral Resorts purposefully and intentionally verbally misled my clients with repeated lies and misstatements concerning the timeshare property being presented for sale. Specifically, these fraudulent misrepresentations included that Coral Resorts would purchase my clients' two Florida timeshares at Silver Beach Club Resort for \$18,000.00 as part of the sales transaction (\$9,000.00 for each), with a first payment of \$9,000.00 to be applied directly to the down payment for the Coral Sands timeshare, along with the \$1,100.00 down payment by my clients, and the second payment of \$9,000.00 to be received by my clients from Coral Resorts after six months, which they could then use to pay off the remaining financed portion of the purchase price of \$20,000.00, the payments for which would, most conveniently, be suspended for three months. Of course, none of this was true, and in actuality my clients' purchase price was \$11,000.00, of which 90% was financed at an annual percentage rate 16.3265%, resulting in an effective total sales price of \$17,772.79 for a biennial Coral Sands timeshare week in October. These fraudulent misrepresentations further included that the maintenance fees would be in the amount of \$325.00 every other year, which is absolutely and patently untrue, as the sales representatives either knew or should have known.

Ms. Shutt
September 19, 2013
Page 2 of 2

Contingent on such misrepresentations, which were absolutely false and never intended to be upheld, Mr. and Mrs. Squires agreed to purchase the subject timeshare property. Of course, following the completion of the sales transaction, and the expiration of the five day rescission period, my clients investigated these misrepresentations, only to learn that such were absolutely false. Further, as set forth in the documents attached as Exhibit A, my clients' claim clearly is only one of *many, many such claims* raised against Coral Resorts and its agents and affiliates.

I am writing this letter to you today in an effort to resolve this matter informally. My clients have, to date, paid over \$1,495.00 to Coral Resorts for the down payment and closing costs associated with this transaction. Considering the foregoing, I respectfully assert that a full rescission of the above referenced contract and a full refund in the amount of \$1,495.00 is a reasonable compromised resolution of this claim.

Accordingly, I hereby demand that Coral Resorts agree to this proposal within ten (10) calendar days from the date of this letter. If this matter cannot be so resolved informally, I will advise my client to file suit and complaints with any and all relevant entities.

Sincerely,


Joseph DuBois

Cc: South Carolina Real Estate Commission
South Carolina Attorney General's Office
South Carolina Department of Consumer Affairs
Office of the Governor of the State of South Carolina
Clients

TOWN OF HILTON HEAD ISLAND

One Town Center Court, Hilton Head Island, S.C. 29928

(843) 341-4600 Fax (843) 842-7728

www.hiltonheadislandsc.gov

Drew A. Laughlin
Mayor

Kenneth S. Heltzke
Mayor Pro Tem

Council Members

Wm. Lee Edwards
Willie (Bill) Ferguson
William D. Harkins
Kimberly W. Likins
George W. Williams, Jr.

Stephen G. Riley
Town Manager

November 27, 2012

South Carolina Department of
Labor, Licensing, and Regulation
Office of Investigations and Enforcement

Attn: Ms. Sharon Wolfe

110 Centerview Drive

Columbia, SC 29210

Re: Complaint Concerning Fraudulent Time Share Sales Activity at the Coral
Resorts Corporation, Inc. in Hilton Head Island, South Carolina

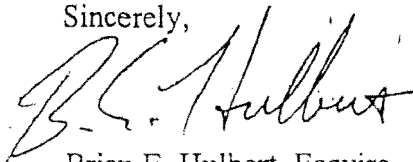
Dear Ms. Wolfe:

The Town is in receipt of another complaint alleging that deceptive sales activity of time shares has occurred at the Coral Resorts. The complainants, Mr. and Mrs. Jan Sosniak, allege that they were taken advantage of by false representations and fraudulent sales practices during their purchase of a timeshare unit here in Hilton Head Island.

In speaking with the Attorney General's Office and with the Department of Consumer Affairs, they indicated that your office would be the appropriate office to investigate such an allegation. Consequently, I am forwarding a copy of the letter from Mr. and Mrs. Sosniak to your office for investigation.

Should you have any questions, or if I can be of assistance, please do not hesitate to contact me. I can be reached at 843 341-4633. With kindest regards, I am,

Sincerely,



Brian E. Hulbert, Esquire
Staff Attorney & Town Prosecutor

Enclosures

Cc: Town Council
Stephen G. Riley, ICMA-CM, Town Manager
Gregory D. DeLoach, Esq., Asst. Town Manager
Mr. & Mrs. Sosniak

Ex. A

Statement of Complaint

Date and Location of Alleged Violation: March 14, 2012

Please provide a statement of facts, allegations and/or, concerns. Attach a copy of each document you possess that can substantiate any facts in your complaint. These documents will not be returned. Please attach additional sheets, if necessary.

See Attached Complaint
Pages 3 -

Have you attempted to contact the licensee concerning your complaint ☒ Yes ☐ No If yes, When? letter 5/29/12
What was the result? no results acceptable - false information given

Certified
letter 5/29/12
recd

I attest that the information provided is true, correct, and complete to the best of my knowledge.

[Signature]
Complainant Signature

11/13/12
(Date)

Notary Public

(Expiration Date)

(Date)

Date Received / /

License Number

How Received

Acknowledgement letter sent / /

For Office Use Only

Receiving Board:

License Type

Date Reviewed / /

Category

original motorized

SC Department Of Labor, Licensing and Regulation
Office of Investigation and Enforcement
P O Box 11329
Columbia SC 29211-1329

[REDACTED]

Statement of complaint

To Investigating Manager:

Coral Resorts Contract Number [REDACTED]

My husband and I visited Hilton Head Island on March 12-14, 2012. We visit Hilton Head 3 to 4 times a year. We stayed at the Park Lane Hotel that I booked through information I received on the internet from Vacation Play about seeing a timeshare.

We had an appointment for the timeshare presentation at 0900 a.m. on March 14, 2012. Mr. Phil Lucchese was the vacation Counselor that was assigned to do our presentation.

During the presentations, Mr. Lucchese made numerous statements in his presentations that we are now finding out to be false and fraudulent. Contract (Attachment 1).

1. We were told that Coral Resorts was buying our timeshare from Royal Holiday and we were told that we were being given \$10,920 for our timeshare plus we would be given credit for the maintenance fee of \$616 that we had already paid and that we would have closing within six months. He also instructed us not to use this timeshare. When we asked why so long, Mr. Lucchese stated it was because our timeshare was out of Mexico. On April 3, 2012 we received an email from Resort Solutions welcoming us as a member and telling us that our timeshare was listed with them for sale. At no time did Mr. Lucchese ever state that our timeshare was being put up for sale and that we would have to deal with an offer that (might) come in less than we were told or not be sold at all. After receiving the email we called to ask Mr. Lucchese why we received this email and he claimed that there was no problem and that the timeshare was not being listed to the public but was a listing for corporate buyers to pick up for resale. When we called Resort Solutions we then specifically asked who this property was listed for and they stated the general public. Another lie told to us. (Attachment 2)

2. Mr. Lucchese asked us how many weeks we got with our timeshare through Royal Holiday; we told him one week per year. He told us if we used our timeshare at Hilton Head we would be able to stay three weeks a year. And that all we needed to do is to call owner services to book our week. On May 3, 2012 I called owner services as Mr. Lucchese had instructed us to do and they told me that we needed to book any weeks through RCI and that we should call sales to have them explain how to use the timeshare. We called three times on 5/3/2012, two times on 5/4/2012, and two times on 5/7/2012 and left messages stating that we would like a return call but to this date we have not received one. On 5/7/2012 we again called RCI to see if we could book our weeks through them. We were told with the amount of points we have that it would take three years to get enough points to stay at the time share property we purchased at Hilton Head. On 5/7/2012 we called Mr. Lucchese and told him what RCI told us and he said that we just needed to call owner services to book our weeks. Mr. Lucchese does not know how to tell the truth.
3. At no time, did Mr. Lucchese or the finance representative ever state that we were buying a Triennial time share that we would only be able to use once every three years. In fact, when we asked Mr. Lucchese how early would we have to call to book two weeks in July of 2013. He said to call owner services just as soon as we got our account number. Prior to being taken to preview a sample timeshare, Mr. Lucchese provided water that my husband requested to take a hydrocodone pain pill for his military injuries which he had explained to him. We were shown a three bedroom condo at Coral Sands, Mr. Lucchese stated that we could stay at any of the six locations on Hilton Head by calling owner services. Now we find out from RCI that the points are much higher at Coral Sands and it could take possibly five years' worth of our points to stay there one week.
4. During the signing of the paperwork my husband kept trying to read the forms and the finance mgr. kept taking the papers and when we asked him questions he kept saying that the sales person told us what we got.

My husband and I are not unintelligent people. I worked for 28 years for the US Postal Service (was Postmaster at Hilton Head for 2 Years) and my husband is a 100% disabled Veteran who served our country for 24 years and has chronic pain. We both feel that we have been scammed and that this was fraud.

The only reason we signed an agreement to purchase the Coral Resorts time share is that we understood that Coral Resorts/Island Links was purchasing our Royal Holiday timeshare as a trade for the new timeshare and that we would pay the difference which we did that day.

We understand that we did sign the contract. But we were misled and lied to by Mr. Lucchese every step of the way. The finance manager kept changing the conversation when we tried to ask questions. All of the practices are very deceptive: We were never once told that the timeshare was triennial, we were never once told that we had to sell our timeshare on RSI, all of this information comes out after the five day period cancellation period.

On May 21st, 2012 we sent a certified letter to Coral Resorts with all the above information. We received a telephone call on May 30th, 2012 from a manager from Coral Resorts named Michael (he did not give his last name and when we sent an email asking for it. We were told to send the information to Lori Lucas and she refused to provide his last name) we placed our phone on speaker phone and notified Michael we were doing this so we could both hear the conversation. He reviewed our issues with us and assured us that we could use the timeshare at Hilton Head each year with no problem by going on the RCI website and booking a Home Group Reservation. After reviewing all the issues with Michael he offered us two developer weeks as a settlement to our issues. We were emailed an agreement to sign that the two developer weeks would release Coral Resorts of any and all future liabilities and claims to our issues. We would have to pay a maintenance fee for each week at the same rate as our maintenance fee for the time share we purchased. The

amount we were told for the current maintenance fee for our new timeshare by Phil Lucchese the sales representative was \$215. A copy of the agreement and addendum is attached. (Attachment 3) before signing the new agreement we wanted to verify the maintenance fee for the two developer weeks. We sent Barbara Beebe (this name given to us by Michael). Asking about the maintenance fee for the developer weeks. Her email response was that the maintenance fee would be around \$960.00 to \$1500.00. (Attachment 4) This was not anywhere near the \$215.00 that we were told. Therefore we did not sign the agreement. This is another misrepresentation of the facts.

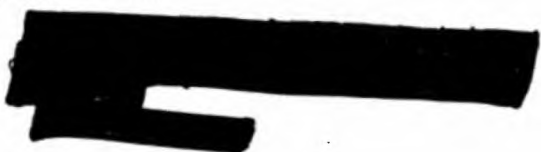

As of this date we still have our first time share with Royal Holiday which we will owe another year of maintenance fee (\$616) in January. Plus we were told we should not use this timeshare this past year or the closing amount would be incorrect by the sale representative Phil Lucchese. Therefore we lost the \$616 that we paid in January of 2012.

On November 2nd, 2012, I tried to book my "Home Group Reservation" as Michael had instructed, but found a message on the site stating that we need to call RSI to make a reservation which we did. The representative by the name of Doug informed us that we did not have enough points to book a home group reservation. Therefor another misleading lie by a Coral Resorts representative. At this point, we sent an email to Lori Lucas from Coral Resorts and told her we needed to speak to someone about making a reservation and as of 11/12/2012 have not received a return phone call or email from her.

On Complaint Board.com there are currently 94 complaints listed about Coral Resorts many of them are very similar to the misrepresentation, lies and fraud presented to us. (Attachment 5)

At this point we would really like a complete refund of our monies. We do not feel we can trust anything that is told to us by representatives of Coral Resorts. As a consumer in the State of South Carolina we feel that we should somewhat be able to trust the sales representative and the presentation of the timeshare being sold to us.

Your investigation and assistance would be greatly appreciated.



C.C. US Senator Lindsey Graham
US Senator Jim DeMint
US Congressman Joe Wilson
SC Governor Nikki R. Haley
SC Attorney General Alan Wilson
SC Senator Larry Martin
SC Representative Kenneth Hodges
SC Representative Curtis Brantley
SC Representative Andrew Patrick
SC Representative Shannon Erickson
Mayor Hilton Head Drew Laughlin
Mayor Pro-Tem Hilton Head Kenneth Heitzke
SC Better Business Bureau
Federal Trade Commission
Federal Bureau Investigation
National Fraud Information Center
Call For Action INC
Coral Resorts

Main Identity

From: "Resort Solutions" <info@theresortsolution.com>
To: [REDACTED]
Sent: Tuesday, April 03, 2012 11:14 AM
Subject: Welcome to Resort Solutions, Inc.

Tuesday, April 03, 2012



Dear [REDACTED],

Resort Solutions, Inc. would like to welcome you as a member. Your advertisement is currently active on our website www.theresortsolution.com.

You can view your advertisement directly by clicking on the link above, then clicking on "Properties for Sale" at the left of the screen, then scroll to the end of the next page that comes up and input your Property ID number: [REDACTED] into the noted field. Once we have confirmed an interested party for your property advertisement, we will contact you with all the pertinent information. We hope to be speaking with you soon.

Resort Solutions, Inc. strives to make the process of selling your vacation property easy and successful. If at any time you have any questions concerning your advertisement or would like to adjust any part of your advertisement, please contact our Customer Service Department at one of the following (please reference your Property ID number handy for quick retrieval of your account information):

1-800-977-9294 ext 2

E-mail: info@theresortsolution.com

Once we have confirmed an interested party for your property listing, we will contact you. We hope to be speaking with you soon!

Thank you for choosing Resort Solutions, Inc. as your advertising link to the world!

Cordially,

The Staff at Resort Solutions, Inc.

PO Box 865 * Williamsburg, VA 23187 * PHONE: (757) 259-9294 * FAX: (703) 378-8004
WEBSITE: www.theresortsolution.com * EMAIL: info@theresortsolution.com

8/22/2012

Main Identity

From: <rsiweb@theresortsolution.com>
To: [REDACTED]
Sent: Wednesday, April 04, 2012 12:33 PM
Subject: Client Confirmation Agreement for [REDACTED] for 2012-04-04

Thank you for responding to your Property confirmation on the following property; this email serves as your receipt:

Property of Confirmation reply: **I agree**

Date: 2012-04-04
Time: 12:34 pm
Customer Name: [REDACTED]
Contract ID: [REDACTED]
Resort: Royal Holiday Club
Property Status: **Active**



6/1/12

[REDACTED]
[REDACTED]
[REDACTED]

RE: Coral Resorts #IL78569

[REDACTED]

Per your conversation with Coral Resorts, you will be provided with two Developers Weeks per year. Developer Weeks can be booked a year in advance, and the current annual Maintenance Fee will be billed for usage at the time of your reservation. You will be provided with a Developer Week Addendum for your two Developer Weeks upon return of this signed acknowledgement.

In acknowledgement of this remedy, [REDACTED] agree that this action will release Coral Resorts and any associated companies or agents from any future liabilities or claims related to these issues as of this date.

I agree:

Name Date

Name Date

If you have any questions please don't hesitate to call 866-610-4124. You can return this acknowledgement to me via fax 843-842-3286, mail or scan and e-mail back to ownerservices@thecoralresorts.com.

Respectfully,

Lori Lucas for The Coral Resorts
Owner Services
Coral Resorts



"Developer Week" ADDENDUM

PURCHASE DATE: ___/___/___

OWNER NAME: _____

CONTRACT #: _____

This document will confirm that the above-referenced owners will have the option to use an additional week per year, per unit owned. This week is known as "Developer Week". Reservations may be made up to (but no more than) twelve (12) months in advanced of the arrival date and are based on availability. The current annual maintenance fee will be charged for use and must be paid when reservation is made. Accommodations may be made at the owner's resort or at any affiliated Coral Resorts property. The "Developer Week" is designed for the personal use and enjoyment of the owners, their friends, and families. This option is available for the above owners on an ANNUAL basis.

Coral Resorts does not have a rental department for its "Developer Week" program.

Reservation requests for a "Developer Week" may be made by calling Coral Resorts' reservations department toll-free at (866) 610-WEEK (9335)

X _____
Purchaser

X _____
Purchaser

Attachment 21

Main Identity

From: "Developer Week" <developerweek@thecoralresorts.com>
To: [REDACTED]
Sent: Monday, June 11, 2012 3:45 PM
Subject: Re: Questions about booking a developer week
You may want to call your sales person Phil at 843-338-1436 for further clarification.

----- Original Message -----

From: [REDACTED]
To: Developer Week
Sent: Monday, June 11, 2012 3:43 PM
Subject: Re: Questions about booking a developer week

I was told I would pay the same maintaince fee that my timeshare is. I was told that was around \$ 215 per year so why is this maintaince fee so high?

