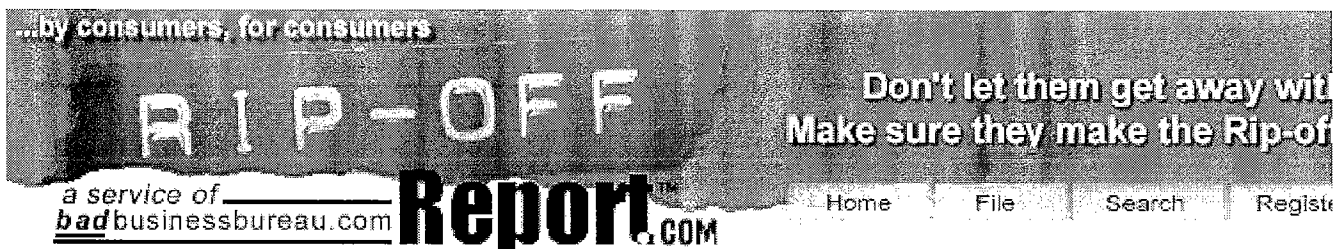


## **EXHIBIT 2 – Part 4**



Submitted:

10/11/2005 1:10:07

AM

Modified: 10/11/2005

1:10:00 AM

Category:

False TV Advertisements

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**Russ Whitney, EduTrades, Whitney Education Russ Whitney, EduTrades, Whitney Education we have paid an absorbent amount of money for motivation, rather than for trustworthy knowledge that we can depend on Cape Coral Florida**

---

Company

**Russ Whitney, EduTrades, Whitney Education**

Address:

**1612 Cape Coral Parkway****Cape Coral Florida 33904****U.S.A.**

Phone:

**239-542-0643**Fax: **239-540-6562**

---

I want to thank you for helping me avoid a costly mistake. My fiance and I attended one of Russ Whitney's free seminars. We were not suprised that it was simply a pitch for another, more expensive seminar. However we were shocked by the price (\$1600)! We talked it over during the break and decided to attend. Here is a breakdown of the proceedings day by day.

#### Day 1

The morning was spent "helping" people learn how to raise their credit limits and lower the interest rates on their credit cards. The excitement was fueled through the use of a game in which the person with the highest point total at the end of the seminar would win an "exclusive package" of books and tapes from WIN Systems.

After lunch we were given a packet of papers that was 90% motivational and 10% possibly factual. The only thing of note in the packet was an article that claimed to tell you how to beat the due-on-sale clause. [Note from John T. Reed: See my article "The truth about getting around due-on-sale clauses."] The instructor continued with more

vague techniques.

## Day 2

Today was the day we got "back-ended". Again we recieved another useless packet. Just before lunch we were given a printed glossy catalogue listing all the "boot-camps" and services that were alos offered. We started to worry when we saw that there were no prices anywhere inside. When we got back from lunch they hit us with the prices...anywhere from \$7490.00 to \$43,260.00 (or \$6490.00 to \$28,390.00 if you took advantage of the "seminar discount"). We were angry, to say the least. When we got home that night I started doing some research on the web. That is how I found your page.

## Day 3

We didn't learn much on this day. We were still mad about being given the run-around and mad at ourselves for having been taken in to begin with. We were just sick as we watched people file to the back of the room and sign up for the high priced classes. Most of them payed with their credit cards. Now we knew why we were encouraged to get our limits raised. We stayed through to the end since we had already paid (been fleeced). On the plus side we did meet some other investors who felt the same as we did about the weekend. We keep in touch and encourage each other.

Also, there was a software package that was offered at the seminar. It was GARBAGE! It contained nothing that could not be found at a good office supply store for 1/10 of the price. (they wanted \$1995.00 + tax) The instructor, a fellow named Patrick J. Hutton, claimed that "WIN Systems had spent alot of money to make sure that these documents were legal in all 50 states." Nowhere in the shoddy three-ring binder that was supposed to pass for documentation, was that claim printed.

Mr. Reed, if this will help persuade even one person from getting involved with these people, please feel free to post any or all of this letter on your site. I still have the materials that were given to us at the seminar if you would like copies. Sincerely, Jeff Trudeau

"Dear Mr. Reed,

I am writing you concerning my experience thus far with Russ Whitney's Real Estate Wealth Building System.

I was introduced to this through a friend, who had seen Whitney's info-mercial on television, and had purchased tapes, a book, and CD's which supposedly would inform someone on how to invest in real estate. My friend shared this information with me, and it was my opinion that the tapes contained a lot of "fluff", although there was some interesting information discussed, more in a "tease" format, rather than a fully informative format. The actual purpose of this information seemed to provide a basis for sales tools leading to a piggyback sale.

My friend received a telephone call soon after his receipt of his order, and it was his perception that the speaker on the line was Russ Whitney, (I don't know if he was told that or it was implied, or he misunderstood) who informed him that he was going to be

in his area on a certain date, and could he arrange a meeting with my friend at his home to answer any questions he may have about the tapes. My friend subsequently contacted me, quite excited about this special attention from the millionaire owner of this large conglomerate, and asked me to attend the meeting at his home.

