

April 28, 2016

To Whom It May Concern:

My name is Barbara Fox. My husband and I are owners with Coral Resorts. We have been reaching out to the timeshare company for months now with no avail. We've tried everything – calls, emails, and letters – but nothing we've provided as “evidence to support our claims” has worked. We are victims of timeshare fraud, but at this time it's basically a he-said, she-said situation. We have asked for our membership to be cancelled and for our money to be refunded.

Attached please find the letters we've sent into Coral Resorts. Please review and help us.

We'd like for you to know that any information we have is available to you. We've also responded to the delinquency notices they've sent.

Please either contact us by mail at the address below or call our daughter, Tabitha, at 423.620.9368.

Thank you,

Barbara & Earl Fox
710 St. James Rd.
Greenville, TN 37743

Earl J. & Barbara M. Fox
710 Saint James Road
Greenville, TN 37743

February 1, 2016

Coral Resorts:

Please cancel our contract with your company and refund us our money. We've been unhappy for a very long time and feel we are victims of timeshare fraud. We stopped payment with your company back in September in an effort to draw attention to our case. We are unwilling to budge on our request. Here's why:

- We've been lied to...
 - When we first purchased with Coral Resorts we were convinced to trade in our 2 Blue-Green properties in Gatlinburg, TN for equity in the Coral Resort purchase. We switched because we were told we could go **anywhere**. We've since tried to book vacations and have had no luck at all. The booking process is extremely confusing and anytime we thought we were about to book a good vacation, there was no availability. We've tried calling and leaving voice messages for assistance, but have never heard back. This ownership is completely useless to us.
 - We were told we could refinance our timeshare with our own Credit Union for a better rate. When we tried to do so we were told no banks/credit unions refinance timeshares because they are unsecured debt.
 - We were told we'd get a lower maintenance fee by referring people to the company. We provided names, addresses, and numbers and never got anything in return.
- We've been misled...
 - A major selling point for our representative was the fact that a hurricane would not hit the area. This was the basis for our representative telling us the value would go up over time, basically because it would never be destroyed. Now, I'm not sure our representative was Mother Nature herself, but how in the world can someone guarantee that a natural occurrence won't happen? That's unprofessional and irrational.
 - The price we were told never matched the price we were charged. Usually the price charged was somewhere around \$100.00 more than we expected.
- We've been coerced...
 - Extreme pressure was used to get us to buy and upgrade. We were often told the 'deal' was only available that day and that once we left it was no longer on the table. These 'facts' made us buy against our better judgement.

- On our last update we were convinced to change to a fixed week. We're not sure WHY we were convinced to do so, other than more money in the representative's pocket.
- We've been taken advantage of...
 - We've come to find out that the representatives just told us stuff to fill the void, whether it was true or not. In one instance we were told we could use our points for cruises, rental cars, hotels, and flights. We were never actually able to even TRY to do this because we didn't understand the process. Again, we tried calling for help and couldn't reach anyone or get a call back.
 - We were told we had 5 days to cancel our contract. On numerous occasions we tried reaching out within that 5-day period several times a day, but could not get anyone to answer the phone or a call back. We swear they do this on purpose so that you are stuck with the purchase.

As you can see, our ownership with Coral Resorts hasn't been great at all. We traded in two ownerships for this one and STILL had to pay more. Maintenance fees have gone up, despite the fact that we were told they wouldn't. Booking is so confusing that we've given up. We want the lies to stop. We need out of this contract immediately and also feel we deserve a refund due to non-use and timeshare fraud.

Thank you for listening to our claims. Please send forth cancellation paperwork at your earliest convenience to b.e.fox@yahoo.com.

Earl & Barbara Fox