How hard is it to get a week in the summer if you try to bokk 12 months out?

thank you

----- Original Message -----

From: Developer Week
To: [REDACTED]
Sent: Monday, June 11, 2012 3:34 PM
Subject: Re: Questions about booking a developer week

Hi,
It is very easy to book the Developer Week.

The DEVELOPER WEEK is an **additional optional** week that the Developer has offered to you. It uses no points. You, or your family or friends can reserve a unit each year for the cost of an **additional ANNUAL** maintenance fee . This fee varies depending on the unit you book. You make the reservation with me via email [< developerweek@thecoralresorts.com >](mailto:developerweek@thecoralresorts.com) or 866-610-9335

The Developer Week goes from January to December each year. You have the option to one week per year. At this time we make reservations for the Island Links, Coral Sands, Coral Reef Resorts and we also have a unit in Sea Pines. The maintenance fee cost to make a reservation for these units is typically around \$960.00 dollars to \$1500.00 dollars. Reservations are based on availability and are assigned on first come first serve basis.

You may make your reservation request up to 12 months in advance. Typically, unit #'s are not assigned until about 3 or 4 months before the check in date. Payment will be due at that time. The Owner Sports package is included with the Developer Week reservations.

You may see pictures and descriptions of Island Links, Coral Reef and Coral Sands on our web site

www.thecoralresorts.com

Let me know if you have any further questions and how you would like to proceed.

6/11/2012

Barbara Beebe

Developer Week Reservationist

developerweek@thecoralresorts.com

866-610-9335

Fax-843-842-3286

----- Original Message -----

From: [REDACTED]

To: developerweek@thecoralresorts.com

Cc: [REDACTED]

Sent: Monday, June 11, 2012 1:19 PM

Subject: Questions about booking a developer week

Barbara,

My name is [REDACTED] and I have a few questions about booking the developer weeks. Can you please call me at [REDACTED] when you have a free minute.

Thank you

[REDACTED]

May 21, 2012

Certified Number: [REDACTED]

Coral Resorts Contract Number: [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Coral Resorts, LLC
P O Box 5521
Hilton Head, SC 29938

Manager,

My husband and I visited Hilton Head March 12-14 2012. We visit Hilton Head 3 to 4 times a year. We stayed at the Park Lane Hotel that I booked through information I received on the internet about seeing a timeshare.

We had an appointment for the timeshare presentation at 0900 a.m. on March 14, 2012. Mr. Phil Lucchese was the vacation Counselor that was assigned to do our presentation.

During the presentations, Mr. Lucchese made numerous statements in his presentations that we are now finding out to be false and fraudulent.

1. We were told that Coral Resorts was buying our timeshare with Royal Holiday and that we would have closing within six months. When we asked why so long Mr. Lucchese stated it was because our timeshare was out of Mexico. On April 3, 2012 we received an email from Resort Solutions welcoming me as a member and telling me that my timeshare was listed with them for sale. At no time did Mr. Lucchese ever state that my timeshare was being put up for sale by me and that I would have to deal with offer that (might) come in. I was told that I was being given \$10,920 for my timeshare plus I would be given credit for the maintenance fee of \$616 that I had already paid. He also instructed me not to use my timeshare. After receiving the email I called to ask Mr. Lucchese why I received this email and he claimed that there was no problem and that the timeshare was not being listed to the public but it was a listing for corporate buyers to pick up the timeshares for resale.
2. Mr. Lucchese asked us how many weeks we got with our timeshare through Royal Holiday and And we told him one week per year. He told us if we used our timeshare at Hilton Head we would be able to stay three weeks a year. And that all we needed to do is to call owner services to book. On May 3, 2012 I called owner services as Mr. Lucchese had instructed us to do and they told me that I needed to book any weeks through RCI and that I should call sales to have them explain how to use the timeshare. I called three times on 5/3/2013, two times on 5/4/2012, and two times on 5/7/2012 and left messages stating that I would like a return call but to this date I have not received one. On 5/7/2012 I again called RCI to see if I could book my weeks through them. I was told with the amount of points we have that it would take three years to get enough points to stay at the property that I purchased a timeshare for at Hilton Head. On 5/7/2012 I called Mr. Lucchese and told him what RCI told me and he said that I just needed to call owner services to book my weeks. I believe that Mr. Lucchese does not know how to tell the truth.

3. At no time did Mr. Lucchese or your finance representative ever state that we were buying a Triennial time share that I would only be able to use once every three years. In fact, when I asked Mr. Lucchese how early would I have to call to book get two weeks in July of 2013. He said to call owner services just as soon as I got my account number. We were shown a three bedroom condo at Coral Sands, Mr. Lucchese stated that we could stay at any of the six locations on Hilton Head by calling owner services. Now I find out from RCI that the points are much higher at Coral Sands and it could take possibly five years worth of my points to stay there one week.
4. During the signing of the paperwork my husband kept trying to read the forms and the finance mgr kept taking the papers and when we asked him questions he kept saying that the sales person told what we got.

My husband and I are not unintelligent people. I worked for 28 years for the US Postal Service (was Postmaster at Hilton Head for 2 Years) and my husband is a disabled Veteran who served our country for 24 years. We both feel that we have been scammed and that this was fraud.

The only reason we signed an agreement to purchase your time share is that we understood that Coral Resorts/Island Links was taking the Royal Holiday timeshare as a trade for the new timeshare.

We understand that we did sign the contract. But we were mislead and lied to by Mr. Lucchese every step of the way. All of your practices are very deceptive: We were never once told that the timeshare was triennial, we were never once told that we had to sell our timeshare on RSI, All of this information comes out after the five day period cancellation period.

I have contacted the South Carolina Department of Labor, Licensing Regulations and will be filing a consumer complaint. We are currently gathering other victims of your fraudulent sales practices to file a class action law suit against your company. I am prepared to contact a national television network to provide the information as well as the names of other couples who will also provide an interview exposing your operation.

We want our monies refunded immediately. If we do not get our monies refunded we are prepared to take whatever steps are necessary to expose your organization and the fraud that you are committing. We will anxiously await a response from you, if we do not hear from you within 10 business days we will proceed with the complaint form to the state of South Carolina and send copies to all the officials at the local and state government.

[REDACTED]

[REDACTED]

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Caro Records LLC
P.O. Box 552
Nashville, TN 37203
29938

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent☐ Addressee

B. Received by (Printed Name)

John Doe

C. Date of Delivery

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

2. Article Number

(Transfer from service label)

7010 2780 0002 0299 7367

A Attachment 5

COMPLAINTS

Everything

Linda Sosniak

My Complaints

Messages

Notifications

My Groups

Associates

Logout

Guaranteed exit program. No hidden or upfront fees.

Fast Free & Easy Value Report Helps If Your Selling Your TimeShares Now

Hotels & Resorts for every budget. Plan on Hilton Head's official site

Custom Hilton Head SC Golf Packages OnLine Trip Quote Discount Rates

AdChoices [D]

Life Insurance Just Got Easier. Find A State Farm Agent For Info!

If You Were Misled By Sales Reps, We Can Help. Free Consultation.

150+ rental choices - homes, condos, townhomes, 2-8 bedrooms

AdChoices [D]

150+ rental choices - homes, condos, townhomes, 2-8 bedrooms

150+ rental choices - homes, condos, townhomes, 2-8 bedrooms

150+ rental choices - homes, condos, townhomes, 2-8 bedrooms

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150+ rental choices - homes, condos, townhomes, 2-8 bedrooms

Toy Shopping Not Child's Play

Can Home Installation Really Make My House Greener?

Choosing the Right Refrigerator for Your Kitchen

Choosing the Right Refrigerator for Your Kitchen

Choosing the Right Refrigerator for Your Kitchen

Choosing the Right Refrigerator for Your Kitchen

Verbal Misrepresentation and Fraud

My wife and I went to the Hilton Head Island Links timeshare. They offered us a deal, that before we even agree with there terms and conditions and they even send you a mail and a -mail with everything written black on white. But one time when I was checking in, there was a couple that had no idea what was written on the letter send by Hilton Head Guest Services containing all the vacation details and this letter was serving for check-in purposes also...

(Complaint)

(Complaint Comment)

Fraud and Deceptive Sales Practices

But Coral Resorts as well as Hilton Head Guest Services tell you over the phone everything before you even agree with there terms and conditions and they even send you a mail and a -mail with everything written black on white. But one time when I was checking in, there was a couple that had no idea what was written on the letter send by Hilton Head Guest Services containing all the vacation details and this letter was serving for check-in purposes also...

(Complaint Comment)

Stephan 2011

Best hotel vacation or vacation rentals on Hilton Head Island SC

But Coral Resorts as well as Hilton Head Guest Services tell you over the phone everything before you even agree with there terms and conditions and they even send you a mail and a -mail with everything written black on white. But one time when I was checking in, there was a couple that had no idea what was written on the letter send by Hilton Head Guest Services containing all the vacation details and this letter was serving for check-in purposes also...

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(Complaint Comment)

Stephan 2011

Credit Card Fraud

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(Complaint Comment)

Stephan 2011

rip off

But Coral Resorts as well as Hilton Head Guest Services tell you over the phone everything



More Videos

Ads by Google

150+ rental choices - homes, condos, townhomes, 2-8 bedrooms

150+ rental choices - homes, condos, townhomes, 2-8 bedrooms

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before you even agree with their terms and conditions and they even send you a mail and e-mail with everything written down on it. But one time when I was checking in there was a little card that had the same what was written on the letter send by Hilton Head Guest Services something like the vacation details and this letter was serving for check-in purposes also.

(Complaint Comment)

Best hotel vacation or vacation rentals on Hilton Head Island SC
Head Guest Services, Coral Resorts offers a wide range of vacation options, some include a timeshare tour if you want to pay almost nothing for your vacation or you can pay a discounted price for your vacation and not go on any timeshare tour, but still get most of the perks and discounts that you can use on the Hilton Head Island while you vacation...

Legally cancel timeshare contract. Stop paying maintenance fees.

We buy timeshares. Does your timeshare qualify?

Unlimited General Contractor Operating on Hilton Head for 25 yrs

Oceanfront Homes & Condos for Sale Hilton Head
Beach Homes for Sale

AdChoices (b)

(Complaint Comment)

Best hotel vacation or vacation rentals on Hilton Head Island SC
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(Complaint Comment)

Fraud and Deceptive Sales Practices
com. Coral Resorts tell you up front everything and do not lie to you. If you got charged \$200 on your timeshare tour vacation on Hilton Head, that is because you did not respect the agreement of attending the tour or you attended the tour but your spouse did not or you did not stay all the end of the tour.

(Complaint Comment)

rip off

Head Guest Services/Coral Resorts sales people are friendly and they only show you the resort and of course they would like you to buy, but if you don't, that is OK, it is not mandatory of course. Hilton Head Guest Services hope you had a fabulous time with them and on your vacation on Hilton Head and spread the word about the Coral Resorts offers...

(Complaint Comment)

Credit Card Fraud

Head Guest Services/Coral Resorts sales people are friendly and they only show you the resort and of course they would like you to buy, but if you don't, that is OK, it is not mandatory of course. Hilton Head Guest Services hope you had a fabulous time with them and on your vacation on Hilton Head and spread the word about the Coral Resorts offers...

(Complaint Comment)

Credit Card Fraud

Hilton Head Guest Services, Coral Resorts, Hilton Head Hospitality is the best co. to book your vacation with. Hilton Head Hospitality/Hilton Head Guest Services offers a wide range of vacation options, some include a timeshare tour if you want to pay almost nothing for your vacation or you can pay a discounted price for your vacation and not go on any timeshare tour, but still get most of the perks and discounts that you can use on the Hilton Head Island while you vacation...

(Complaint Comment)

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(Complaint Comment)

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(Complaint Comment)

Dishonest, Lies, Misrepresenting and did I say Dishonest!

We have sent a letter to Coral Resorts and RCI and we are meeting an attorney after the first of the year. Hopefully we can get this resolved before our maintenance fee is past due. I don't want these jerks ruining my credit. Once its on the credit, you play hell to get it removed...

(Complaint Comment)

Dishonest, Lies, Misrepresenting and did I say Dishonest!

BEWARE of Coral Resorts...

(Complaint)

Dishonest, Lies, Misrepresenting and did I say Dishonest!

We returned to the office of Coral Resorts with the sales rep that gave us the tour and began the sales negotiation process. We were there for hours. As a matter of fact, the sales rep missed his afternoon appointment because of our discussions. We asked a lot of questions and the salesman repeated himself over and over again to assure our understanding and when we finally agreed on a purchase price, I completely understood what he had told us.

(Complaint)

Misrepresentation

We are not new to timeshares. However we were grossly misled (okay I will not sugar-coat it) we were flat-out lied to during the timeshare presentation. The maintenance fee is more than double what we were told it would be. Additionally we were told that they Timeshare Partners was purchas...

(Complaint)

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(Complaint)

fraud

purchased a timeshare from Coral Resorts in the summer of 2009. The saleswoman, Vicki, who gave us her bogus name and phone number does not even work there now. She told us we would be able to take three vacations a year plus get a free week every year at a developer's home. This is completely false...

(Complaint Comment)

Credit Card Fraud

Unfortunately, we were scammed by Coral Resorts as well. We were told things like all you have to pay for a week stay anywhere is \$149 dollars and the most would be \$169 dollars. When we tried to book a stay we told through RCI they informed us that we were misled. Now we have a maintenance fee that we were told was every year for \$299 dollars...

(Complaint Comment)

fraudulent sales practice

actually let go from Coral Resorts for POOR SALES PERFORMANCE and for also LYING and DECEITFUL PRACTICE towards clients/owners of Coral Resorts! I found this out because I was a client of "rb4187" and as I tried to contact him multiple times with no reply, I decided to contact Coral Resorts and that is when they told me that he was let go for the reasons mentioned above! As for Clarke Tett, I have never met the man while I was there but I am sure that he is a pretty clever sales executive like all of them are but we need to realize as consumers that it is our responsibility to step up to the plate and do our own homework! If there is anyone one to be angry at, it should be at ourselves and not the sales executives! If anyone has the right to be upset, it would be me for the deceitfulness that "rb4187" displayed, but instead, I will just mark it up as a lesson learned...

(Complaint Comment)

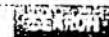
Credit Card Fraud

We are also a victim of Coral Resorts but first I blame myself for not doing a better job of looking out for my families interest. With that said, what happens if we default? For someone that has very good credit, what does a time share default do to your credit rating? Will creditors consider what type of default? I have sent several letters out to attorney's in South Carolina...

Reviews 1 2 3 Next

COMPLAINTS

Everything



Linda Sosniak

My Complaints

Messages

Notifications

My Groups

Associates

Logout

We buy timeshares. Does your timeshare qualify?

We Have a Guaranteed Exit Program! Licensed-Insured-Bonded Since 1999

3 Quick Steps To Sell A Timeshare In Less Than 24 Hours. Learn How

A Fraud Examiner Will Answer Now! Questions Answered Every 9 Seconds.

AdChoices (b)

Guaranteed Exit Program. No hidden or upfront fees. A+ rating w/ BBB.

Fast Free & Easy Value Report Helps If Your Selling Your TimeShares Now

Over 150 rental choices - homes, duplexes, townhomes. 2-8 bedrooms.

AdChoices (b)

1.

fraud lottery calls

2.

Loan Denial

3.

Poor quality, professionalism

4.

Claim

5.

I request you all out there please do not buy from this website its a fraud

Considered Tip & Trick



Are You Ready for a Funny Friend?



Tip: Trust You Can Use Rent Now To Get Out Of Debt



How to Get the Perfect Headphones



Tip: Trust You Can Use Rent Now To Get Out Of Debt



Tip: Trust You Can Use Rent Now To Get Out Of Debt

(Complaint Comment)

Exchanged Coral Reef resort for a membership

to be put toward our Coral Resorts property. What a misrepresentation! they turned it over to Time Share Partners and no such luck in selling it. We now have two which we cannot afford to keep up! What a scam! The agent Patrick Budnick felt so bad he offered us a free week stay with golf at Hilton Head...

(Complaint)

Bait and Switch

We owned a triennial floating gold week with a developer week. Our old contract listed a week number and said 'Gold' but we could book any time a unit was available. Phil Lucchese explained we could upgrade to a week a year, sell our developer week each year to a booking company and that was...

(Complaint Comment)

rip off

and I WERE owners at Coral Resorts - Island Links. They DEFRAUDED us in November of 2010. Even though we were OWNERS, we were unable to schedule a visit to Hilton Head in 2011, that is, until VacationPlay called us in May 2011. They offered us four days and three nights at Park Lane for about \$99, which would be returned to us after our "new owner" meeting with the salesman that sold us our timeshare in 2010...

(Complaint Comment)

Fraud and Deceptive Sales Practices

and I are "owners" at Coral Resorts. If you want to call us that. We bought a timeshare at Island Links late last year (2010), and pretty much knew we'd have little opportunity to schedule a vacation during "peak time" this year. So, when VacationPlay called us this past May and invited us to a special "new owners" meeting with our salesperson...