At the proposed appointment time, we received a telephone call, informing us that we would be receiving a future telephone call in the next 15-20 minutes relating to our appointment. During that telephone conversation, there were several "take-away" tactics used to incite high emotions regarding the prospect of making money.

When the second telephone call occurred, we were talking to a salesperson who again used reverse take-away tactics and expressed a need to qualify us to establish whether we were the right type of people for their program. He then outlined the program, which later we found out included things that were not discussed, which appeared to make the deal "sweeter", with much emphasis on the amount of money to be made in real estate. We then were turned over to a "closer", via another telephone call, who attempted to wind up the sale. We decided to wait and discuss it with our spouses, and were given another appointment the following day to arrive at our decision.

We did discuss it amongst the four of us. You have to understand that I had been reading about real estate investing for about two years; books like Nothing Down For the Nineties by Robert Allen, Real Estate Money Machine by Wade Cook, and The 36 Hour Real Estate Investing Course by McGraw-Hill. I was gaining some knowledge, but I did not have total confidence that my new-found knowledge would supersede some obvious risk. I also was talking to persons who were investing, and witnessing some success with some mistakes. So suffice it to say, my need was to have a "hand holder" to guide me through the entire process, and hopefully act as a mentor to lessen risk. And certainly it did help to dwell on the financial rewards that could arise from this venture.

Based on these thoughts, we decided to pay the \$8,400.00 fee, (ouch) and go for it. We did this by telephone again, at the pre appointed time, and then were turned over to another closer, who reviewed the sale agreement, taped the conversation, and cleared up some of the sales hype that was previously stated by the salespersons. We then discovered that we had bought a premium package, which included a seminar in Florida conducted by Russ Whitney, computer software, more tapes and books and weekly telephone counseling by a counselor.

Our first couple of telephone counselor sessions was conducted by a lady who I though was quite passive about her guidance. We had been given some assignments to complete, which we attempted, and had some question as to what exactly to do in certain situations. When we would discuss these issues with her, I did not have a lot of confidence in her answers, as most of the answers were mere agreement with what we saying, rather than appearing to come from any careful forethought. She also gave us some information that had we acted on it, would have caused us financial consequence, particularly in the area of foreclosure. When asked specifically about some things, we were after time told that she did not know the answer, or she would find out the answer, or we should talk to an attorney. After three

sessions, I called their corporate office and requested another counselor, specifically someone who had knowledge about foreclosures, as it appeared this was an area that we wanted to concentrate in for now. We were assigned to another counselor, who turned out to be our former counselor's boss.

Our new counselor is quite good with some things, however I feel that if a person were totally passive to conduct themselves according to either counselor's advice, serious financial consequence would arise. I have not done many things according to their advice, as I am finding out some information on my own that totally contradicts what I am being told. I agree full heartedly with you in your statements about this course that most of the "advice" is motivational, rather than informative, and I really believe that some of their advice attempts to practice real estate law. Lately, we are being told to consult an attorney about various things, after we have objected to the counselor's advisement on how to conduct ourselves.

In closing, we are continuing with the program in order to receive all that has been offered. I do not feel that we have received what I perceived we would, and I believe that we have paid an absorbent amount of money for motivation, rather than for trustworthy knowledge that we can depend on. The sad thing to me is, it shouldn't have to be this way. If a marketing company would just organize their material by state, and offer good, solid information that a person could depend on, and have some alliance with competent legal professionals who could provide guidance, I certainly would not mind paying the fee for the service. My feeling, however, is that someone is going to be hurt financially from what I see as an extremely dangerous path to follow, as there are many people who are going to get involved with this type of scenario, make grievous errors, and get stuck with the consequences. These people more than likely will not even have the money to defend themselves within the legal justice system."

[Here's another letter from another reader:]

I TOOK THE RUSS COURSE IN OCT. OF 98 AND THERE WAS SOME GOOD INFO.. BUT THERE WAS A LOT OF BS THERE TOO tHEY TOLD US TO GET MONEY FROM OUR CREDIT CARDS. OK BUT HOW DO WE MAKE PAYMENTS ON THIS WHILE PAYING ON THE HOUSE WE BOUGHT . AND KEEP IN MIND MOST OF US WERE LIVING FROM PAY CHECK TO PAY CHECK.. I SAT THRU 3 DAYS OF MOSTLY HYPE AND VERY LITTLE INSTRUCTION. NOE I WAS ABLE TO GET ONE PROPERTY WITH THE ADVICE GIVEN BUT I COULD HAVE DONE IT ANY WAY WITH A LITTLE THOUGHT. AND BEEN 1500\$ RICHER. THEN i CAME HOME AND THE PHONE RANG AND I WAS DUMB ENOUGH TO INVEST AGAIN I WON'T SAY HOW MUCH FOR 15 TELEPHONE COUNCILS AND THE ONLY THING I LEARNED FROM THAT IS HOW DUMB I WAS IN THE FIRST PLACE. ALL THEY DID WAS REPEAT WHAT WAS SAID IN THE FIRST SEMINAR. I DO NOW HAVE ONE HOME REHABED AND ON THE MARKET IF I CAN SELL IT SOON I WILL GET MY MONETY BACK AND THEN SOME DO I RECOMMEND RUSS WHITNEY? IF YOU GOT MONEY TO WASTE OK. BUT YOU CAN DO THE SAME THING BY CAREFUL RESEARCH.

