

June 3, 2024



Arizona Attorney General  
Phoenix Office  
2005 N Central Ave  
Phoenix, AZ 85004

Dear Arizona Attorney General,

I am writing to file a complaint regarding a Capital Vacations timeshare presentation we attended, which has led to considerable distress and financial strain on my family. We were enticed with free show tickets for a short presentation on our timeshare ownership. During the process, we sat through the initial talk, and a salesman approached us to finalize the discussion and address any questions we had. After this, a second person engaged us with another sales pitch. While the pressure was not overt, the presentation lasted for at least three hours, significantly longer than anticipated.

Our original intention was to downgrade our timeshare from a four-bedroom unit to a two-bedroom unit. However, we were informed that a downgrade was not possible unless we upgraded our ownership level, which we later discovered came with hidden costs embedded in credit cards issued to us. This additional expense was not clearly disclosed at the time.

Since our timeshare purchase, our circumstances have dramatically changed due to severe health issues. My wife has had numerous medical challenges, including a hip replacement and sciatic nerve issues, while I have endured a series of medical emergencies. In 2020 alone, I had a total shoulder replacement, a severe bout of pancreatitis that led to gallbladder removal, multiple heart attacks requiring a double bypass surgery, and a torn meniscus resulting in surgery. On top of these crises, I contracted COVID-19, further complicating our situation.

Due to our ongoing health problems, we have been unable to use our timeshare since 2019. My wife's mobility issues prevent her from driving, and she has undergone multiple surgeries, including back surgeries with rods and screws, knee replacements, and sciatic nerve surgeries. The physical and mental toll of these health challenges, coupled with COVID-19 lockdowns, has eroded our desire to travel.

Our family's health issues have left us struggling and unable to use the timeshare. Timeshare salespeople seem to have ample time to pressure us, whereas our limited time and health do not allow us to engage in these lengthy discussions or utilize the ownership. We seek your assistance in resolving this matter, given our inability to benefit from the timeshare due to our severe and ongoing health problems.

Sincerely,  
Louis and Josephine 