(Complaint Comment)

Verbal Misrepresentation and Fraud

I am very frustrated with coral resorts and the lies that me and my wife were told and how deceiving their sales people are...

(Complaint)

Lies on Selling/Purchasing Timeshare

Jeff Davidson LIED! He said that they would take my timeshare for buying their timeshare. He said that they would offer it for sale for 6 months and if it didn't sell in that timeframe that they would "eat" their losses and just pay it off, but that I had to make payments for six more months...

Comment)

(Complaint



More Videos

Ads by Google

How to sell your timeshare

How to sell your timeshare

How to sell your timeshare

How to sell your timeshare

How to sell your timeshare

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FROM: SANKAR Nandy
 WORK: 01975 00 001815-00-
 SA_01975_001815

8. 1975 SMS sent by DTAC Thailand
 Search by
 lastnames@secureid.com.sg



Time Share

the complain about Coral Resorts? I thought this site was named Complaint Board'...

Be Timeshare Free Today

Legally cancel timeshare contract. Stop paying maintenance fees

Bluffton Seafood Festival _____

Enjoy all the seafood at the Bluffton Arts & Seafood Festival.

Timeshare Fraud

Fight Back. We Get Timeshare Contracts Cancelled. Call Us Now.

Hilton Head Ocean Condos

Beachfront Condo Listings Hilton Head Beach Condos for Sale

As before, let

coral resorts Hilton Head Island South Carolina (Complaint
Comment)

SECRET

Time Share

I was scammed by Coral Resorts...

**Coral Resorts Island Links Hilton Head Hilton Head Island
South Carolina (Complaint Comment)**

[illegible]

Verbal Misrepresentation and Fraud

The steps necessary to bring Coral Resorts to justice are several: 1. Plaster the internet with real life stories of the fraud (perceived or actual) committed by Coral Resorts, whether it involves Coral Reef, Coral Sands, Island Links, or Port O'Call. Mention all of these by name, as well as Hilton Head Island and words such as fraud...

Coral Resorts Island Links Hilton Head Hilton Head Island
South Carolina (Complaint Comment)

DATE: 10/1/84

Verbal Misrepresentation and Fraud

Re: Dwight Trew - Owner Coral ResortsExcerpts from: TimeSharing Today (14th/Apr 2006)Coral Resorts Accused of Fraud As consumer complaints mount, a former salesman for a Hilton Head Island timeshare company claims in court papers that the company engaged in fraudulent practices...

Coral Resorts Island Links Hilton Head Hilton Head Island
South Carolina (Complaint Comment)

DATE: 11/11/11

Verbal Misrepresentation and Fraud

should put Coral Resorts out of business. And yes, they are partially responsible for this and other "timeshare frauds". But Hilton Head is an otherwise wonderful place to visit. I think we as consumers can put Coral Resorts out of business. To start with...

Coral Resorts - RCI Hilton Head Island South Carolina
(Complaint Comment)

100-100000

Dishonest, Liar, Misrepresenting and did I say Dishonest

I'm having some problems with Coral Resorts too. For now it's not necessary to get into the details. However, I would encourage everyone to NOT default on their payments. It must be part of Coral's business model to expect (or cause) owners to walk away from their commitment. That's a win-win-win proposition for them...

Coral Resorts Timeshare Hilton Head Island South Carolina (Complaint Comment)

File Q3

Failure to complete trade / sale

people dealing with Coral Resorts and Resort Solutions. Register as a guest and send me a message. Go to Resorts Solutions website and check how many timeshares Re yours are for sale. They have had mine since Jan '07. no offers. There are hundreds just for Waterford. I want my money back. I never wanted a second timeshare..

coral resorts Hilton Head Island South Carolina (Complaint)

[illegible]

SCAM

Totally screwed us over. Told us that the contract had only what we talked about but it had nothing about what we talked about. Sidney Karp was our Sales guy and Shelton Stanhope was the verification Officer. These two "Sales Professionals" verbally misrepresented the deal. They presented.

(Complaint)

Failure to complete trade / sale

** Purchased a one week 3 bedroom Coral Resorts timeshare 5 January 2011, trading in a bi-annual studio condo Timeshare at Planet Hollywood / Westgate in Las Vegas NV and an annual 2 bedroom condo Timeshare at Summer Bay in Las Vegas NV. The 2 timeshares being traded were supposed to be listed with Resort Solutions Inc...

(Complaint)

Time Share

Coral Resorts at Hilton Head and Island Links are some of the best Resorts on Hilton Head Island, SC and the East Coast USA. I just love Hilton Head and the great cul-de-sac resorts. The problem with timeshare anywhere, is that people do not read the contract entirely and do not listen and ask questions and get answers in writing...

(Complaint Comment)

Time Share

Coral Resorts at Hilton Head and Island Links are some of the best Resorts on Hilton Head Island, SC and the East Coast USA. The problem with timeshare anywhere, is that people do not read the contract entirely and do not listen and ask questions and get answers in writing. You have to get everything in writing when you do business, that is the problem...

(Complaint)

Coral Resorts

They absolutely lie about what you are buying. Even when questioned about some of the details, they lie about their previous lies. They need to be sued out of existence, their assets sold, and the money divvied up among their victims.

(Complaint)

Deception

We were completely lied to. The representative that sold us the package told us we would have a free builders week that we could use any time we wanted for free, he also told us we would get a bonus week that we could use anytime we wanted for free, and he also told us that we wouldn't be b...

(Complaint Comment)

Verbal Misrepresentation and Fraud

scammed by coral resorts . any way to file a class action lawsuit? email me at gzzb2@aol.com i am ready to see some heads roll! thanks. William...

(Complaint Comment)

Exchanged Coral Reef resort for a membership

unhappy Island Links Coral Resorts customers. There is nothing they offer for \$4000+ that can't be accessed cheaper elsewhere! Plus, there IS a yearly membership fee...

(Complaint)

untruthfulness

unhappy customers of Coral Resorts are spotted & "invited" in to get out of their deal only to find they have purchased something else. In both cases, what the salespeople say is VERY different from the legal details of the ownership. These are very saavy salespeople, who do NOT have your best interests in mind! If anyone else is interested in pursuing legal action against them or doing a PR campaign to alert potential buyers, let me know by posting after me & give me a way to contact you...

4. THEORY

I HOLD WAL-MART, HHI, HHGS CORAL RESORTS ALL RESPONSIBLE FOR THIS UN-NECESSARY MIS-TREATMENT. (note - I retyped this since the quotes messed up the formatting above)..

• • • • •

I HOLD WAL-MART HHI CORAL RESORTS ALL RESPONSIBLE FOR THIS UN-
NECESSARY MIS-TREATMENT..

• • • • •

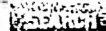
I was stalked by a guest for 48 hours until I could catch the earliest flight out, forgoing my entire week vacation. Reba Management was unwilling to assist me in a way that would ensure my safety at their resort when other room locations were available. I filed a complaint with the Better...

[illegible]

...

COMPLAINTS

Everything



27

Jesse Smith

My Complaints

Messages

Notifications

My Groups

Associates

Logout

We guarantee that your timeshare will be sold.

We have a Guaranteed Exit Program. Licensed-Insured-Bonded Since 1999.

3 Quick Steps To Sell A Timeshare In Less Than 24 Hours. Learn How

A Fraud Examiner Will Answer Now. Questions Answered Every 3 Seconds

AdChorus (b)

Guaranteed Exit Program. No hidden or upfront fees. A-rating w/ BBB

Fast, Free & Easy Value Report Helps If Your Selling Your TimeShares Now

Over 150 rental choices - homes, duplexes, townhomes, 2-8 bedrooms.

AdChoices (b)

(Complaint Comment)

(Complaint)

Exchanged Coral Reef resort for a membership

to be put toward our Coral Resorts property. What a misrepresentation! they turned it over to Time Share Partners and no such luck in selling it. We now have two which we cannot afford to keep up! What a scam! The agent Patrick Budnick felt so bad he offered us a free week stay with golf at Hilton Head...

(Complaint Comment)

Bait and Switch

We owned a triennial floating gold week with a developer week. Our old contract listed a week number and said "Gold" but we could book any time a unit was available. Phil Lucchese explained we could upgrade to a week a year, sell our developer week each year to a booking company and that was...

(Complaint Comment)

rip off

and I WERE owners at Coral Resorts - Island Links. They DEFRAUDED us in November of 2010. Even though we were OWNERS, we were unable to schedule a visit to Hilton Head in 2011, that is, until VacationPlay called us in May 2011. They offered us four days and three nights at Park Lane for about \$99, which would be returned to us after our "new owner" meeting with the salesman that sold us our timeshare in 2010...

(Complaint Comment)

Fraud and Deceptive Sales Practices

and I are "owners" at Coral Resorts, if you want to call us that. We bought a timeshare at Island Links late last year (2010), and pretty much knew we'd have little opportunity to schedule a vacation during "peak time" this year. So, when VacationPlay called us this past May and invited us to a special "new owners" meeting with our salesperson...

(Complaint Comment)

Verbal Misrepresentation and Fraud

I am very frustrated with coral resorts and the lies that me and my wife were told and how deceiving their sales people are...

(Complaint)

Lies on Selling/Purchasing Timeshare

Jeff Davidson LIED! He said that they would take my timeshare for buying their timeshare. He said that they would offer it for sale for 6 months and if it didn't sell in that timeframe that they would "eat" their losses and just pay it off, but that I had to make payments for six more months...

(Complaint Comment)

(Complaint)



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From Microsoft



Time Share

the complaint about Coral Resorts? I thought this site was named Complaint Board!

legally cancel timeshare contract. Stop paying maintenance fees

Enjoy all the seafood at the Bluffton Arts & Seafood Festival.

Fight Back: We Get Timeshare Contracts Cancelled. Call Us Now.

Beachfront Condo Listings Hilton Head Beach
Condos for Sale

Ad Choices (b

(Complaint

Comment)

Time Share

I was scammed by Coral Resorts...

(Complaint Comment)

Verbal Misrepresentation and Fraud

The steps necessary to bring Coral Resorts to justice are several. 1. Plaster the internet with real life stories of the fraud (perceived or actual) committed by Coral Resorts, whether it involves Coral Reef, Coral Sands, Island Links, or Port O'Call. Mention all of these by name, as well as Hilton Head Island and words such as fraud...

(Complaint Comment)

Verbal Misrepresentation and Fraud

Re: Dwight Trew - Owner Coral Resorts Excerpts from: TimeSharing Today (Mar/Apr 2006) Coral Resorts Accused of Fraud As consumer complaints mount, a former salesman for a Hilton Head Island timeshare company claims in court papers that the company engaged in fraudulent practices...

(Complaint Comment)

Verbal Misrepresentation and Fraud

should put Coral Resorts out of business. And yes, they are partially responsible for this and other "timeshare frauds". But Hilton Head is an otherwise wonderful place to visit. I think we as consumers can put Coral Resorts out of business. To start with...

(Complaint Comment)

Dishonest, Lie, Misrepresenting and did I say Dishonest

I'm having some problems with Coral Resorts too. For now it's not necessary to get into the details. However, I would encourage everyone to NOT default on their payments. It must be part of Coral's business model to expect (or cause) owners to walk away from their commitment. That's a win-win-win proposition for them...

(Complaint Comment)

Failure to complete trade / sale

people dealing with Coral Resorts and Resort Solutions. Register as a guest and send me a message. Go to Resorts Solutions website and check how many timeshares like yours are for sale. They have had mine since Jan '07, no offers. There are hundreds just for Waterside. I want my money back. I never wanted a second timeshare...

(Complaint)

SCAM

Totally screwed us over. Told us that the contract had only what we talked about but it had nothing about what we talked about. Sidney Karp was our Sales guy and She'con Stanhope was the verification Officer. These two "Sales Professionals" verbally misrepresented the deal. They presented .

(Complaint)

Failure to complete trade / sale

** Purchased a one week 3 bedroom Coral Resorts timeshare 5 January 2011 trading in a bi-annual studio condo Timeshare at: Piane: Hollywood / Westgate in Las Vegas NV and an annual 2 bedroom condo Timeshare at: Summer Bay in Las Vegas NV. The 2 timeshares being traded were supposed to be listed with Resort Solutions Inc..

(Complaint)

Time Share

Coral Resorts at Hilton Head and Island Links are some of the best Resorts on Hilton Head Island, SC and the East Coast USA. I just love Hilton Head and the great out-de-sac resorts. The problem with timeshare anywhere, is that people do not read the contract entirely and do not listen and ask questions and get answers in writing...

(Complaint Comment)

Time Share

Coral Resorts at Hilton Head and Island Links are some of the best Resorts on Hilton Head Island, SC and the East Coast USA. The problem with timeshare anywhere, is that people do not read the contract entirely and do not listen and ask questions and get answers in writing. You have to get everything in writing when you do business, that is the problem...

(Complaint)

Coral Resorts

They absolutely lie about what you are buying. Even when questioned about some of the details, they lie about their previous lies. They need to be sued out of existence, their assets sold, and the money divided up among their victims.

(Complaint)

Deception

We were completely lied to. The representative that sold us the package told us we would have a free builders week that we could use any time we wanted for free, he also told us we would get a bonus week that we could use anytime we wanted for free, and he also told us that we wouldn't be b...

(Complaint Comment)

Verbal Misrepresentation and Fraud

scammed by coral resorts . any way to file a class action lawsuit? email me at gizzo2@aol.com i am ready to see some heads roll! thanks. William...

(Complaint Comment)

Exchanged Coral Reef resort for a membership

unhappy Island Links Coral Resorts customers. There is nothing they offer for \$4000+ that can't be accessed cheaper elsewhere! Plus, there IS a yearly membership fee...

(Complaint)

untruthfulness

unhappy customers of Coral Resorts are spotted & "invited" in to get out of their deal, only to find they have purchased something else. In both cases, what the salespeople say is VERY different from the legal details of the ownership. These are very saavy salespeople, who do NOT have your best interests in mind! If anyone else is interested in pursuing legal action against them or doing a PR campaign to alert potential buyers, let me know by posting after me & give me a way to contact you...

(Complaint)

Beware!! WIFE and I ARE BEING SUED!! Stander/Libel

My wife and I have recently hired the most high paid defense attorney in our county and he has informed us we will probably LOSE our lawsuit. BEWARE of slandering a salespersons name at this resort. they have an attorney on staff and unfortunately you and I as the customers DO NOT. Our sale.



3 Quick Steps To Sell A Timeshare In Less Than 24 Hours. Learn How

Custom Hilton Head SC Golf Packages Online Trip Quote. Discount Rates

NO up-front fees - "Net cost" after Taxes ZERO - Call Now for Details

Advice Info. Access 10 Search Engines At Once.

AsChances To

(Complaint)

bad information

I will agree with most people. These guys do their job well. Suckered me in with \$300 maintenance fees that turned out to be over \$900. Tried to find original number. Guess what. This was all oral as well as we were stupid enough to believe they would sell our old timeshare within 6 months..

(Complaint)

Libel/Slender

We just bought with coral resorts last year and had some complaints. Foolishly we posted on here thinking that it would help, or get a result. Not only did it not get a result, but we used the salespersons name. Even though the site is based out of Latvia or something, this does fall under libel and defamation of character in the US and Canada...

(Complaint)

Misrepresentation

During the 3 hour sales sessions, our sales person lied about the process to sell our existing Timeshare, lied about the annual fees (said they would be \$300, they are over \$900) and lied about the ease of which to rent our Timeshare and encouraged us to misrepresent who was in the Timesha...

(Complaint Comment)

Credit Card Fraud

just been scammed by Coral Resorts. We went to HH Island and sat in on a sales pitch by Phil Lucchese who wanted us to give back our developer week that was given to us when we purchased 64,000 points a few years back. He stated that they could rent it out for \$2400 per week or more and that we would get three cheques for that amount which we could put towards the purchase of 15,000 more points and then after that we would receive cheques annually for our developer week...

(Complaint Comment)

Lies on Selling/Purchasing Timeshare

We purchased a timeshare from Coral Resorts and were promised most weeks in the RCI resort directory were 7000 to 9000 points only to find out that is if you book thru the last minute deals where you have to book inside of 30 days which is useless to us due to the fact we have to plan further ahead than that...

(Complaint Comment)

Verbal Misrepresentation and Fraud

Sheldon Stanhope of Coral Resorts sales department. I was told I had two free

developer weeks in addition to the week I have yearly and they would rent out the developer weeks yearly and I could expect \$2500 from each week at the beginning of the year- a lie. I was told I could use the money from the developer weeks to help pay down the loan and I believed them...

(Complaint Comment)

Lies on Selling/Purchasing Timeshare

Hilton Head ownership at Coral Resorts. After being assured that the St. Martin property at Towers at Mullet Bay was virtually guaranteed to sell, we entered into a purchase agreement for the timeshare at Hilton Head. We were promised that our St. Martin property would sell within a period of 4-6 months at which time we could use the proceeds to pay off the Hilton Head mortgage...

(Complaint

Comment)

Capitulation
\$200 charge for a renewal that they claimed paid for our membership dues for RC that my membership for Coral Resorts was due. Since I have a time share with Coral Resorts (worse move I ever made because they too lied to me about many things) I believed them and gave them \$149.00 through my credit card. A couple of days later I get a confirmation on my E Mail and it had nothing at all to do with my membership at Coral Resorts...