[CLICK here to see why Rip-off Report, as a matter of policy, deleted either a phone number, link or e-mail address from this Report.](#)

Russ  
Cape Coral, Florida  
U.S.A.

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Russ Whitney, EduTrades, Whitney Education

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## REBUTTAL BOX

### MY COMPANY HAS BEEN REPORTED!

#### HOW DO I RESPOND?

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company? Do you have a consumer suggestion on how to resolve this problem or how to avoid it in the future? ONLY these types of responses will be added to the filed report, and will be posted within 24 hours of receipt. Make your voice heard. Let them know your side, too!

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or

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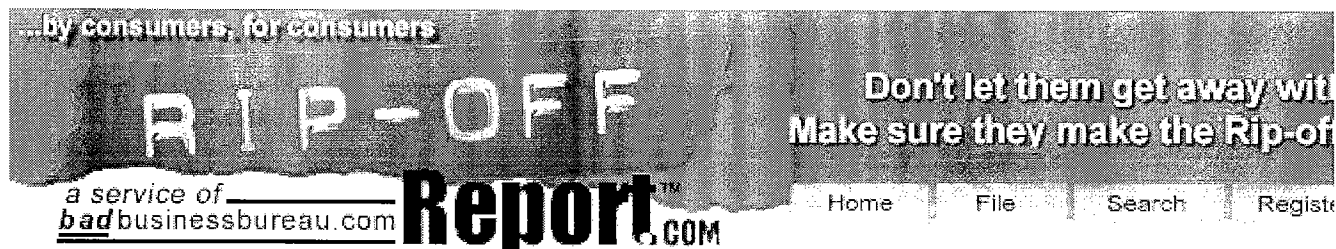
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Submitted:

5/11/2005 1:34:07

PM

Modified: 5/17/2005

9:49:08 AM

Category:

Sales People

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## Whitney Education Group Using Strongarm tactics to keep money that is owed to my wife and myself ripoff Cape Coral Florida \*Consumer Suggestion ..Russ Whitney - felon and scam artist

---

Company

### Whitney Education Group

Address:

1612 Cape Coral Parkway

Cape Coral Florida 33904

U.S.A.

Phone:

239-542-0643

Fax: -

---

May 11, 2005

This is lengthy, I apologize

Let me start by stating that I think that Whitney Education Group promises a lot and presents very little. My wife and I bought a bootcamp package in September of 04. We put 8K down toward a roughly 12k package.

We were not able to get the remaining funding, so we asked to be downgraded to the \$7490 package. That was agreed upon by the company. We assumed that we would get the remaining \$510 above the purchase price of the lesser package refunded to the credit card.

To our shame we didn't pay attention to the cc statements.

We had taken one bootcamp (intensified training) in November to which we were very displeased. We were then solicited for a coaching package for which they were only picking a "few elite" individuals for this. This is 5K. We bought this about 10PM on a Thursday night.

Friday we get the letter in the mail that read that we had a \$510 in house credit toward other Whitney products. We couldn't contact the office over the weekend, and the person who solicited the package was out on Monday. We wanted the credit to be applied to this most recent purchase.

We finally got hold of a representative on Tuesday to find that the credit card had been debited. We were assured that the matter would be taken care of and that the credit could still be applied. We were then told later that the credit could not be applied since the package was already paid in full.

We then said "OK" give us our \$510 back to us on the credit card.

After (extensive review) and much correspondance on OUR part, they agreed to give us our money back (under specified conditions). Those being that we agree that we're satisfied with the way that the matter has been handled and that we will keep this strictly confidential and not to disclose these events to anyone other than required by law, court order or gonvernmental authority.

**IT'S OUR MONEY!!!**

This has been going on since October. They have no intention of giving our money back to us. We went to anoter "bootcamp" a couple of weeks ago on (Foreclosures). Out of 3 days, 1 had any merrit to it. I can't write here, what I really want to without being vulgar about it. If anyone has had good experiences with this company, I'm truly happy for you, I just wish it would be more universal. For us it's been a nightmare

Curry  
Sissonville, West Virginia  
U.S.A.

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Whitney Education Group

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## Rebuttal Consumer Suggestion

Submitted: 5/12/2005 4:30:16 AM

Modified: 5/12/2005 4:30:16 AM

## Russ Whitney - felon and scam artist



Sorry to hear that Whitney has claimed another victim.

Check John Reed's website (johntreed.com) for detailed information on Whitney.

Reed investigated Whitney thoroughly and found out all about Whitney and his sleazy background.

Reed's found, among other things, that Russ Whitney is a convicted violent felon (second degree armed robbery in New York), con man, liar, and thief.

The only "education" the Whitney Education Group sells is a crash course in what it feels like to be the victim of a scam.

Frank - New Orleans, Louisiana  
U.S.A.

