

Dear Attorney General,

Hopefully, your office can assist my partner, Bob [REDACTED], and I to achieve our rightful cancelation from Capital. It has been a nightmare ever since Capital took over Stormy Point.

At Stormy Point, they promised us the moon and stars, saying we'd own actual property with a deed – a solid investment with no room for regrets. They painted a picture of exclusivity, hinting at high resale value and endless vacation opportunities. We bit the bait, hook, line, and sinker.

Then came Capitol swooping in, changing the game. Suddenly, our purchased week became completely worthless, restricting us to just Stormy Point in Branson. No more flexibility, no more trading – just stuck in one place as the other timeshares use points instead of weeks. We had to convert to points or risk never being able to use our deed. And to add insult to injury, they dangled a trip to Hawaii as a distraction (which we never got), but at what cost? Even after switching to points, there has been no availability for us to vacation with Capital.

The final blow was the relentless push for more upgrades and higher payments. Emails turned to calls, then to enticing mail offers. Our deed became obsolete, replaced by promises of extra points to vacation and cover hefty maintenance fees which never happened. We cannot continue to pay \$829.71 monthly mortgage and almost 200.00 maintenance fees a month especially when we haven't left the house. Bob is retired, Navy veteran, and on a fixed income. WE likely only have a few years left to travel before we are not able to. WE have been very stressed about this and the rising costs. Capital told us that it would have been over \$150,000 by the time we had it paid off. WE can't afford to take a vacation when we have this huge payment to make. Bob is retired, I would like to retire in the next few years. We are middle-class hard-working folks who just wanted to be able to call, make a reservation, and be able to travel. We can't afford to do that with the mortgage and Maintenance fees so high. We have tried to book and there are no available places.

It's a saga of broken promises, sneaky attempts to upgrade, and financial traps. Capitol took our dreams and turned them into a nightmare of endless payments and false hopes. It's time to speak up and seek justice for the deception we've endured.

For over a year and a half, we have attempted to get our timeshare cancellation with Capital. They have refused to work with us even after hearing our grievances. Please see below a detailed list of each correspondence with Capital as proof of our diligence and their horrible customer service.

January 10, 2023: Original cancelation email sent to info@capitalvacations.com

February 9, 2023: Timeshare call resulted in no assistance from Capital as they required us to pay ENTIRE loan for exit consideration approximately \$50,000

February 14, 2023: Counter email sent to info@capitalvacations.com regarding the call

February 15, 2023: Owner Services contactus@capitalresortsgroup.com stated we did not qualify for deedback program due to open loan, suggested ARDA for timeshare sale

February 27, 2023: Counter email sent to contactus@capitalresortsgroup.com arguing against a 3rd party exit as Capital needs to take responsibility
February 28, 2023: Timeshare denial email received, mentioning only a graceful exit option available at that time and TBA program for selling the timeshare to another buyer
March 11, 2023: Better Business Bureau (BBB) complaint filed
April 29, 2023: Timeshare response indicated risk of losing timeshare due to default
June 16, 2023: Letter mailed to CV collections department requesting ownership return
August 30, 2023: Second letter sent to CV collections as no response was received
October 6, 2023: Timeshare texts requesting a call
March 12, 2023: Settlement offer during a timeshare call exceeding 50% of the owed amount
January 11, 2024: Counter email sent against the settlement offer as we can absolutely not pay such a large amount on our limited/ retired income
February 27, 2024: Another timeshare denial received claiming there are no other options available
March 12, 2024: Follow up email sent to ryan.davies@capitalvacation.com
March 28, 2024: Follow up email sent to info@capitalvacations.com
April 18, 2024: Follow up email sent to Hmusick@capitalvacations.com
April 30, 2024: Better Contractor's Association (BCA) Complaint submitted

Capital began by claiming there was nothing they could do until we paid the entire loan. They ignored their lies and mistreatment. They made it seem for months that our only option was to sell through a 3rd party which would cost more money and was not guaranteed. After fighting for cancellation for a year, Capital finally revealed there is an option to settle. Unfortunately, they expect over 50% of the loan which is tens of thousands of dollars that we do not have. We have reached out to any and everyone at Capital that we could but have not gotten a response since February. We need your help to get this settled with Capital.

After writing this down and reading through this I am very sad. Sad that there are companies out there that know all the tricks and twists to sell this as well as really sad that Bob and I "fell" for it. We need to have this resolved.

Thanks for your help.

Bob [REDACTED] and Jodi [REDACTED] r
Member- [REDACTED]