(Complaint Comment)

Exchanged Coral Reef resort for a membership

a presentation with Coral Resorts, a disappointed sales rep led us to the close out station where we were offered a Vacation Membership with Resorts Anytime. We were shown a website of luxurious destinations and resorts--no dead and no points, just wholesale rates on resorts and condos. We thought this was a great deal and purchased the membership...

(Complaint Comment)

Bait and Switch

Coral Resorts timeshares are a rip off. No wonder they have an "F" rating with the Better Business Bureau. We were also LIED to regarding the developers week. We were told that each January we would receive a check for about \$1700 for the sale of our developers week. When January came and went and no check was received we called Coral Resorts who gave us the number for Resort Solutions Inc...

(Complaint

Comment)

Misrepresentation

We bought into the Coral Resorts points program on 6/21/08 at a price of \$15000.00. We were verbally misled in regard to the benefits by our sales person Paul Burgess. Let me re phrase "misled" and say we were lied to by Mr. Burgess. This in our opinion constitutes fraud in sales! Mr...

(Complaint)

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(Complaint Comment)

Verbal Misrepresentation and Fraud

My husband and I were also part of Coral Resorts fraud. In April of 2011 we bought into this timeshare with the understanding that they would buy our time share for the same price of the Island links purchase. We were also told they were giving us 2 developer weeks. Of course, they didn't buy our timeshare, and when I tried to use a developer week, I was told they were booked up...

(Complaint Comment)

Verbal Misrepresentation and Fraud

the runaround with Coral Resorts Customer Service who refer us to so-and-so who refer us to so-and-so and back to Customer Service, etc. We are now stuck with a biannual week we don't want and can't afford. The tale goes on and on. Please notify me if you have any ideas on how to recoup our money, sue these people or something.

(Complaint)

SCAM

STAY AWAY FROM ANY TIME SHARE. WE WERE SOLD A BAG FULL OF LIES
FROM HILTON HEAD ISLANDS CORAL RESORT. I AM LOOKING TO JOIN ANYONE
WITH A CLASS ACTION LAWSUIT TO STOP THESE THUGS.
MY E-MAIL IS AWLRC@MSN.COM

(Complaint Comment)

Time Share

action suit against Coral Resorts. We lost all the money we paid for this piece of paper and never was able to use anything. RCI is a rip off also - you can book trips a lot cheaper thru other outlets...

(Complaint Comment)

Time Share

Get a week at Coral Resorts. No. You buy a piece of paper, and nothing else. THIS IS A SCAM!!! RUN do not walk. The person who replied has to be an employee. Look at all the complaints. Its time for a Class action law suit to stop this behavior...

(Complaint)

\$200 charge for a renewal that they claimed paid for our membership dues for RCI number only to get Coral Resorts who claim not to be affiliated with Resorts Anytime Renewal. They give me a number to call which has nothing to do with Resorts Anytime Renewal and it just keeps going on. No one claims to know who or what Resorts Anytime Renewal really is or how to actually contact them...



We dealt with the same guy and he totally got us signed up for a worse time to vacation than we had before too - we purchased a floating week thru Coral Reef on Ebay and got a great deal - he told us if we traded that in, paid a little more we could vacation anytime except peak summer which we weren't concerned about. Now we can only use the weeks you mentioned - who wants to be in Hilton Head in January and February when it is cool or the end of the year? He completely misrepresented all of it to us and we are very informed on the timeshare deal - he LIED about all of it and did the same about selling our builder/developer weeks and that is just a scam - you can't get any money from those, let alone to put towards the cost of what we purchased. Now we are stuck with a week that RCI doesn't even say has enough trading power for us to come during our spring break and we may never use it - soooo annoyed!

Coral Resorts timeshares are a rip off. No wonder they have an "F" rating with the Better Business Bureau. We were also LIED to regarding the developers week. We were told that each January we would receive a check for about \$1700 for the sale of our developers week. When January came and went and no check was received we called Coral Resorts who gave us the number for Resort Solutions Inc. who charged us \$240 to list the developers week for sale. Of course, it never sold. I called the salesman Sydney who sold us the timeshare and asked him why he lied and he conveniently told us that the policy changed just after we bought the timeshare and we would no longer receive a check in January as promised. What a LIE!!! This company is ruthless. They lie to honest vacationers. I can't believe the State of SC allows such deceptive practices!

Coral Resorts are full of smiles but they are full of b.s. They lie to you when they sell you the timeshares cause once you buy it you are stuck. Then they smile and point in your face but talk and gossip behind your back. They are unprofessional and I am surprise that they are a gold crown company with their many mishaps. You would think a company that small would have their staff more in control but they don't. I actually heard the front desk talk about guests when they thought no one was around. It's sad and disrespectful of them to do something like that but they do. The front desk isn't "rude" but they aren't that friendly for them to be the first and last people you see when you check in and out. One girl Anna is so fake with her smile that it is annoying and if they hired her after she was an intern their then they will hire anyone who is fake. Like Susana who you only see at the welcome breakfast with her fake smile and lies also. Asked her about warming up the pool and she said she would get that done and it never happened and when I asked her about it when my week was up she said that she couldn't do anything about it that is was on a timer etc but then I heard her tell someone else that she would get it taking care of but I was told it was on a timer. So this company is full of lies and deceit. Trust no one when you use this company because Reba management is a scam and its being going on for over 20 years. WATCH OUT PEOPLE...BE WARNED<

Your attitude towards Complaint: Agree ☒ Neutral ☐ Disagree ☐

Comment text

Spell Check

Attach photos (optional)

Browse...

Submit

TOWN OF HILTON HEAD ISLAND

One Town Center Court, Hilton Head Island, S.C. 29928

(843) 341-4600 Fax (843) 842-7728

www.hiltonheadislandsc.gov

Drew A. Laughlin
Mayor

June 28, 2012

Kenneth S. Heitzke
Mayor ProTem

Council Members

Wm. Lee Edwards
Willie (Bill) Ferguson
William D. Harkins
Kimberly W. Likins
George W. Williams, Jr.

South Carolina Department of
Labor, Licensing, and Regulation
Office of Investigations and Enforcement
Attn: Ms. Sharon Wolfe
110 Centerview Drive
Columbia, SC 29210

Stephen G. Riley
Town Manager

Re: Complaint Concerning Unscrupulous Time Share Sales Activity at the
Coral Resorts in Hilton Head Island

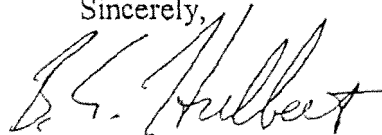
Dear Ms. Wolfe:

The Town is in receipt of another complaint alleging that unscrupulous sales activity of time shares has occurred at the Coral Resorts. The complainants, [REDACTED] and [REDACTED] allege that they were taken advantage of by predatory sales practices during their purchase of a timeshare unit here in Hilton Head Island.

In speaking with the Attorney General's Office and with the Department of Consumer Affairs, they indicated that your office would be the appropriate office to investigate such an allegation. Consequently, I am forwarding a copy of the letter from Mr. and Mrs. Fields to your office for investigation.

Should you have any questions, or if I can be of assistance, please do not hesitate to contact me. I can be reached at 843 341-4633. With kindest regards, I am,

Sincerely,



Brian E. Hulbert, Esq.,
Staff Attorney & Town Prosecutor

Enclosures

Cc: Town Council
Stephen G. Riley, ICMA-CM, Town Manager
Gregory D. DeLoach, Esq., Asst. Town Manager
Mr. & Mrs. Fields

Hulbert Brian

Subject: FW: Unscrupulous Business Practices on Hilton Head

-----Original Message-----

From: [REDACTED]
Sent: Thursday, June 28, 2012 9:00 AM
To: Drew Laughlin
Subject: Unscrupulous Business Practices on Hilton Head

Dear Mayor,

My wife and I have visited Hilton Head several times and have fallen in love with the beauty of the island. When we visited in March we were invited to a timeshare presentation at Coral Resorts. We were swept up in the idea of being able to return to Hilton Head for even more time in our new favorite place. Our dreams have become a bit of a nightmare since we have discovered the depth of the lies told by our sales representative during the timeshare presentation. I am writing you to encourage you and the leadership of Hilton Head to consider a ban on these types of predatory sales practices. At least, a requirement of full disclosure of all fees at the time the contract is signed would be helpful.

In doing research online, I have found MANY other people who have fallen victim to the lies of Coral Resorts. It really is a dark stain on an otherwise beautiful place. Many of the comments I've read online have expressed that they will never visit Hilton Head again because they feel victimized and preyed upon. I know my wife and I have expressed those same sentiments. Thank you in advance for your time and consideration of this matter.

Sincerely,

[REDACTED]

Hulbert Brian

From: Deloach Greg
Sent: Thursday, June 28, 2012 10:48 AM
To: Hulbert Brian
Subject: FW: Unscrupulous Business Practices on Hilton Head

From: Riley Steve
Sent: Thursday, June 28, 2012 10:45 AM
To: Deloach Greg
Subject: FW: Unscrupulous Business Practices on Hilton Head

Steve Riley
Town Manager
Town of Hilton Head Island
Sent from my Verizon Wireless Droid

-----Original message-----

From: Drew Laughlin <drew.laughlin@laughlinandbowen.com>
To: Riley Steve <SteveR@hiltonheadislandsc.gov>
Sent: Thu, Jun 28, 2012 13:10:22 GMT+00:00
Subject: FW: Unscrupulous Business Practices on Hilton Head

FYI
As you know, I am currently representing Coral in some pending litigation.
Drew

-----Original Message-----

From: [REDACTED]
Sent: Thursday, June 28, 2012 9:00 AM
To: Drew Laughlin
Subject: Unscrupulous Business Practices on Hilton Head

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Sincerely,
[REDACTED]



To: BH

Date: _____

From: Greg DeLoach, Assistant Town Manager

To Do: ☐ Review

☐ Handle

☐ File

☒ Draft

☒ Letter

☐ Memo

☐ Return

☐ Please Review with me

☐ Other: _____

Person Requesting: _____

Message: Reply is from your not mayor

Copy To: _____

Forward To: _____

Due Date/ Status: _____

Fax To: _____

TOWN OF HILTON HEAD ISLAND

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May 18, 2012

Re: Complaint Concerning Fraudulent Time Share Sales Activity at the Coral
Resorts in Hilton Head Island

Stephen G. Riley
Town Manager

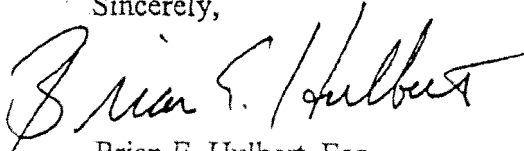
Dear [REDACTED]

The Mayor has asked that I respond to your letter concerning your complaint regarding the Coral Sands Resort, wherein you allege that you have been taken advantage of during the trade-in and purchase of 3 timeshare units here in Hilton Head Island.

In South Carolina, the Office of Investigations and Enforcement at the Labor, Licensing, and Regulation Department investigate and handle these complaints. Therefore, I have forwarded a copy of your letter to them as a matter under their responsibility. I trust that they will investigate the matter and contact you with their findings and report any actions that they might take in the matter.

Should you have any questions, or if I can be of assistance, please do not hesitate to contact me. I can be reached at 843 341-4633. With kindest regards, I am,

Sincerely,



Brian E. Hulbert, Esq.,
Staff Attorney & Town Prosecutor

Enclosures

Cc: Town Council
Stephen G. Riley, CM, Town Manager
Gregory D. DeLoach, Esq., Asst. Town Manager
Mr. & Mrs. Schulze

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May 18, 2012

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South Carolina Department of
Labor, Licensing, and Regulation
Office of Investigations and Enforcement
Attn: Ms. Sharon Wolfe
110 Centerview Drive
Columbia, SC 29210

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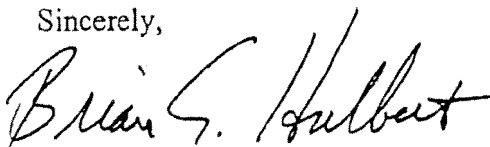
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In speaking with the Attorney General's Office and with the Department of Consumer Affairs, they indicated that your office would be the appropriate office to investigate such an allegation. Consequently, I am forwarding a copy of the letter from Mr. and Mrs. Schulze to your office for investigation.

Should you have any questions, or if I can be of assistance, please do not hesitate to contact me. I can be reached at 843 341-4633. With kindest regards, I am,

Sincerely,



Brian E. Hulbert, Esq.,
Staff Attorney & Town Prosecutor

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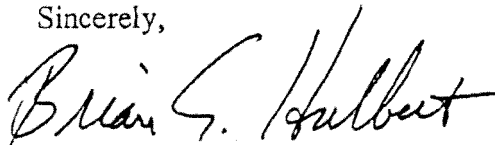
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In speaking with the Attorney General's Office and with the Department of Consumer Affairs, they indicated that your office would be the appropriate office to investigate such an allegation. Consequently, I am forwarding a copy of the letter from Mr. and Mrs. Schulze to your office for investigation.

Should you have any questions, or if I can be of assistance, please do not hesitate to contact me. I can be reached at 843 341-4633. With kindest regards, I am,

Sincerely,



Brian E. Hulbert, Esq.,
Staff Attorney & Town Prosecutor

Enclosures

Cc: Town Council
Stephen G. Riley, CM, Town Manager
Gregory D. DeLoach, Esq., Asst. Town Manager
Mr. & Mrs. Schulze

TOWN OF HILTON HEAD ISLAND

One Town Center Court, Hilton Head Island, S.C. 29928

(843) 341-4600 Fax (843) 842-7728

www.hiltonheadislandsc.gov

Drew A. Laughlin
Mayor

Kenneth S. Heltzke
Mayor Pro Tem

Council Members

Wm. Lee Edwards
Willie (Bill) Ferguson
William D. Harkins
Kimberly W. Likins
George W. Williams, Jr.

May 18, 2012

Re: Complaint Concerning Fraudulent Time Share Sales Activity at the Coral
Resorts in Hilton Head Island

Stephen G. Riley
Town Manager

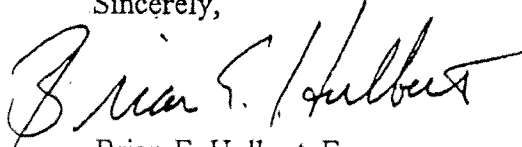
Dear [REDACTED]

The Mayor has asked that I respond to your letter concerning your complaint regarding the Coral Sands Resort, wherein you allege that you have been taken advantage of during the trade-in and purchase of 3 timeshare units here in Hilton Head Island.

In South Carolina, the Office of Investigations and Enforcement at the Labor, Licensing, and Regulation Department investigate and handle these complaints. Therefore, I have forwarded a copy of your letter to them as a matter under their responsibility. I trust that they will investigate the matter and contact you with their findings and report any actions that they might take in the matter.

Should you have any questions, or if I can be of assistance, please do not hesitate to contact me. I can be reached at 843 341-4633. With kindest regards, I am,

Sincerely,



Brian E. Hulbert, Esq.,
Staff Attorney & Town Prosecutor

Enclosures

Cc: Town Council
Stephen G. Riley, CM, Town Manager
Gregory D. DeLoach, Esq., Asst. Town Manager
Mr. & Mrs. Schulze

TOWN OF HILTON HEAD ISLAND

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George W. Williams, Jr.

Stephen G. Riley
Town Manager

May 18, 2012

South Carolina Department of
Labor, Licensing, and Regulation
Office of Investigations and Enforcement
Attn: Ms. Sharon Wolfe
110 Centerview Drive
Columbia, SC 29210

Re: Complaint Concerning Fraudulent Time Share Sales Activity at the Coral
Resorts in Hilton Head Island

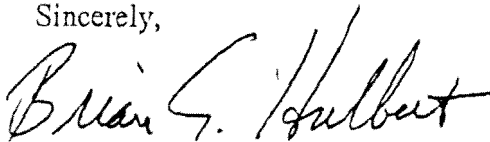
Dear Ms. Wolfe:

The Town is in receipt of another complaint alleging that fraudulent sales activity of time shares has occurred at the Coral Resorts. The complainants, Mr. And Mrs. Jim Schulze, allege that they were taken advantage of during their trade-in and purchase of 3 timeshare units here in Hilton Head Island.

In speaking with the Attorney General's Office and with the Department of Consumer Affairs, they indicated that your office would be the appropriate office to investigate such an allegation. Consequently, I am forwarding a copy of the letter from Mr. and Mrs. Schulze to your office for investigation.

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Sincerely,



Brian E. Hulbert, Esq.,
Staff Attorney & Town Prosecutor

Enclosures

Cc: Town Council
Stephen G. Riley, CM, Town Manager
Gregory D. DeLoach, Esq., Asst. Town Manager
Mr. & Mrs. Schulze

May 9, 2012

MAY 14 2012

Mayor of Town of Hilton Head Island
One Town Center Court
Hilton Head Island, SC 29928

Dear Mayor:

It is with regret that I have to write this letter to you. My husband and I have been coming to Hilton Head since 1985. We love your island but feel we have been taken advantage of.