## Rebuttal Consumer Comment

Submitted: 5/12/2005 9:37:11 AM

Modified: 5/12/2005 9:37:11 AM

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### Actually, you can get your money back

---

The editor has some good tips on how to get your money back. I bought a 3-day bootcamp for \$1590 on 08/12/03 and I just got my money credited to my credit card on Monday plus they owed my interest since this was an old charge. I actually had an attorney to call there to threaten this company since my credit company MBNA acted like a bunch of idiots. It took awhile to get it back. You can also file a complaint to the Attorney General in Florida and in your state, use some of the complaints in here as proof. It takes patience when dealing with these goons. Good luck

Shemonika - Alorton, Illinois  
U.S.A.

## Rebuttal Consumer Suggestion

Submitted: 5/17/2005 8:49:37 AM

Modified: 5/17/2005 8:49:37 AM

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### You Can Get Your Money Back

---

I am sorry that you were ripped off by the Witney organization. You can get your money back and more. You must have a "small claims court" where you live. Filing a claim does not cost more than \$100.00 and you will get that back when you win your claim. Most court's help the lay person fill out the necessary forms to file your small claims.

You should also file a complaint with your States Attorney and they will decide the charges. Their business practices are not only unethical but in some cases fraud.

**Don't give up, it can be done.**

**Denise - Glenview, Illinois  
U.S.A.**

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or

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Category:  
**False TV Advertisements**

Submitted:  
**9/18/2004 8:47:21 AM**  
Modified: **9/18/2004 8:47:00 AM**

## **Russ Whitney Whitney Education Group ripoff Cape Coral Florida**

Company

**Russ Whitney Whitney Education Group**

Address:

**Cape Coral Fl.**

**Cape Coral Florida**

**U.S.A.**

Phone:

Fax: -

check out johnt reed com  
he states russ whitney is a convicted felon for armed robbery  
how does this co continue

bill  
glendale, California  
U.S.A.

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Russ Whitney Whitney Education Group

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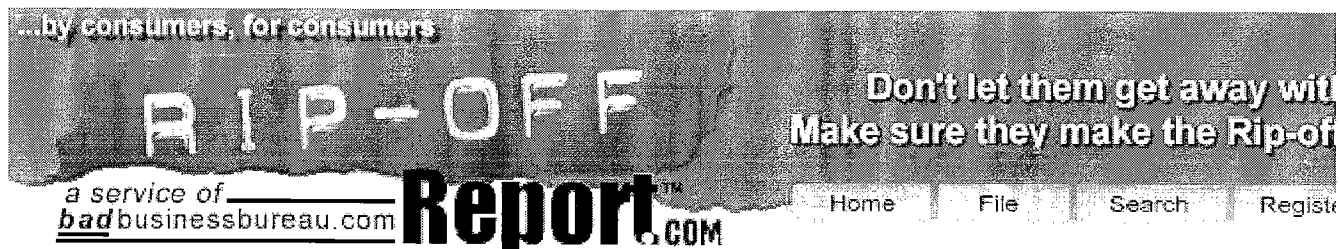
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Submitted:  
9/13/2004 12:58:01  
PM

Modified: 9/13/2004  
12:58:00 PM

Category:  
**Corrupt Companies**

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## **Russ Whitney Teach Me To Trade they get you excited then they rip you off when least expected Draper Utah**

---

Company

### **Russ Whitney Teach Me To Trade**

Address:

**12244 Business Park Dr. Suite 230**

**Draper Utah 84020**

**U.S.A.**

Phone:

**888-831-6642**

Fax: -

---

they get you to the first "Free" seminar which last just a couple of hours you go expecting to learn something about how to trade stocks instead they tell you all about what their software can do and then list all these outrageous prices for their course(which is the only way to get the software).

They bait you into the course by telling you that it will be paid for by a scholarship and they tell you that you can bring one other person with you, that the cost of the software and the books will be paid for but to show that you are "serious" about learning and taking the course you have to pay their one time registration fee of \$199 and you have to do it TODAY!

After you pay they give you a packet with two books for their three day class and the software with no instructions on how to use it to get started. You can use the software for two months with the \$199 that you already paid after that you have to pay 39.95 a month to use it. supposedly at the three day class you learn more about how to use the software but they probably just end up telling you more about their next class and more software.

In order to cancell and get your money back you would have to decide the very day that you pay for the stuff because they give you three days to send a notice of cancellation by certified mail or registered mail. (They don't want you to have time to find out what they do)

J  
Kalkaska, Michigan  
U.S.A.

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Russ Whitney Teach Me To Trade

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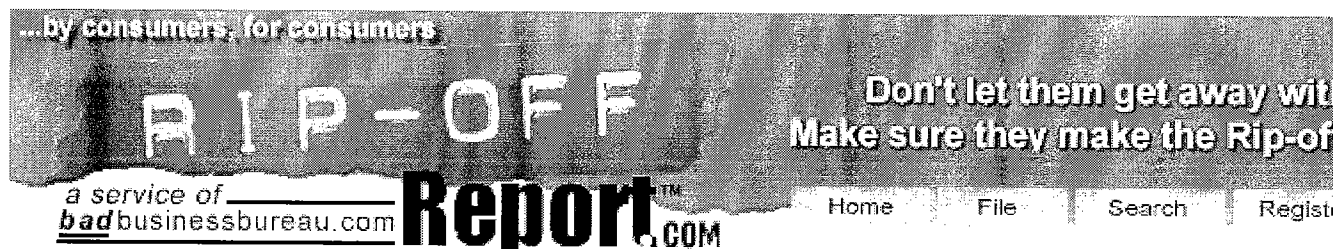
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Submitted: 7/1/2004

3:47:19 PM

Modified: 7/1/2004

3:47:00 PM

Category:

**Corrupt Companies**

---

## **Russ Whitney Rip-Off mentoring program scam!**

### **Missisauga Ontario**

---

Company

**Russ Whitney**

Address:

**Cape Coral Florida****Missisauga Ontario L4V-1R9****Canada**

Phone:

905-678-1070

Fax: 905-678-2838

Email: [www.russwhitney.com](http://www.russwhitney.com)

---

Charged me +\$15,000.00, plus interest occuring for 3 package deal. Did not supply the 3 items and will not give me full refund.

I was charged \$12,196.60 for 6 month executive real estate mentoring with PMI, Software program, and millionaire university. The mentoring started out rough. I was not recieving calls when they were suppose to call, not calling at all. I phoned Russ Whitney group and they put 100% responsibility on PMI.

I waited weeks for software which I needed first even before mentoring. After 3rd PMI session PMI told me to get refund on software and that they would sell me better version for less money. That coaching sessions were not being utilized as I needed software to start program package.

I phoned Russ group and they asked me to write letter stating what PMI said. As they breeched there contract by offering this software to me. I did thinking at least that something would be done to get me going on program. Russ whitney offered me a full refund on software as they were unable to deliver software package to me. I was offered in a letter from Russ Whitney group a refund of \$3,260.00 US currency. I signed letter and sent fax copy not original which I still have agreeing to \$3,260.00US. However they decided to pay me in Canadian dollars.

I tried several times to write, call and fax for difference. \$1877.25 was the difference at

time. Then after firing PMI for what they did, Russ group offered me refund partial - 3 sessions taken {without software and PMI said software was needed to make sessions relivent}.

I want full refund plus interest occuring. Russ Whitney owes me \$1877.25 + \$3890.00 + \$5344.65 = \$11111.90 I need **LAWYER** to help me recover funds. I have all the legal letters, phone bills, and documents from this case to guarantee an easy recovery with **LAWYER**.

Robert  
Calgary, Alberta  
Canada

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Russ Whitney

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or

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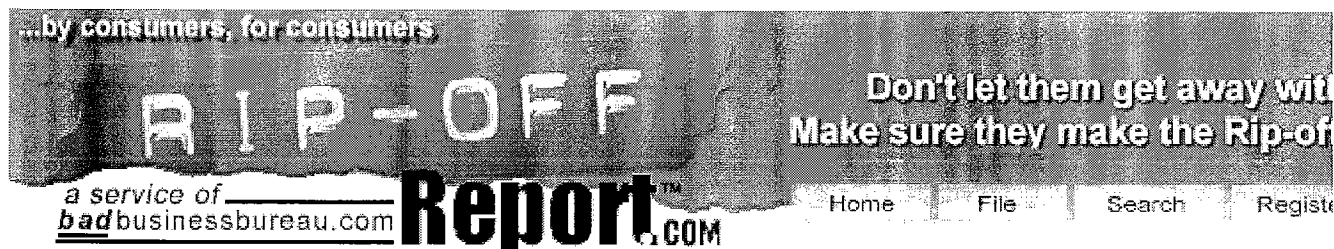
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Submitted:

5/12/2004 6:07:39

PM

Modified: 5/12/2004

6:08:00 PM

Category:

**Corrupt Companies**

---

## **Russ Whitney's Representatives ripoff, rude, hung up on us when not paying "tonight" Cape Coral Florida**

---

Company

**Russ Whitney**

Address:

**Cape Coral Florida****U.S.A.**

Phone:

Fax: -

---

My wife attended one of Russ Whitney's two day workshops. She was later contacted in regard to the complete course for mentoring.

We were given information that sounded good and then told we would get another telephone call. This is similar to a new car salesman when they give you some time to think about how wonderful that new car would be before you are handed off to their Manager.

Sure enough on the second telephone call we had to qualify to be a student to be able to talk to a Manager. The cost was to be somewhere between \$7,000 and \$40,000 to be put on our credit card. Paying cash did not seem to appeal to the representative.

When the Whitney representative was told that we were facing some medical problems and would not be able to sign up for several weeks, my wife was told, "Sure it sounded good until you were to the point where you would have to spend some money! Then you come up with all of these medical problem reasons"

Then the "cordial helpful" Russ Whitney representative actually hung up the telephone on my wife...she was somewhat upset!

Do your homework before signing up with any of these informative workshops...sometimes it is better to do homework on your own!!!