We own 3 weeks of timeshare at Port O'Call. Because of the 3 weeks of maintenance fees each year we thought we would talk to the Coral Resorts people about selling two of our weeks. We were in Hilton Head in January and started this transaction. It is now May 9 and we have yet to close but they have turned everything over to a Financial institution to collect a payment.

They are scamming people and ruining the joy of coming to your great place. Briefly I will explain my situation and would appreciate any help you can give me.

On January 2, 2012 we sold weeks 51 and 52 unit 33 to Sunrise Vacation Properties for \$3950 each or \$7900. We purchased points for our week 9 for \$10,000. We wanted to pay the \$3000 difference but they said that they could not do it that way. They had a certain procedure to follow but it should take no more than 60 days to close. We told them that we did not want financing that we were paying cash.

It is now May and nothing has happened and we are receiving financial statements from ES Financial to start making payments. Then on top of that they want us to pay a maintenance fee for our week. We explained to them that we had paid 3 weeks of maintenance fees for both 2012 and 2013. Each year was \$3006.30.

Their response to us is to mail them a check for \$10,900 and they will reimburse us with the \$7900. Only a fool would do that. We cannot get them to answer a phone call much less reimburse us our money.

We are attaching a list of how many times we have phoned them and we do not get to talk to anyone who can answer our question. Or they tell us that LeeAnn is in charge and she will be calling us. She never returns our call. We are very frustrated.

The three things we want done are:

1. Close on Unit 33 and receive my \$7900.
2. Have no charges until my money is received.
3. Have no maintenance fee because we were told in January that since we paid maintenance fees in advance for 2012 and 2013 (\$3306.30 each year) for all 3 weeks we would be credited year 2013 fees because we never spacebanked them. However we have a bill due May 2 for \$869.99 for maintenance fees on the transaction we have not yet closed on since no money has been exchanged.
4. If none of the above can be completed, then please put us back to where we were with our 3 weeks of timeshare.

I am also sending this to the Attorney General of the state of South Carolina. I cannot believe this racket of scamming people continues. I am hoping that someone can understand our frustration and help us either complete this transaction or teach these young sales people that communication is the key to solving this problem.

I will attach copies of documents that I have referred to in this letter. We are also contacting a lawyer to help us rectify this situation.

Please help us. We are thoroughly frustrated

Sincerely,





[REDACTED]

35 phone calls made since February to
Coral Resorts at 843-842-3490

- 2/29 called twice
David called back on 2/29 at 12:30. He moved payoff date from 3/12/12 to June 1 so I could receive my check before paying the \$3000
- 4/10 Called Jennifer – left message
Called Lori—left message
Called Lori again—last time at 2:30 central time
- 4/11 Called 3 times before Lori returned call. She told me to call LeeAnn—she transferred me but no one answered or returned call.
- 4/12 Called 3 times – no answer.
Called 4th time and finally got LeeAnn at 1:30 p.m. She said she would find everything out and call me back—gave her phone numbers and email but she never called back or emailed.
- 4/19 Called LeeAnn—they said she would be gone for the week.
- 4/23 Called 7 times and left messages but no one returned calls.
- 4/24 Called 5 times—finally talked to Jennifer and she said she would have LeeAnn call me on Monday—she didn't call back on Monday.
- 4/30 Called 3 times to LeeAnn – no answer.
- 5/1 Called 4 times
Finally talked to David—he said he would have LeeAnn call me today or tomorrow. I did not receive a call.

ES Financial
3200 Broadmoor Avenue, SE
Grand Rapids, MI 49512

RETURN SERVICE REQUESTED

IF PAYING BY CREDIT CARD, PLEASE FILL OUT BELOW	
CHECK CARD USING FOR PAYMENT	
 <input type="checkbox"/> MASTERCARD	 <input type="checkbox"/> VISA
 <input type="checkbox"/> DISCOVER	 <input type="checkbox"/> AMER. EXP.
CARD NUMBER	AMOUNT
SIGNATURE	EXP. DATE

ACCT#	PAY THIS AMOUNT	STATEMENT DATE	DUE DATE	AMT. ENCLOSED
	\$236.46	03/12/12	06/01/12	

ADDRESSEE

REMIT TO:

CORAL RESORTS/ISLAND LINKS
2518 MOMENTUM PLACE
CHICAGO, IL 60689-5325

00871

☐ PLEASE CHECK BOX IF ABOVE ADDRESS IS INCORRECT OR INFORMATION HAS CHANGED. AND INDICATE CHANGE(S) ON REVERSE SIDE.

(PLEASE DETACH AND RETURN TOP PORTION WITH YOUR PAYMENT)

IMPORTANT MESSAGE

Law requires us to inform you that this is an attempt to collect a debt. The law further requires that we inform you that unless within 30 days of receipt of this notice, you notify us that you dispute the validity of this debt, or any portion of it, the debt will be assumed to be valid. Within 30 days that you dispute the validity of the debt, we will obtain verification of the debt or a copy of a judgement and mail a copy of the verification or judgement to you.

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION WILL BE USED FOR THAT PURPOSE

INSTALLMENT CONTRACT

For

CORAL RESORTS/ISLAND LINKS

STATEMENT DATE	OWNER ID	ACCT#	PAY THIS AMOUNT	DUE DATE	PRINCIPAL BALANCE
03/12/12			\$236.46	06/01/12	\$10,900.00

LAST ACTIVITY

DATE PAID	AMOUNT PAID	PRINCIPAL AMT	INTEREST AMT	LATE AMT
-00/00/00	\$.00	\$.00	\$.00	\$.00

FOR A FINAL PAYOFF FIGURE, CALL 616/942-5555

Please see reverse side for online account access at www.contract-trak.com.

MAKE CHECK PAYABLE TO: CORAL RESORTS/ISLAND LINKS

CORAL RESORTS/ISLAND LINKS
2518 MOMENTUM PLACE
CHICAGO, IL 60689-5325

616/942-5555

BARNWELL WHALEY

PATTERSON & HELMS LLC

Attorneys for
businesses &
professionals
since 1938

tbutler@barnwell-whaley.com

February 27, 2012

RE: Island Links Unit 113 Tri-X Week 4

Dear [REDACTED]

Congratulations on your recent investment in one of the premier timeshare communities on the east coast. Enclosed, please find a copy of your Island Links Purchase Loan Agreement. In keeping with the terms of your Loan Agreement and Purchase Contract, your timesharing property is currently being held by K. Michael Barfield, Esquire of our firm as Trustee pursuant to the provisions of that certain Trust Agreement that has been recorded in the Office of the Register of Deeds for Beaufort County, South Carolina (hereinafter referred to as the "Trust Agreement"). During the time that your unit is being held in trust, you will have the right to fully and completely utilize the unit week pursuant to the provisions of Paragraph 6 and 7 of the above-referenced Purchase Contract. Upon the full payment of the sums evidenced under the Loan Agreement, our firm, as Trustee, will prepare a deed that will convey the above-referenced unit week to you. The developer has closed your purchase by finance terms. **IF YOU HAVE ALREADY PAID IN FULL, THIS OFFICE HAS NOT BEEN NOTIFIED. THE DEVELOPER WILL NOTIFY THIS OFFICE OF ALL PAYOFFS ON THE 15TH OF EACH MONTH. YOUR PAYMENT MAY HAVE CROSSED IN THE MAIL AND YOU MAY WISH TO CHECK WITH YOUR SALES PERSON OR THE INDIVIDUAL WHERE THE PAYMENT WAS SENT TO. THIS OFFICE IS NOT CONNECTED TO THE SALES OFFICE OR THE DEVELOPERS OFFICE.**

IF YOU HAVE ELECTED TO PAY BY AUTO-FINANCE, you will be receiving payment instructions on your Loan Agreement from ES Financial, in the near future. Your first payment will be due in approximately 30 days. The auto-finance payment will come from either your checking account or credit card account depending upon which one you selected at the time of your purchase. Please note that the Loan Agreement has an estimated first payment date. ES Financial will withdraw the first payment on the first or fifteenth of the month, whichever is closest to the closing date.

William C. Helms, III
M. Dawes Cooke, Jr.
B.C. Killough*
Randell C. Stoney, Jr.

Phillip S. Ferderigos
K. Michael Barfield
Ernest B. Lipscomb, III*
J. Gail Rahn

Todd M. Musheff
Craig E. Burgess
Lucinda Gardner Wichmann
John W. Fletcher

John A. Jones
Alissa DeCarlo
Barbara J. Wagner, Ph.D.
Jeremy E. Bowers

IF YOU ARE PAYING BY CHECK, you will be receiving payment instructions on your Loan Agreement from E S Financial in the near future. All payments should be directed to Coral Resorts, LLC, ES Financial Corporation, 2518 Momentum Place, Chicago, IL 60689. Your first payment will be due in approximately 30 days. Please note that the Loan Agreement has an estimated first payment date. If you have not received a payment book by the first due date, please remit your payment to the address above and reference your contract number in the memo section of your check. If you have any questions regarding your payment or payment date please contact ES Financial directly at 616-942-5555.

If you wish to pay in full prior to the first payment due date, please forward your payment for the remaining finance portion referenced on line 6 of your contract directly to "Coral Resorts, ES Financial Corporation, 2518 Momentum Place, Chicago, IL 60689". If at anytime in the future, you decide to pay off the remaining financed portion of your purchase price before the final maturity date, please contact ES Financial for a pay off figure at 616-942-5555. There are no pre-payment penalties in such situation. We DO NOT accept payments at this office.

Please be advised that if you fail to pay in accordance with the terms of your Loan Agreement, you will be notified of your default by ES Financial Corporation. Pursuant to the terms of the above-referenced Trust Agreement, the Developer will then notify our firm of the default and instruct Mr. Barfield, as Trustee, to retain your timeshare in the Trust and return it to the active inventory list for resale. Alternatively, the Developer reserves the right in such event to instruct the Trustee to Deed V your unit back to the Developer.


Your address will not be reflected on the deed. For county tax identification purposes Reba Management's address will be used on all Island Links deeds, and the annual county tax bills will be sent directly to Reba Management and paid out of your annual maintenance fee.

If you have any questions regarding the management or rental of your property please contact Reba Management, P.O. Box 5686, Hilton Head Island, South Carolina 29938, and 843-842-5583.

I want to take this opportunity to welcome you as a member of the Island Links timesharing community. We feel that there is no finer vacation timesharing development on Hilton Head, and if there is any way that we can help you regarding your property, please do not hesitate to contact us.

Thank you for all of your time and consideration regarding these matters, and with warmest personal regards, I am,

Yours very truly,



Teresa B. Butler

William C. Helms, III
M. Dawes Cooke, Jr.
C. Killough*
Randell C. Stoney, Jr.

Phillip S. Ferderigos
K. Michael Barfield
Ernest B. Lipscomb, III*
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John A. Jones
Alissa DeCarlo
Barbara J. Wagner, Ph.D.
Jeremy E. Bowers

ISLAND LINKS PURCHASER LOAN AGREEMENT

FOR VALUE RECEIVED [REDACTED] (collectively referred to as "Maker"), promises to pay to the order of Coral Resorts, LLC., a South Carolina limited liability company, ("Payee"), at 33 Office Park Road, Unit 218 Park Plaza, Hilton Head Island, South Carolina 29928, or at such other place as Payee or any successor or assign of Payee may from time to time designate in writing, in lawful money of the United States, the principal sum of **Ten Thousand Nine Hundred and 00/100** DOLLARS (\$ 10,900.00), together with interest at the 1-month London Interbank Offered Rate (LIBOR) plus 17.5 percent per annum (the "Interest Rate"), however, the Interest Rate shall not be less than 17.9 percent per annum. The aggregate maximum increase during any twelve month period will be 3.0%. The 1-month LIBOR applied shall not exceed 9.75% per annum during the term of the loan. Changes in the Interest Rate will occur on the Twenty Fifth (25th) day of each month and shall be calculated using the 1-month LIBOR rate on that date. However, should the Twenty Fifth (25th) date of a given month fall on a weekend or legal holiday, the Interest Rate shall change on the first business day thereafter and shall be calculated using the 1-month LIBOR rate on that date. The principal balance and accrued interest shall be repaid in equal monthly installments of **Two Hundred Twenty-Eight and 46/100** (\$228.46) each, with the first such installment being due and payable on 3/12/12, and like installments to be due and payable on or before the 12th day of each month thereafter until the entire principal balance and accrued interest are fully paid; however, the entire principal balance and all accrued, but unpaid, interest shall be due in full no sooner than 84 months and not later than 180 months from the date of the Loan Agreement, if not sooner paid. Time is of the essence with respect to all of Maker's obligations hereunder. The amount of the monthly payments shall be calculated by applying the starting interest rate to an amortization period of 84 months. While the term of the loan may increase based on changes to the interest rate, the amount of the payment will not change at any time, except that the final payment may be less.

FEDERAL TRUTH IN LENDING DISCLOSURES:
CREDITOR: Coral Resorts, LLC.

CLOSING DATE: 2-12-12

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. (subject to change)	FINANCE CHARGE The dollar amount the credit will cost you based on the current annual percentage rate, which is subject to change.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled based on the current annual percentage rate, which is subject to change.	TOTAL SALES PRICE The total cost of your purchase on credit, including Your down payment of: \$ 6,000.00 based on the current annual percentage rate, which is subject to change.
19.14 %	\$8,961.93	\$ 10,900.00	\$ 19,861.93	\$ 25,861.93

Our payment schedule will be:

NUMBER OF PAYMENTS (based on the current annual percentage rate, which is subject to change)	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
84	\$ 236.46	Monthly Beginning on 3/12/12 "e"

Security:	You are giving a security interest in your rights under your Purchase Contract for a Timeshare Interest at Coral Resorts, LLC in Hilton Head Island, SC.
Late Charge:	If a payment is received more than ten (10) days after the due date, you will be charged a late charge of ten percent (10%) of the overdue installment for each such late installment payment.
Prepayment:	If you pay off early, you will not have to pay a penalty. See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refund and penalties.

"e" means estimate

Security Interest Recording Fee: When the amounts evidenced herein are paid, you will have to pay the documentary stamps, recording fees and transfer fees.

VARIABLE RATE DISCLOSURES

The annual percentage interest rate may increase during the term of this loan as the 1-month London Interbank Offered Rate (LIBOR) increases. The maximum increase at any one time will be 3.0%, and the aggregate maximum increase during any twelve month period will be 0%. The Interest Rate will not increase above 27.25%. The rate will not adjust more than once every month. Any increase will take the form of more payments of the same amount.

Example: If your transaction is for \$10,000 at 17.9% interest, you would make 84 monthly payments, and if the Interest Rate increased to 20.9% two (2) years from the date of the loan, and this increased Interest Rate is applied for the remainder of the term of the loan, you would make 8 additional payments.

A monthly servicing fee of 3.00 is added to the "Amount of Payments". As a result, there may be slight differences: (a) between the amount of each monthly payment in your note and the "Amount of Payments" shown above; and (b) between the interest rate in your note and the "Annual Percentage Rate" shown above.

ITEMIZATION OF AMOUNT FINANCED

(1)	Amount paid on Debtor's Account (Unpaid Balance)	\$ 10,900.00
(2)	Less any Prepaid Finance Charges	\$ - 0 -
(3)	Equals Amount Financed	

Hulbert Brian

To: [REDACTED]
Subject: Hulbert Brian
Attachments: copy of letter forwarding complaint of coral sands resorts
LLR time share letter 9-30-11 burns.doc

[REDACTED] I have forwarded your complaint to the appropriate agency for investigation. A copy of the letter is attached.

Sincerely

Brian Hulbert
Staff Attorney

Hulbert Brian

From: Riley Steve
nt: Monday, September 26, 2011 7:22 PM
o: gdeloach@hargray.com
Subject: FW: Coral Sands resorts

Let's discuss at next mayor meeting

Steve Riley
Town Manager
Town of Hilton Head Island
Sent from my Verizon Wireless 4G LTE Phone

-----Original message-----

From: Drew Laughlin <drew.laughlin@laughlinandbowen.com>
To: Riley Steve <SteveR@hiltonheadislandsc.gov>
Sent: Mon, Sep 26, 2011 22:58:28 GMT+00:00
Subject: FW: Coral Sands resorts

Is there any better response we can give them than regulation of this activity is not our area? Do we have any idea what Coral Sands is doing that gives rise to these complaints?

Drew A. Laughlin
92A Main Street
P.O. Drawer 21119
Hilton Head Island, SC 29926
Telephone (843) 689-5700
Facsimile (843) 689-9300

THIS EMAIL MESSAGE MAY CONTAIN PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION, OR COPYING OF THIS COMMUNICATION IS PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE AND DELETE THE MESSAGE. THANK YOU.

From: [REDACTED]
Sent: Thursday, September 22, 2011 5:30 PM
To: Drew Laughlin
Subject: Coral Sands resorts

Hi, my name is [REDACTED] and I am from [REDACTED]. My family and I visited HHI in April this year. We were victims of a well known time share scam from Coral Resorts. I have read from many on line sources including the BBB, Ripoffs and TUGGBB that the locals are well aware of the criminal nature of this company yet no one does anything about it. Are they so big that they are paying everyone off to be quiet? I don't have money to pay for a lawyer and even if I did they have much more and seem to be able to get away with this fraud and have been doing so for several years. I am very trusting by nature and I find it very hard to believe that these people cannot be stopped. Lori Lucas who is the manager there is most unprofessional. [REDACTED] stands behind her sellers who lie, cheat and steal and do anything needed to sell timeshare. I may not have a lot of money to fight this but I can speak up to every organization and people everywhere to let them know what is going on in your community. Please help stop this. [REDACTED]

Hulbert Brian

From: Hulbert Brian
Sent: Friday, August 19, 2011 3:20 PM
To: Deloach Greg
Cc: Hulbert Brian
Subject: RE: Qeustion

Greg,

As I see it, there are at least 5 options for the complainant.

- 1) Complain to state department of consumer affairs and ask them to investigate;
- 2) Report the incident to BCSO to see if any crime has been committed;
- 3) Contact a private attorney and request their assistance in the matter to resolve the issue;
- 4) File a complaint/lawsuit in Magistrate (Small claims) Court or Common Pleas Court; and
- 5) If the business has committed any unlawful activity or been convicted of a crime of moral turpitude we can suspend the business license and take to Town Council to revoke the license.

It would be merely a paper drill for the Town, which does not regulate the daily business activity of our licensed businesses, to accept complaints and then forward them to the business which is the subject of the complaint asking them to look into it. What steps would be taken by the Town if they didn't look into it, or if they said they did and they disagreed with what the complainant was stating? There is no enforcement mechanism or punishment the Town may take merely based upon one sides complaint. The courts are the forums for this type of resolution.

If the Town were to now accept complaints against businesses, would we open up a new department to handle this?
Are we going to regulate all businesses and investigate all complaints?

My recommendation would be that the Town inform any complainant of the 5 options above and not attempt to influence or coerce activity based upon a complaint from an upset individual or entity. If we did this for individuals complaining, would we then do it for companies complaining of nonpayment?

R/
Bh

From: Deloach Greg
Sent: Friday, August 19, 2011 2:47 PM
To: Hulbert Brian
Subject: Fw: Qeustion

-- Sent from my Palm Pre

From: Riley Steve <SteveR@hiltonheadislandsc.gov>
Date: Aug 19, 2011 2:23 PM

Subject: Qeustion

To: Deloach Greg <gregd@hiltonheadislandsc.gov>

ee Edwards was asking several questions about what we might or might not be able to do regarding customer complaints such as regarding Coral Sands. He relayed a story of a woman who got ripped off by a contractor who took her money and left her house in a shambles. Another about another person who got ripped off by a local business.

I relayed that there is little we can do but provide contacts to BBB or a state or federal entity that may have jurisdiction depending on the particular circumstances.

He asked whether we could at least send a letter or email relaying the complaint and urging the business owner to look into. Told him I would look to see if there are any downsides or exposures from doing such a thing.

Steve Riley

Town Manager

Town of Hilton Head Island

One Town Center Court

Hilton Head Island, SC 29928

843.341.4700

Hulbert Brian

From: Deloach Greg
Sent: Friday, August 19, 2011 2:47 PM
To: Hulbert Brian
Subject: Fw: Qeustion

- Sent from my Palm Pre

- 1) complain to State Consumer Affairs
 - 2) Report to BCSO to see if any criminal activity
 - 3) Court system - Small claims/ Common Ple
 - 4) Private atty write letter
 - 5) If business has done any unlawful activity, or convicted crime moral turp can suspend/Revoke licence.
- 10.1-150

From: Riley Steve <SteveR@hiltonheadislandsc.gov>
Date: Aug 19, 2011 2:23 PM
Subject: Qeustion
To: Deloach Greg <gregd@hiltonheadislandsc.gov>

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Steve Riley
Town Manager
Town of Hilton Head Island
One Town Center Court
Hilton Head Island, SC 29928
843.341.4700

Who would do it?
- Complaint Dept?
- B L section

CALLISON  TIGHE

328771



RECEIVED

SEP 09 2013

Patel
Answered NRN

Swati Patel, Legal Counsel
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201

Kathleen McDaniel - Attorney
803-404-6900
kathleenmcdaniel@callisontighe.com



September 5, 2013

The Honorable Jeri Ann Roseneau
Clerk of Court for Beaufort County
102 Ribaut Road, Room 208
Beaufort, South Carolina 29901

**Re: John J. Meilert v. Coral Resorts, LLC, Coral Holdings, LLC, Sunrise
Vacation Properties, Ltd., Sherri J. Smith, Port O'Call Owners Association,
Inc., Coral Reef Owners Association, Inc., Island Links Owners
Association, Inc., and Reba Management, Inc.
C/A No.: 2013-CP-07-1966
Our File No.: 5387.053**

Dear Ms. Roseneau:

Enclosed please find the original and one copy of Defendants Coral Resorts, LLC, Coral Holdings, LLC, and Reba Management, Inc.'s Notice of Motion and Motion for Protective Order or to Quash Plaintiff's Subpoena to Office of the Governor and the Certificate of Service in the above-referenced matter. Please file the originals, clock-in the copies, and return them to me using the enclosed self-addressed envelope provided herein. Also enclosed is this firm's check #101418 for the filing fee.

Should you have any questions or concerns, please contact me at your earliest convenience.

By copy of this letter, I am serving counsel for the other parties of record with a copy of the enclosures. I am also providing the enclosures to legal counsel for the Governor's office to inform counsel of this motion and objection.

With kind regards, I am

Sincerely yours,

CALLISON TIGHE & ROBINSON, LLC

Kathleen McDaniel

KMM/alb
encls.

cc: Joseph Dubois, Esq (with enclosures)
Zach Naert, Esq. (with enclosures)
✓ Swati Patel, Esq. (with enclosures)

The Honorable Jeri Ann Roseneau
September 5, 2013
Page 2

Thornwell, F. Sowell, Esq. (with enclosures)
Drew A. Laughlin, Esq. (with enclosures)

STATE OF SOUTH CAROLINA
COUNTY OF BEAUFORT

IN THE [X] COURT OF COMMON PLEAS
[] FAMILY COURT

John J. Meilert,

CASE NO. 2012-CP-07-3746

[] Plaintiff,

vs.

**MOTION AND ORDER INFORMATION
FORM AND COVER SHEET**

Coral Resorts, LLC, Coral Holdings, LLC,
Sunrise Vacation Properties, Ltd., Sherri J. Smith,
Port O'Call Owners Association, Inc., Coral Reef
Owners Association, Inc., Island Links Owners
Association, Inc., and Reba Management, Inc.,
[x] Defendants.

check box above indicating submitting party

Name, SC Bar No. and Address of Plaintiffs' Attorney

Joseph DuBois, Esq.
Zach Naert, Esq.
NAERT AND DuBOIS, LLC
P.O. Box 7228
Hilton Head Island, SC 29938
telephone: 843-607-9967 fax:
e-mail: zach@lowcountrylegal.com other:

Name, SC Bar No. and Address of Defendants' Attorney

Nekki Shutt S.C. Bar No.: 8784
Kathleen McDaniel S.C. Bar No.: 74826
Brian Lysell S.C. Bar No.: 100677
CALLISON TIGHE & ROBINSON, LLC
1812 Lincoln Street
Columbia, SC 29201
telephone: 803-404-6900 fax: 803-404-6901
e-mail: nekkishutt@callisontighe.com
kathleenmcdaniel@callisontighe.com
brianlysell@callisontighe.com

Thornwell F. Sowell, Esq.
Bess Jones Durant, Esq.
Sowell Gray Stepp & Laffitte, LLC
P.O. Box 11449
Columbia, SC 29211

Drew A. Laughlin, Esq.
LAUGHLIN & BOWEN, PC
92A Main Street
PO Drawer 21119
Hilton Head Island, SC 29925-1119

- [X] MOTION HEARING REQUESTED (attach written motion and complete SECTIONS I and III)
[] FORM MOTION, NO HEARING REQUESTED (complete SECTIONS II and III)
[] PROPOSED ORDER/CONSENT ORDER (complete SECTIONS II and III)

SECTION I: Hearing Information

Nature of Motion: Defendants Coral Resorts, LLC, Coral Holdings, LLC, and Reba Management, Inc.'s Notice of Motion and Motion for Protective Order or to Quash Plaintiff's Subpoena to Office of the Governor.

Estimated Time Needed: 1 Hour

Court Reporter Needed: YES [X] NO []

SECTION II: Motion/Order Type

- [] Written motion attached
[] Form Motion/Order:

I hereby move for relief or action by the court as set forth in the attached proposed order.

[Signature]
Signature of Attorney for Plaintiff [] Defendant [X]

September 5, 2013
Date Submitted

SECTION III: Motion Fee

[X] PAID - AMOUNT: \$25.00

- [] EXEMPT: [] Rule to Show Cause in Child or Spousal Support
[] Domestic Abuse or Abuse and Neglect
(check reason) [] Indigent Status [] State Agency v. Indigent Party
[] Sexually Violent Predator Act [] Post Conviction Relief
[] Motion for Stay in Bankruptcy
[] Motion for Publication [] Motion for Execution (Rule 69, SCRCP)
[] Proposed order submitted at request of the court; or,
reduced to writing from motion made in open court per judge's instructions
Name of Court Reporter: _____
[] Other:

JUDGE'S SECTION

- ☐ Motion Fee to be paid upon filing of the attached order.
☐ Other:

JUDGE

CODE: _____ Date: _____

STATE OF SOUTH CAROLINA

COUNTY OF BEAUFORT

[REDACTED]

Plaintiff,

-v-

Coral Resorts, LLC, Coral Holdings, LLC,
Sunrise Vacation Properties, LTD.,
Sherri J. Smith, Port O'Call Owners
Association, Inc., Coral Reef Owners
Association, Inc., Island Links Owners
Association, Inc., and Reba Management,
Inc.,

Defendants.

IN THE COURT OF COMMON PLEAS
FOR THE FOURTEENTH JUDICIAL
CIRCUIT

C/A No.: 2013-CP-07-1966

**DEFENDANTS CORAL RESORTS, LLC,
CORAL HOLDINGS, LLC, AND REBA
MANAGEMENT, INC.'S NOTICE OF
MOTION AND MOTION FOR
PROTECTIVE ORDER OR TO QUASH
PLAINTIFF'S SUBPOENA TO OFFICE OF
THE GOVERNOR**

TO: JOE DUBOIS, ESQUIRE AND ZACH NAERT, ESQUIRE, Attorneys for Plaintiff:

YOU WILL PLEASE TAKE NOTICE, that Defendants Coral Resorts, LLC, Coral Holdings, LLC, and Reba Management, Inc. (hereinafter "said Defendants"), by and through their undersigned counsel, will move as soon as practicable pursuant to Rules 26 and 45(c), SCRPC, for this Honorable Court to enter an order for protective order and/or quashing the subpoena issued by the Plaintiff to the Office of the Governor for documents regarding Coral Resorts, LLC, Sunrise Vacation Properties, Ltd., Hilton Head Hospitality, LLC d/b/a Hilton Head Guest Services ("HHH"), and Reba Management, Inc. The subject Subpoena is attached hereto as **Exhibit A**.

Said Defendants move this Court for a protective order or to quash the Subpoena for the following reasons. First, the information sought through the Subpoena is irrelevant to the subject matter of this litigation, and the Subpoena is not reasonably calculated to lead to the discovery of admissible information. Rule 26(b), SCRPC. HHH is not even a party to this

action. To the extent that the Plaintiff seeks documents related to complaints or communications and transactions between a non-party to this action and the Office of the Governor, such complaints, communications and transactions are irrelevant to any of the causes of action as they do not concern acts or conduct between the Plaintiff and any of the Defendants. Thus, with regard to each item of the Subpoena, this Court should issue a protective order or quash the Subpoena as to HHH.

In addition, this Subpoena seeks information dating from August 5, 2004 until present. The first time the Plaintiff purchased a timeshare interest at issue in this case was 2010. Information dating to 2004 is too remote in time to be relevant to this matter. Accordingly, this Court should issue a protective order or quash the Subpoena as to information prior to the date of the Plaintiff's purchase.

Second, some of the records sought are not subject to disclosure under the Freedom of Information Act ("FOIA"), S.C. Code Ann. § 30-4-10 *et seq.* Subpoena item numbers 1 and 2 demand the production of records relating to complaints or investigation of complaints. S.C. Code Ann. § 30-4-40(a)(15) provides an exemption from disclosure for identifying information of individuals who have made complaints of the sort sought by this Subpoena. Because such identifying information is exempted from disclosure, this Court should issue a protective order or quash the Subpoena as to items numbers 1 and 2.

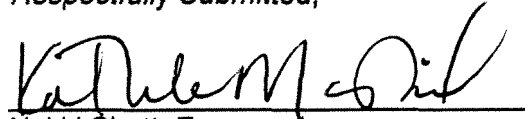
Subpoena item number 3 demands the production of correspondence between the Office of the Governor and the said Defendants, Sunrise Vacation Properties, Ltd., or a non-party. To the extent such correspondence deals with matters related to complaints under S.C. Code Ann. § 30-4-40(15), this Court should order issue a protective order or quash the Plaintiff's Subpoena as to those documents.

Finally, upon information and belief, the Plaintiff, or his attorneys, have instructed or

counseled individuals to lodge complaints with the multiple local, state, and federal agencies, possibly including the Office of the Governor. Accordingly, the Plaintiff and his counsel should not be permitted to use such complaints – that they themselves have generated – against the Defendants in this litigation.

For these reasons, the said Defendants request that this Court issue a protective order or quash the subject Subpoena in relevant part. This motion is further based on the pleadings filed in this matter, any depositions or discovery taken before the hearing on this motion, the rules of court, all state and federal statutes, any memorandum of law to be submitted by the Defendants, and any other information this Court will allow to be submitted prior to the hearing on this matter.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read 'Nekki Shutt', is written over a horizontal line.

Nekki Shutt, Esq.

Kathleen McDaniel, Esq.

Brian Lysell, Esq.

CALLISON TIGHE & ROBINSON, LLC

1812 Lincoln Street, 1st Floor

Post Office Box 1390

Columbia, South Carolina 29202

Telephone: 803-404-6900

Fax: 803-404-6901

nekkishutt@callisontighe.com

kathleenmcdaniel@callisontighe.com

brianlysell@callisontighe.com

**ATTORNEYS FOR DEFENDANTS CORAL
RESORTS, LLC, CORAL HOLDINGS,
LLC, AND REBA MANAGEMENT, INC.**

September 5, 2013
Columbia, South Carolina

Rule 11 Certification

Counsel for the Defendant has not consulted with counsel for the Plaintiff in order to resolve this matter because further consultation would serve no useful purpose.



Kathleen McDaniel

September 5, 2013
Columbia, South Carolina

STATE OF SOUTH CAROLINA

COUNTY OF BEAUFORT

[REDACTED]

Plaintiff,

-v-

Coral Resorts, LLC, Coral Holdings, LLC,
Sunrise Vacation Properties, LTD.,
Sherri J. Smith, Port O'Call Owners
Association, Inc., Coral Reef Owners
Association, Inc., Island Links Owners
Association, Inc., and Reba Management,
Inc.,

Defendants.

IN THE COURT OF COMMON PLEAS

FOURTEENTH JUDICIAL CIRCUIT

C/A No.: 2013-CP-07-1966

CERTIFICATE OF SERVICE

I do hereby certify that I have served a copy of the following as indicated hereinbelow, by mailing a copy of same on the date below by First Class United States Mail, postage prepaid, addressed to the following:

DOCUMENT SERVED:

Defendants Coral Resorts, LLC, Coral Holdings, LLC, and Reba Management, Inc.'s Notice of Motion and Motion for Protective Order or to Quash Plaintiff's Subpoena to the Office of the Governor

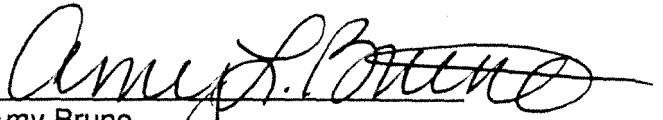
PARTIES SERVED:

Zach S. Naert, Esq.
Joe DuBois, Esq.
NAERT AND DuBOIS, LLC
P.O. Box 7228
Hilton Head Island, SC 29928

Swati Patel, Legal Counsel
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201

Thornwell F. Sowell, Esq.
Bess Jones Durant, Esq.
LAW OFFICES OF BIFF SOWELL
P.O. Box 11449
Columbia, SC 29211

Drew A. Laughlin, Esq.
LAUGHLIN & BOWEN, PC
92A Main Street
PO Drawer 21119
Hilton Head Island, SC 29925-1119


Amy Bruno
Callison Tighe & Robinson, LLC

September 5, 2013
Columbia, South Carolina

EXHIBIT A

5387-053

Naert and DuBois, LLC

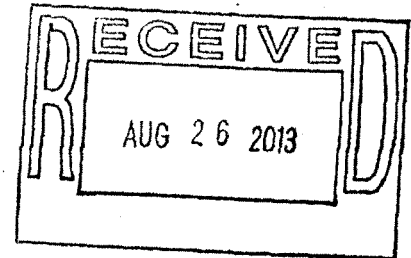
22 New Orleans Road, Suite 3
Post Office Box 7228 (29938)
Hilton Head Island, SC 29928

Tel: (843) 686-5500
Fax: (843) 686-5501
www.LowcountryLegal.com

August 21, 2013

Via Certified Mail

Swati Patel, Legal Counsel
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201



Re: J. I. Moilart v. Coral Resorts, et al.
Case No. [REDACTED]

Dear Madam:

I represent J. I. Moilart in the above referenced action against Coral Resorts, LLC and other Defendants. Enclosed please find a subpoena requesting, on or before September 13, 2013, the production of all records in your possession relating to the complaints filed against Coral Resorts, LLC, as more specifically stated on the Subpoena herein.