**Robert**

Miami, Florida  
U.S.A.

## Company Search

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Russ Whitney

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Category:  
**False TV Advertisements**

Submitted:  
**4/26/2004 4:52:47 PM**  
Modified: **4/26/2004 4:53:00 PM**

---

## **Russ Whitney Education Group ripoff deceptive misleading hoax Cape Coral Florida**

---

Company

**Russ Whitney**

Address:

**1612 East Cape Coral Parkway**

**Cape Coral Florida 33904**

**U.S.A.**

Phone:

---

I went to the Russ Whitney 3hr Welth Building seminar, purchased the software package and three day "training session" with the understanding that I would learn Investment techniques during the weekend session. At the conclusion of the session I learned that in order to "really learn the techniques" I would have to sign up for additional workshops at a cost of \$7,490.00-\$34,590.00.

**Victor**  
**CHICAGO, Illinois**  
**U.S.A.**

---

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Russ Whitney

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Category:

Home based business

Submitted:

4/17/2004 9:31:21

PM

Modified: 4/17/2004

9:31:00 PM

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## Russ Whitney Teach Me To Trade is a ripoff! They use bait and switch tactics! Cape Corral Florida

---

Company

**Russ Whitney Teach Me To Trade**

Address:

12244 S. Business Park DR. Suite 230 Draper, Ut. 84020

Cape Coral Florida

U.S.A.

Phone:

888-8316642

Fax: -

---

In reply to the employee who sent a rebuttal to my complaint I would ask him the following:

1. Why would only Russ Whitneys' employee rebut me?
2. Why don't they talk about buying more software at the preview?
3. Why would I distinctly remember the price of \$2695 and \$1695, am I crazy or am I just making up numbers?
4. What would happen if I went to every sales preview you had and told your potential customers they will have to come up with another chunk of money to get what they promise you.

That is why bait and switch tactics are so successful. They keep you off balance and you are afraid to admit you made a mistake. Well I am not afraid. The reason that more scams like this are not reported is that victims are embarrassed or ashamed. I take my hat off to Mr. Whitney. He has figured out how to get into peoples pockets and yet stay just this side of legal. He may be legal but he is not ethical. I think it is ok for me to call him unethical. I mean Mr. Whitney just runs a bait and switch operation, he is not a murderer or a child molester.

Robert  
Gurnee, Illinois  
U.S.A.

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Russ Whitney Teach Me To Trade

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
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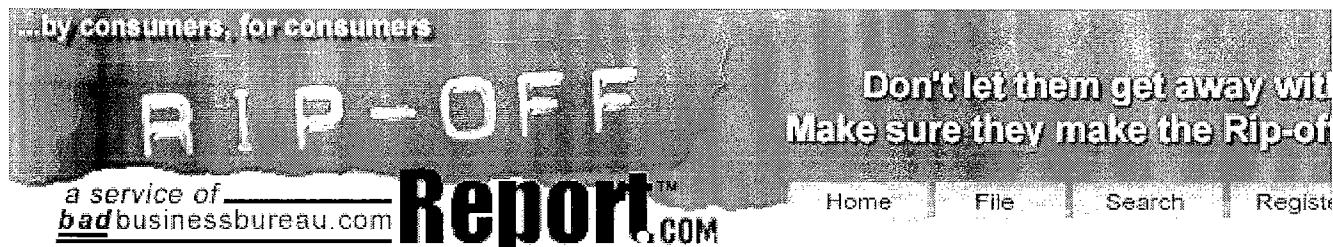
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Category:

**Corrupt Companies**

Submitted: 4/4/2004

8:37:11 PM

Modified: 4/14/2004

10:45:13 PM

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**Russ Whitney 0 Teach Me To Trade Bait And Switch Tactics They use Bait and Switch tactics to sell more software and to get you to sign up for more classes. ripoff Cape Coral Florida \*REBUTTAL employee ..description of our course please allow me to set the record straight**

---

Company

**Russ Whitney - Teach Me To Trade**

Address:

12244 S. Business Park DR. Suite 230 Draper, Ut. 84020

Cape Coral Florida

U.S.A.

Phone:

888-8316642

Fax: -

---

At the sales preview they show you how to pick 10 or so stocks each day that you could trade. It is only supposed to take 20 minutes each day to look them up. After you sign up for the class which is \$1995.00 they send you software that does not pick the specific stocks you need to research.

When attending the classes, they set you up by telling you that you now need to buy Trade Seeker software to separate the good stocks from the ones you do not need to research. On the first day this software costs \$2695.00. But by the third day it costs only \$1695.00 or Free if you attend 2 or more of thier bootcamps which cost anther \$5,000.00. The classes can go as high as \$28,000.00.

What they do may be legal, but it is unethical. They are a well oiled high pressure sales force that should not be played with. They are very good at what they do. Beware of any Russ Whitney sales pitch.

Robert

Gurnee, Illinois

U.S.A.

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## Rebuttal

REBUTTAL employee

Submitted: 4/14/2004 3:40:22 AM

Modified: 4/14/2004 10:45:12 PM

## description of our course please allow me to set the record straight

**In response to the inaccurate description of our course please allow me to set the record straight on the following facts.**

The complainant states that the software (Trade Centre) doesn't pick specific stocks. He clearly has never used it. If you go to the 'Tools' Menu of the software and use the 'searches' function, the 'thumbsearch', the newsletter, the sector search, the top ten lists, the news headline search or any of the other stock picking functions you are given reams of hot stocks to investigate. During the seminar you are told about the three green thumbs up, if this isn't a stock indicator then what is!!!

The complainant states that you are obliged to purchase the Trade Seeker software. This is also baloney, it is entirely up to the student if they wish to do this. They state that this software is needed to "separate the good stocks from the ones you do not need to research". This shows how little the complainant understands the Trade Seeker software and once again demonstrates that he hasn't actually done this himself. Trade Seeker actually searches for stocks according to the strategy of the student and at no time does it separate/sort the stocks you've picked, it actually provides even more for you to investigate!

The complainant also says that the price of the software changes during the duration of the course, once again this is complete poppycock the price remains the same throughout.

I frequently demonstrate this software to students here in the UK and would be delighted to show any representative you choose how badly wrong the complainant is.

**You have my contact details and I welcome your response.**

James - London, Alabama  
United Kingdom

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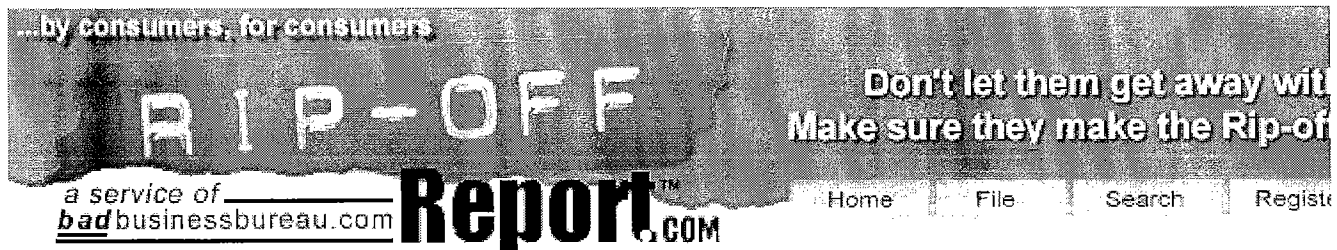
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About the ads below...



Category: Financial Services

Submitted: 9/24/2003 10:3

Modified: 9/24/2003 10:3

## Russ Whitney Lied about the 3 day seminar ripoff Cape Coral Florida

Russ Whitney Education

Address:

Nationwide, U.S.A.

Phone Number:

800-741-7877

On Friday, september 19th My wife and I attended a Russ whitney 3 day training class which turned out to be the most expensive informercial ever payed for. I was promised at the first 2 hour seminar that I would h better understanding of what to do. NOT a bunch of Bull I read his book will tell you the same stuff in his building wealth book for 14.95 is the s stuff you will here in his siminar and the kit for \$1800.

My wife and I sat in this siminar and lesson to this guy talk about his fr dogs and how to put your self further in debt. Here is what they do, they tell you to call your credit card companies ask for a higher credit limit s can use for future purchase of another product. The real deal is to sale the mentor program that requires you to pay redicules amounts of mon more 3 or 4 day classes. I am here to tell you do not waste your time or just buy the 14.95 book and you will se the same information the is rep over and over again in the \$1800 package.

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Reggie  
Scottsdale, Arizona  
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Satisfaction Program; ED  
Magedson, Founder Rip-  
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- Humana
- Unicare
- HealthNet
- SierraRx
- United Healthcare
- VeteransAdvantage

If so, you may have unknowingly been injured financially and therefore be entitled to reimbursement of your losses.

To see if you were injured and whether you are eligible to be a member of a class action to recover your losses

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Submitted:  
9/17/2003 3:37:06  
AM

Category:  
Financial Services

Modified: 9/17/2003  
3:37:00 AM

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## Russ Whitney ripoff Cape Coral Florida

---

### Russ Whitney

Address:

[www.russwhitney.com](http://www.russwhitney.com)

Cape Coral Florida

U.S.A.

Phone:

Fax: -

---

Russ Whitney is a convicted violent felon. Please see web site [www.johntreed.com](http://www.johntreed.com) and you will see physical empirical evidence that he is a convicted violent felon who has been in prison more than once. He has been sued numerous times. There are plenty of other real estate gurus to follow if you wanna invest in real estate

Bryan  
Phoenix, Arizona  
U.S.A.