If you prefer to send a copy of such records to my office located at 22 New Orleans Road, Post Office Box 7228 (29938), Hilton Head Island, SC 29928 I will be glad to reimburse you for the costs of copying such records, up to the amount of \$50.00. If you anticipate the copying costs to be greater than \$50.00 please contact me for approval prior to incurring such costs.

Please feel free to give me a call with any questions or concerns or to discuss this matter.

Sincerely,

A handwritten signature in black ink, appearing to be "Zach S. Naert".

Zach S. Naert

Enclosures

Cc: Nekki Shutt, Esquire

STATE OF SOUTH CAROLINA

ISSUED BY THE COMMON PLEAS COURT IN THE COUNTY OF BEAUFORT

v.

SUBPOENA IN A CIVIL CASE

Coral Resorts, LLC, Coral Holdings, LLC,
Sunrise Vacation Properties, Ltd., Sherri J. Smith,
Port O'Call Owners Association, Inc., Coral Reef
Owners Association, Inc., Island Links Owners
Association, Inc., and Reba Management, Inc.,
Defendant

Case Number: 2013-CP-07-1966

Pending in Beaufort County

TO: Swati Patel, Legal Counsel, Office of the Governor, 1205 Pendleton Street, Columbia, SC 29201

☐ YOU ARE COMMANDED to appear in the above named court at the place, and time specified below to testify in the above case.

PLACE OF TESTIMONY	COURTROOM
	DATE AND TIME , AM

☐ YOU ARE COMMANDED to appear at the place, date, and time specified below to testify at the taking of a deposition in the above case.

PLACE	OF	DEPOSITION	DATE AND TIME , AM
-------	----	------------	--------------------

☒ YOU ARE COMMANDED to produce and permit inspection and copying of the following documents or objects in your possession, custody or control at the place, date and time specified below (list documents of objects:

1. All records relating to any complaints received concerning Coral Resorts, LLC, Sunrise Vacation Properties, Ltd., Hilton Head Hospitality, LLC d/b/a Hilton Head Guest Services, Reba Management, Inc., from August 5, 2004 to the present.
2. All investigative documents concerning any complaints received concerning Coral Resorts, LLC, Sunrise Vacation Properties, Ltd., Hilton Head Hospitality, LLC d/b/a Hilton Head Guest Services, Reba Management, Inc., from August 5, 2004 to the present.
3. All correspondence with Coral Resorts, LLC, Sunrise Vacation Properties, Ltd., Hilton Head Hospitality, LLC d/b/a Hilton Head Guest Services, Reba Management, Inc., from August 5, 2004 to the present.(the foregoing should be read in conjunction with the disclosures made in the accompanying cover letter)

PLACE

Naert and DuBois, LLC

22 New Orleans Road, Suite 3

Post Office Box 7228 (29938)

Hilton Head Island, SC 29928-6768

DATE AND TIME September 13, 2013, 5:00 p.m.
PM☐ YOU ARE COMMANDED to permit inspection of the following premises at the date and time specified below.

PREMISES

DATE AND TIME , AM

ANY SUBPOENAED ORGANIZATION NOT A PARTY TO THIS IS HEREBY DIRECTED TO RULE 30(b)(6), SOUTH CAROLINA RULES OF CIVIL PROCEDURE, TO FILE A DESIGNATION WITH THE COURT SPECIFYING ONE OR MORE OFFICERS, DIRECTORS, OR MANAGING AGENTS, OR OTHER PERSONS WHO CONSENT TO TESTIFY ON ITS BEHALF, SHALL SET FORTH, FOR EACH PERSON DESIGNATED, THE MATTERS ON WHICH HE WILL TESTIFY OR PRODUCE DOCUMENTS OR THINGS. THE PERSON SO DESIGNATED TESTIFY AS TO MATTERS KNOWN OR REASONABLY AVAILABLE TO THE ORGANIZATION

I CERTIFY THAT THE SUBPOENA IS ISSUED IN COMPLIANCE WITH RULE 45(c)(1), AND THAT NOTICE AS REQUIRED BY RULE 45(b)(1) HAS BEEN GIVEN TO ALL PARTIES.

Attorney/Issuing Officer's Signature

Indicate if Attorney for Plaintiff or Defendant

Attorney's Address and Telephone Number :

22 New Orleans Road, Suite 3, Hilton Head Island, SC 29928

Date

08/21/2013

Zach S. Naert

Print Name

Attorney for Plaintiffs

Clerk of Court/Issuing Officer's Signature

Pro Se Litigant's Name, Address and Telephone Number :

Date

Print Name

PROOF OF SERVICE

SERVED	DATE PLACE	FEES AND MILEAGE TENDERED TO WITNESS <input type="checkbox"/> YES <input type="checkbox"/> NO AMOUNT \$
SERVED ON		MANNER OF SERVICE
SERVED BY		TITLE

DECLARATION OF SERVER

I certify that the foregoing information contained in the Proof of Service is true and correct.

Executed on _____

SIGNATURE OF SERVER

ADDRESS OF SERVER

Rule 45, South Carolina Rules of Civil Procedures, Parts (c) and (d):

(c) Protection of Persons Subject to Subpoenas.

(1) A party or an attorney responsible for the issuance and service of a subpoena shall take reasonable steps to avoid imposing undue burden or expense on a person subject to that subpoena. The court on behalf of which the subpoena was issued shall enforce this duty and impose upon the party or attorney in breach of this duty an appropriate sanction, which may include, but is not limited to, lost earnings and a reasonable attorney's fee.

(2) (A) A person commanded to produce and permit inspection and copying of designated books, papers, documents or tangible things, or inspection of premises need not appear in person at the place of production or inspection unless commanded to appear for deposition, hearing or trial. A party or an attorney responsible for the issuance and service of a subpoena for production of books, papers and documents without a deposition shall provide to another party copies of documents so produced upon written request. The party requesting copies shall pay the reasonable costs of reproduction.

(B) Subject to paragraph (d) (2) of this rule, a person commanded to produce and permit inspection and copying may, within 14 days after service of the subpoena or before the time specified for compliance if such time is less than 14 days after service, serve upon the party or attorney designated in the subpoena written objection to inspection or copying of any or all of the designated materials or of the premises. If objection is made, the party serving the subpoena shall not be entitled to inspect and copy the materials or inspect the premises except pursuant to an order of the court by which the subpoena was issued. If objection has been made, the party serving the subpoena may, upon notice to the person commanded to produce, move at any time in the court that issued the subpoena for an order to compel the production. Such an order to compel production shall protect any person who is not a party or an officer of a party from significant expense resulting from the inspection and copying commanded.

(3) (A) On timely motion, the court by which a subpoena was issued, or regarding a subpoena commanding appearance at a deposition, or production or inspection directed to a non-party, the court in the county where the non-party resides, is employed or regularly transacts business in person, shall quash or modify the subpoena if it:

- i. fails to allow reasonable time for compliance; or
- ii. requires a person who is not a party nor an officer, director or managing agent of a party, nor a general partner of a partnership that is a party, to travel more than 50 miles from the county where that person resides, is employed or regularly transacts business in person, except that, subject to the provisions of clause (c)(3)(B)(iii) of this rule, such a person may in order to attend trial be commanded to travel from any such place within the state in which the trial is held; or
- iii. requires disclosure of privileged or otherwise protected matter and no exception or waiver applies; or
- iv. subjects a person to undue burden.

(B) If a subpoena:

- i. requires disclosure of a trade secret or other confidential research, development, or commercial information, or
- ii. requires disclosure of an unretained expert's opinion or information not describing specific events or occurrences in dispute and resulting from the expert's study made not at the request of any party, or
- iii. requires a person who is not a party nor an officer, director or managing agent of a party, nor a general partner of a partnership that is a party, to incur substantial expense to travel from the county where that person resides, is employed or regularly transacts business in person,

the court may, to protect a person subject to or affected by the subpoena, quash or modify the subpoena or, if the party in whose behalf the subpoena is issued shows a substantial need for the testimony or material that cannot be otherwise met without undue hardship and assures that the person to whom the subpoena is addressed will be reasonably compensated, the court may order appearance or production only upon specified conditions.

(d) Duties in Responding to Subpoena.

(1) A person responding to a subpoena to produce documents shall produce them as they are kept in the usual course of business or shall organize and label them to correspond with the categories in the demand.

(2) When information subject to a subpoena is withheld on a claim that it is privileged or subject to protection as trial preparation materials, the claim shall be made expressly and shall be supported by a description of the nature of the documents, communications, or things not produced that is sufficient to enable the demanding party to contest the claim.

W. and DeBols, LLC
22 New Orleans Road, Suite 3
Post Office Box 7228 (29938)
Hilton Head Island, SC 29928



7013 0600 0000 0912 5008

Swati Patel, Legal Counsel
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201



02 1P \$ 010.860
AUG 21 2013
MAILED FROM ZIP CODE 29928

RECEIVED

AUG 26 2013

Insured

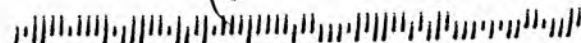
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NRN

Handwritten: FYI Stirling
Hillward/Kope

327885

29201X3756



Naert and DuBois, LLC

22 New Orleans Road, Suite 3
Post Office Box 7228 (29938)
Hilton Head Island, SC 29928

Tel: (843) 686-5500
Fax: (843) 686-5501
www.LowcountryLegal.com

August 21, 2013

Via Certified Mail

Swati Patel, Legal Counsel
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201

Re: I.L. Mail [REDACTED] et al.
Case No. 2013-08-07-051

Dear Madam:

I represent [REDACTED] in the above referenced action against Coral Resorts, LLC and other Defendants. Enclosed please find a subpoena requesting, on or before September 13, 2013, the production of all records in your possession relating to the complaints filed against Coral Resorts, LLC, as more specifically stated on the Subpoena herein.

If you prefer to send a copy of such records to my office located at 22 New Orleans Road, Post Office Box 7228 (29938), Hilton Head Island, SC 29928 I will be glad to reimburse you for the costs of copying such records, up to the amount of \$50.00. If you anticipate the copying costs to be greater than \$50.00 please contact me for approval prior to incurring such costs.

Please feel free to give me a call with any questions or concerns or to discuss this matter.

Sincerely,



Zach S. Naert

Enclosures

Cc: Nekki Shutt, Esquire

STATE OF SOUTH CAROLINA

ISSUED BY THE COMMON PLEAS COURT IN THE COUNTY OF BEAUFORT

[REDACTED]

v.

SUBPOENA IN A CIVIL CASE

Case Number: 2013-CP-07-1966

Coral Resorts, LLC, Coral Holdings, LLC,
Sunrise Vacation Properties, Ltd., Sherri J. Smith,
Port O'Call Owners Association, Inc., Coral Reef
Owners Association, Inc., Island Links Owners
Association, Inc., and Reba Management, Inc.,
Defendant

Pending in Beaufort County

TO: Swati Patel, Legal Counsel, Office of the Governor, 1205 Pendleton Street, Columbia, SC 29201

☐ YOU ARE COMMANDED to appear in the above named court at the place, and time specified below to testify in the above case.

PLACE OF TESTIMONY	COURTROOM
	DATE AND TIME , AM

☐ YOU ARE COMMANDED to appear at the place, date, and time specified below to testify at the taking of a deposition in the above case.

PLACE	OF	DEPOSITION	DATE AND TIME , AM
-------	----	------------	--------------------

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2. All investigative documents concerning any complaints received concerning Coral Resorts, LLC, Sunrise Vacation Properties, Ltd., Hilton Head Hospitality, LLC d/b/a Hilton Head Guest Services, Reba Management, Inc., from August 5, 2004 to the present.
3. All correspondence with Coral Resorts, LLC, Sunrise Vacation Properties, Ltd., Hilton Head Hospitality, LLC d/b/a Hilton Head Guest Services, Reba Management, Inc., from August 5, 2004 to the present.(the foregoing should be read in conjunction with the disclosures made in the accompanying cover letter)

PLACE

Naert and DuBois, LLC

22 New Orleans Road, Suite 3

Post Office Box 7228 (29938)

Hilton Head Island, SC 29928-6768

DATE AND TIME September 13, 2013, 5:00 p.m.
PM

☐ YOU ARE COMMANDED to permit inspection of the following premises at the date and time specified below.

PREMISES

DATE AND TIME , AM

ANY SUBPOENAED ORGANIZATION NOT A PARTY TO THIS IS HEREBY DIRECTED TO RULE 30(b)(6), SOUTH CAROLINA RULES OF CIVIL PROCEDURE, TO FILE A DESIGNATION WITH THE COURT SPECIFYING ONE OR MORE OFFICERS, DIRECTORS, OR MANAGING AGENTS, OR OTHER PERSONS WHO CONSENT TO TESTIFY ON ITS BEHALF, SHALL SET FORTH, FOR EACH PERSON DESIGNATED, THE MATTERS ON WHICH HE WILL TESTIFY OR PRODUCE DOCUMENTS OR THINGS. THE PERSON SO DESIGNATED TESTIFY AS TO MATTERS KNOWN OR REASONABLY AVAILABLE TO THE ORGANIZATION

I CERTIFY THAT THE SUBPOENA IS ISSUED IN COMPLIANCE WITH RULE 45(c)(1), AND THAT NOTICE AS REQUIRED BY RULE 45(b)(1) HAS BEEN GIVEN TO ALL PARTIES.

Attorney/Issuing Officer's Signature

Indicate if Attorney for Plaintiff or Defendant

Attorney's Address and Telephone Number :

22 New Orleans Road, Suite 3, Hilton Head Island, SC 29928

08/21/2013

Date

Zach S. Naert

Print Name

Attorney for Plaintiffs

Clerk of Court/Issuing Officer's Signature

Pro Se Litigant's Name, Address and Telephone Number :

Date

Print Name

PROOF OF SERVICE

SERVED	DATE	FEES AND MILEAGE TENDERED TO WITNESS <input type="checkbox"/> YES <input type="checkbox"/> NO AMOUNT \$
	PLACE	
SERVED ON		MANNER OF SERVICE
SERVED BY		TITLE

DECLARATION OF SERVER

I certify that the foregoing information contained in the Proof of Service is true and correct.

Executed on _____

SIGNATURE OF SERVER

ADDRESS OF SERVER,

Rule 45, South Carolina Rules of Civil Procedures, Parts (c) and (d):

(c) Protection of Persons Subject to Subpoenas.

(1) A party or an attorney responsible for the issuance and service of a subpoena shall take reasonable steps to avoid imposing undue burden or expense on a person subject to that subpoena. The court on behalf of which the subpoena was issued shall enforce this duty and impose upon the party or attorney in breach of this duty an appropriate sanction, which may include, but is not limited to, lost earnings and a reasonable attorney's fee.

(2) (A) A person commanded to produce and permit inspection and copying of designated books, papers, documents or tangible things, or inspection of premises need not appear in person at the place of production or inspection unless commanded to appear for deposition, hearing or trial. A party or an attorney responsible for the issuance and service of a subpoena for production of books, papers and documents without a deposition shall provide to another party copies of documents so produced upon written request. The party requesting copies shall pay the reasonable costs of reproduction.

(B) Subject to paragraph (d) (2) of this rule, a person commanded to produce and permit inspection and copying may, within 14 days after service of the subpoena or before the time specified for compliance if such time is less than 14 days after service, serve upon the party or attorney designated in the subpoena written objection to inspection or copying of any or all of the designated materials or of the premises. If objection is made, the party serving the subpoena shall not be entitled to inspect and copy the materials or inspect the premises except pursuant to an order of the court by which the subpoena was issued. If objection has been made, the party serving the subpoena may, upon notice to the person commanded to produce, move at any time in the court that issued the subpoena for an order to compel the production. Such an order to compel production shall protect any person who is not a party or an officer of a party from significant expense resulting from the inspection and copying commanded.

(3) (A) On timely motion, the court by which a subpoena was issued, or regarding a subpoena commanding appearance at a deposition, or production or inspection directed to a non-party, the court in the county where the non-party resides, is employed or regularly transacts business in person, shall quash or modify the subpoena if it:

- i. fails to allow reasonable time for compliance; or
- ii. requires a person who is not a party nor an officer, director or managing agent of a party, nor a general partner of a partnership that is a party, to travel more than 50 miles from the county where that person resides, is employed or regularly transacts business in person, except that, subject to the provisions of clause (c)(3)(B)(iii) of this rule, such a person may in order to attend trial be commanded to travel from any such place within the state in which the trial is held; or
- iii. requires disclosure of privileged or otherwise protected matter and no exception or waiver applies; or
- iv. subjects a person to undue burden.

(B) If a subpoena:

- i. requires disclosure of a trade secret or other confidential research, development, or commercial information, or
- ii. requires disclosure of an unretained expert's opinion or information not describing specific events or occurrences in dispute and resulting from the expert's study made not at the request of any party, or
- iii. requires a person who is not a party nor an officer, director or managing agent of a party, nor a general partner of a partnership that is a party, to incur substantial expense to travel from the county where that person resides, is employed or regularly transacts business in person,

the court may, to protect a person subject to or affected by the subpoena, quash or modify the subpoena or, if the party in whose behalf the subpoena is issued shows a substantial need for the testimony or material that cannot be otherwise met without undue hardship and assures that the person to whom the subpoena is addressed will be reasonably compensated, the court may order appearance or production only upon specified conditions.

(d) Duties in Responding to Subpoena.

(1) A person responding to a subpoena to produce documents shall produce them as they are kept in the usual course of business or shall organize and label them to correspond with the categories in the demand.

(2) When information subject to a subpoena is withheld on a claim that it is privileged or subject to protection as trial preparation materials, the claim shall be made expressly and shall be supported by a description of the nature of the documents, communications, or things not produced that is sufficient to enable the demanding party to contest the claim.

nhcorrespondence,

From: Office of the Governor Site Support [mulljulene@gmail.com]
Sent: Wednesday, October 19, 2011 5:35 PM
To: Haley, Nikki
Subject: Coral Resorts (SCREC File 2011-103)

Title: [REDACTED]

First Name: [REDACTED]

Middle Initial: [REDACTED]

Last Name: [REDACTED]

Suffix: [REDACTED]

Street Address: [REDACTED]

Street Address 2: [REDACTED]

City: [REDACTED]

State: [REDACTED]

Zip: [REDACTED]

Phone: [REDACTED]

Email: [REDACTED]

Affiliation: Visitor to South Carolina

Message:

Please see below a copy of a letter sent to your Real Estate commissions Investigative Review committee. I have been attempting to resolve this issue for quite some time and would appreciate any assistance your office might provide.

October 19, 2011

Ms. Sharon Wolfe
South Carolina Real Estate Commission
110 Centerview Dr.
Columbia, SC 29210

RE: Coral Resorts / Island Links, Contract #IL-73400/IL-64978

Ms. Wolfe:

I am writing this letter to ask for your help in a matter that Mr. Tony Kennedy was investigating. Mr. Kennedy called me on several occasions and each time I called back I could not get through to him. The question he was asking "Has my dispute with Coral Resorts been resolved" is a resounding "No".

I have been disputing my timeshare contract with Coral Resorts since July 2008 and they refuse to answer my complaints and allegations. I have reached out to every agency in South Carolina that I could find and I get the same answer "This is not our jurisdiction".

My daughter and I were visitors to your state and were deceived and conned into purchasing this timeshare and all I ask is that you look at our complaint. There are hundreds of complaints against Coral Resorts some online and some reported to your agency and still no one has lifted a hand to hold Coral Resorts accountable. It does not make sense that South Carolina would not be willing or able to protect visitors to their state that generate millions of dollars in revenue from the predatory practices of Coral Resorts. Please help us and look into this complaint because I believe that if you look at Coral Resorts track record you will find hundreds of people who have made the same allegations.

Thank you for your assistance.

RECEIVED

OCT 20 2011

Referred: 15
Answered: Moore

*11/2 - emailed
Closed by
Phone*

123129

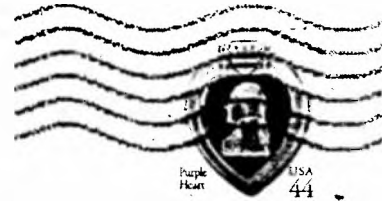
Sincerely,

[REDACTED]

[Redacted Address]

ROCHESTER NY 144

23 JUN 2011 PM 2 T



*Copy - 1/29
no reply*

Governor Nikki Haley
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201

RECEIVED

JUN 27 2011

Referred to *OS?*
Answered *Moore*

157511

29201\$3740



Governor Nikki Haley
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201

[REDACTED]
[REDACTED]
Dear Mrs. Haley,

Hello, I am writing about the fraudulent time share that my parents bought from Coral Resorts. I am appalled by the manner in which they were swindled into buying useless points and paying outrageous maintenance fees. They were lied to and deceived into buying something that is not what they were told it was. This is morally and ethically corrupt, and I am asking that this company be investigated further and that my parents be refunded.

I am shocked that this scam operation is allowed to go on. I have noticed that Coral Resorts is rated an F with the better business bureau so we are clearly not the first to report their misrepresentation tactics! This fraudulent company gives a bad name to Hilton Head and the state of South Carolina.

Since there is clearly very little government regulation in your state, who knows what other types of real estate businesses are allowed to operate. I plan on telling all my friends, relatives, clients, and co-workers to be very careful when going on vacation or buying property in South Carolina. I am Cornell graduate and I worked in Private Banking at Citigroup and US Trust where I worked with high net worth individuals.

My parents have never received a property deed so they own nothing! At Coral Resorts they claim to be "real estate agents" selling "time shares" when they are in reality then con-artists selling maintenance fees for nonexistent property.

Please do everything in your power to shut down this fraudulent company and refund my parent's money. I think Hilton Head and South Carolina deserve a better reputation and would be better off without Coral Resorts.

Please contact my parents to discuss:
[REDACTED]

They have already mailed a letter to your office explaining their situation more detail.

Best Regards,
[REDACTED]
[REDACTED]

[Redacted Address]

ROCHESTER NY 144

31 MAY 2011 PM 2 T



RECEIVED

JUN 03 2011

Referred to OSI

Answered NR

Governor Nikki Haley
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201

115451

29201\$3740



Governor Nikki Haley
Office of the Governor
1205 Pendleton Street
Columbia, SC 29201

[REDACTED]

Dear Mrs. Haley,

We are contacting you regarding the fraudulent time share we purchased from Coral Resorts in Hilton Head, SC. While vacationing on your beautiful island last year my wife and I attended a time share sales presentation because we were lured in by free vouchers and coupons. While there, the salesman told us many great things which all turned out to be outright lies.

This year we returned to Hilton Head and we explained to Coral Resorts member services how nothing they told us turned out to be true and that this was **misrepresentation** and **fraud**. However, we left disappointed as they refused to refund our money. Here is a list of things we were told that turned out not to be true:

1. *You will definitely be able to rent a condo in Hilton Head the third week of April with your RCI points.*

This was a blatant lie. The only reason we got the time share was to rent for the high school spring break week because that's when our children are on vacation. We weren't able to find anything available in Hilton Head and had to pay to rent a house because our points were useless. When we confronted them a year later, they told us that what we actually bought was a useless week in February and that was equivalent to a certain amount of points in the RCI system. We were never told that when we bought the "time share".

2. *There is only a "small amount" of yearly maintenance fees.*

We were never told how much the yearly fees were and were lead to believe they were nothing to worry about and so we expected to pay at most \$50 per year. In reality we have to pay \$450 per year in "maintenance fees". Why we were not told the amount of the maintenance fees? Why wasn't the exact amount was in the contract? While they admitted that the contract wasn't completely "transparent" they explained to us that it made more sense to hide the fees because they "change from year to year". This is complete **deception**.

3. *You can easily rent out the "developer week" for \$2,500 and make a lot of money!*

We listed the developer week for \$1,500 (much less then they told us) with the real estate company they recommended and no-one is interested! Even if we did rent it out, we would have to pay \$950 in maintenance fees which we weren't told anything about! We thought we would have been able to keep the entire rental amount.

Finally, we have never received a deed of property ownership even though we have contacted numerous times the lawyer that they put us in touch with. We are informing you of this scam operation taking place at Hilton Head so you can shut it down to avoid further embarrassment for your beautiful island community and to prevent others from being conned.

Please contact us. We would appreciate your help in recovering our money from Coral Resorts. [REDACTED]

Best regards, [REDACTED]

nhcorrespondence,

From: Office of the Governor Site Support [tsf38t@aol.com]
Sent: Friday, August 26, 2011 11:35 AM
To: Haley, Nikki
Subject: Timeshare fraud

RECEIVED

AUG 26 2011

First Name: [REDACTED]
Last Name: [REDACTED]
Company Name/Govt. Agency: CORAL RESORTS

Referred to CS
Answered Moore

Mailing Address

Address Line 1: [REDACTED]
Address Line 2: [REDACTED]
City: [REDACTED]
State: [REDACTED]
Zip: [REDACTED]
Phone: [REDACTED]
Email: [REDACTED]

9/23 - LM
closed, no
reply.

11/8/25
scn811

Comments:

We were looking to stay in Hilton Head, South Carolina for two days and came across an ad while we were looking at the Crowne Plaza resort. It was a very attractive offer, stay for three days and two nights for \$199.

Looking to saving some money we went ahead and contacted the Company.

We have three time shares and are very familiar with them. So we booked it and went.

On August 2, 2011 as part of the offer, we met up with the Coral Resorts Company.

This is why we were very attracted to the offer. We have been looking into getting rid of our timeshare in Las Vegas, this is what they told us they were going to do, buy our Hilton Las Vegas timeshare for \$13,000. Sell a timeshare at Coral Resorts in Hilton Head, give us 71,000 RCI points and have a deeded timeshare in Coral Resort and be able to stay at a 3 bedroom resort every year at their Links Resort. They said they would give us 6500.00 towards the purchase of their timeshare and we had to wait to see if Hilton would buy back our timeshare, (because they told us Hilton had the right to buy it back from us first) if they did not they would give us the 6500.00 We paid them \$1200.00 up front to get it processed going . At no time did they mention they would put our Hilton timeshare up for sale and we would have to hope someone buys it.

We went to finish our vacation and looked into it a few weeks after.

ALL THEY TOLD US ARE LIES, LIES AND MORE LIES. We are hard working Americans that cannot believe that the State of South Carolina will allowed these liars to stay in business. Its very unfortunate that people cannot trust people with what they say. We signed the contract at that point without reviewing them because no one has ever lied about everything that was told to us before. (they did not have a lawyer present at the time of sale)

What they did was contracted an outside source to sell our Time Share, we are obligated to still pay for our maintenance fees with Hilton and do not even know what exactly what we signed for. I spoke with Terrance Singleton on 8/25/11 and he told me we no longer had to pay maintenance fees on our Hilton timeshare. That too was a lie.

We did sign contract and I know I should have read it, but what they did was fraud.
PS: I looked on the internet and there were 68 other complaints of the same nature.

Mail Log: 335653

SX ☐

[Log New Correspondance](#)
[Validate Record](#)

LAST NAME
FIRST NAME

TITLE Mr.

AGENCY

ADDRESS

None
Given ☐

CITY CO

STATE ZIP

Phone 1 Ext.

Phone 2

Phone 3

Fax

E-MAIL

E-MAIL 2

DATE RECVD 11/21/2013 Status closed ☐

SH

DIV DIV/PH Constituent Services
Cooper

Respondent Cooper

Agency Date

Final Date

Mail Date

NRN Date

Open 11/21/2013

Letter

OR

Phone 11/21/2013

TimeToResp 0

TimeToMail

TotalTime 0

INQUIRY

Concern: Coral Resorts time share in SC

Date Time

Event

Place

PROLEGIS

CON LEGIS

COMMENT

CC: Naert FOIA

Notes

Constituent states he has been mislead by the timeshare. Seeking help. Wants the timeshare put out of business. He has spoken with the SC Real Estate Commission. Advised to speak with the KY Dept. of Consumer Affairs. He also plans on speaking with the SC Attorney General's office.

Fax Message

SEP 14 2012

September 11, 2012

Re: *US**Answered**Smith**Left message**10/12/12*

From:



To: Governor Nikki R. Halley
 Office of the Governor South Carolina
 South Carolina, SC
 Columbia, SC 29201

I consider myself to be a reasonable man. I am retired US Army Warrant Officer, with a MBA, and experience in sales. This is the first time I have heard an associate of a principal (Coral Resort) say something to the effect that it doesn't matter what the agent says to a buyer because they (the principal) go by the contract. Then the associate used the number of years of being in business to validate her statement. The associate went further and said it doesn't matter where the buyer lives because Coral Resort is under South Carolina laws.

My wife and I entered into a contract with a second couple to purchase a week at Coral Resort. Prior to signing the contract, we believed—

- a. The 21,000 points we purchased would allow us two weeks at Hilton Head during each calendar year.
- b. We could select a third week as long as it was not a part of Heritage Week.
- c. Maintenance fees had not changed in years and would not change in the foreseeable future.
- d. Maintenance would be around \$300 payable every three years.

Through telephone conversation with Coral Resort associates on September 10, 2012, I have learned –

- a. The 21,000 points we purchased would allow us one week at the inventoried unit once every three years.
- b. One week at the inventoried property would require 64,000 points.
- c. Coral Resort uses a budget to determine maintenance fees annually. In addition, maintenance recently received an adjustment through an increase.
- d. If we had wanted to cancel the contract, we should have notified Coral Resort five days through a certified letter postmarked within the five day window.

I expected so much more from a State with a history of supporting Christian values. Greed and deceptive sales tactics are not Christian values. I resent the arrogance in declaring justification because the process has been successful for years. Surely, this has not gone unnoticed by responsible people in South Carolina.

Here is my suggestion. Coral Resort should produce a worksheet on Coral Resort letterhead detailing every aspect of the pending contract. The worksheet should include availability, usage, moneys and payments, inventories, taxes, and fees associated with ownership of the property. Anything the agent promises should be in the contract. Both, agents and buyers should sign the worksheet.

This process would provide Coral Resorts with tools to hold agents accountable to promises made to potential buyers. Coral Resort profiting from the current process is the only excuse to refuse changing a system that gives agents undue advantages.

Currently, agents can say or promise buyers their imagination, and agents are rewarded because Coral Resort (according to associates) doesn't care what agents say to potential buyers. Coral Resort associates have *claimed ignorance by contract*.

I am requesting Coral Resort invalidate the contract and implement a change in culture. Make visits to South Carolina memorable and purchasing time shares at Hilton Head a positive experience. How many people are held hostage to contracts because there is no viable escape from South Carolina law.

I believe Coral Resort would be blessed if Coral Resort do people right.

Sincerely,

A large black rectangular redaction box covering the signature of the sender.

Cf:

Coral Resort

Island Links Homeowner' Association

Fax Message

September 10, 2012

From: [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]Congressman Clyburn
South Carolina
[REDACTED]

This is a follow-up to my previous letter. This hour, I spoke to Lea William of Coral Reef. She informed me she manage all property portfolios. I informed her that we felt the agent misrepresented the facts in securing our signatures on the unit that we purchased. Ms. Lea Williams made it perfectly clear in words to the effect, "It doesn't matter what the agent told you. We are going by the contract."

I was of the opinion in an agent/ principal relationship, the principal is responsible for the agent. Apparently, that is not the case in Time -Shares. According to Lea Williams , it is the buyer's responsibility to review the contract and notify the seller within five days of intent of cancellation of the contract. The cancellation letter must be postmark within five days of signing the contract.

Such expectation is unreasonable. First, the buyer is on vacation and could be in the Hilton Head area for days after signing the contract. Next, the person must return home and time is dependent upon travel time. Next, he must contact an attorney and the attorney must work through his schedule. A reasonable man would need more than five days to have a contract properly reviewed by an attorney.

According to Lea Williams, everything I disclosed to her is hearsay. She reiterated that she would adhere to the contract and South Carolina law. Apparently, it doesn't matter what the agent said. Lea Williams asked a most profound question. She asked me, "Do you think she is going to say she told you that?" I must admit, Lea Williams is right. That is why we need people elected to public office to protect innocent people receiving misinformation that the principal really doesn't care.

According to Lea Williams, it is all about the contract. In summary, an agent has a license to tell a potential buyer anything he or she chooses without any threat of repercussion.

Does anyone provide oversight of the conducts of these agents? Do they sign anything committing to ethical conduct? Lea Williams assured me her contracts are well written and they have been in business for years. She explained maintenance fee late payments and said there is no requirement for her to confirm when an invoice was mailed or received by the buyer. She also referenced foreclosures, negative credit reporting, and paying attorney fees

It is obvious, that I can not fight her in court. So, I will bring this to the attention of our leaders. I will be sending a follow-up letter detailing any additional conversations with Coral Reef and agents of Coral Reef.

Sincerely


A black rectangular redaction box covering the signature of the sender.

cf:
Island Links Homeowner' Association
Coral Resort, Hilton Head, SC

Fax Message

September 10, 2012

From:

Congressman Clyburn
South Carolina


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Sincerely

[REDACTED]
[REDACTED]

cf:

Island Links Homeowner' Association
Coral Resort, Hilton Head, SC