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Russ Whitney

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
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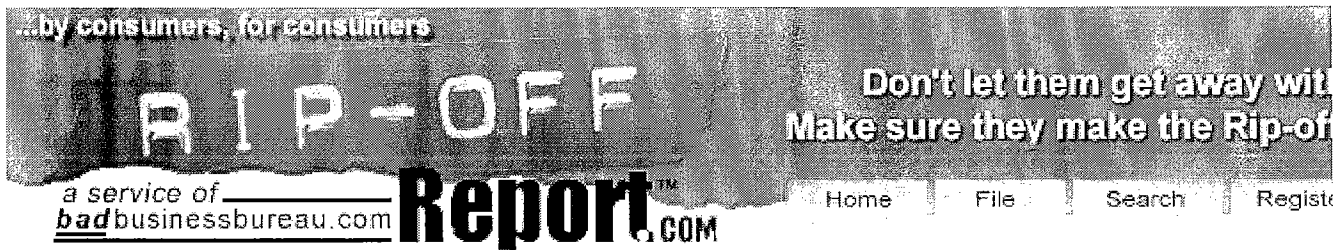
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About the ads below...



Category: Corrupt Companies

Submitted: 6/14/2003 3:2

Modified: 8/31/2003 9:5

## **Russ Whitney Of Whitney Education Group, Inc High pressure sales tactics. Seminars "we pay are actually infomercials.Keep you on the phon until you upgrade your package. Cape Coral Flo \*Consumer Suggestion ..Russ Whitney is Being Sued**

**Russ Whitney**

Address:

**1612 E.Cape Coral Parkway**

**Cape Coral Florida 33904**

**U.S.A.**

Phone Number:

**800-238-0741**

**what  
Mortgage  
Brokers**

I attended one of Russ Whitney's free seminars and got hyped up enough to sign up for a weekend seminar. That cost me \$1590.00 for a weekend trip. It was basically an "overview" of all the materials you receive when you pay for the weekend. (books,cd's)

I was overwhelmed and very disappointed after discovering that they only gave you enough information to give you the impression that it is vitally important to take additional "bootcamps" in order to learn what is necessary to succeed.

I again, was sucked into this salespitch because I was hungry for this

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information. They only feed you enough so you'll want "the rest of it". 1  
"rest of it" cost me another \$6990.00.

I got home feeling sick to my stomach but convincing myself that when  
through their bootcamps, that I will have gotten enough information to  
my money back.

Not long after the 3-day weekend, I received a call from Joe Gnazza. He  
evidently is in charge of upgrading the package you purchased to a high  
level.

Joe kept me on the phone for 1 1/2-2 hours leading me to believe he was  
"interviewing" me to be one of their next successful "Hall of Famers"

He used very deliberate series of questions to find out how much credit  
was available. At first, he asks in such a way to see how much debt you  
have and then asks what your credit limit is on each credit card.

I asked "several" times how much it was going to cost me for what they  
were trying to sell me in addition to what I had already purchased. I never got a  
straight answer. They have a second person that gets on the phone with  
you to further wear you down. He would just tell me that it was anywhere from  
\$5,000-\$20,000.

It wasn't until they tallied up my available credit left on my cards that they  
told me with "their" amount that it was going to cost me.

I was "never" given a receipt or a right to rescind offer. Needless to say,  
I was absolutely sick over this newly incurred debt.

The phone coach that was included in this newly upgraded package was a  
biggest waste of money and time. She would call once a week for 10 weeks  
again, was just an overview of what I had already read and listened to on  
CD's. Most weeks she just repeated the same material from the previous

Whew! That couldn't have gone fast enough! I even complained to her about  
the cost and how high pressured the phone call was. She just responded  
saying, "Just think of it as a Masters degree"

I attended the Millionaire U down in Cape Coral, FL and it was so fast paced  
that most of us were overwhelmed. It was also because you not only pay for  
the "platinum package" but you also pay for a flight, hotel, rental car and

You just keep thinking that by the next "bootcamp" I'll for sure know how  
to get this \$20,000 paid off. Not!!!

I attended one more bootcamp the end of April 2003. Most of the students  
were so mad that the instructors spent so much time trying to sell us on the  
business than teaching us about Creative Financing.

Again, you figure how much money it takes to get to one of these bootcamps. A few of their employees admitted that Whitney Education knows the percentage that will sign up from the free seminar for the 3-day. And again, the percentages that will sign up for a package and from that the percentage will actually spend the money to go to these bootcamps.

I have talked to several people about this and I have been encouraged to hold of the Attorney General of Florida. I have been told that because I received a receipt or told I had the right to rescind that I could dispute that.

I also feel very strongly that what I "thought" I was going to receive (via the information was a far cry from what I actually got so far.

Leilani  
Renton, Washington  
U.S.A.

---

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## Rebuttal Consumer Suggestion

Submitted: 6/14/2003 11:40:09 AM Modified: 6/14/2003 10:11:55 PM

---

## Russ Whitney is Being Sued

---

Leilani, sorry to hear of your troubles with the Russ Whitney organization. I have attended his free seminars, and watched his infomercial on TV, but he always seemed a little too "slick" for my taste, so I never bought any of his dubious material.

There are many negative comments on Whitney posted on numerous sites on the internet. Just use any search engine and type in >Russ Whitney scam< and you'll see what I mean.

**One specific site I recommend is [www.johntreed.com](http://www.johntreed.com)  
You can read all the gory details of Whitney's  
legal problems, including his lawsuit against  
John Reed for posting negative information about  
him.**

**I encourage you to follow up and try to get your  
money back. Scammers like Whitney belong in the  
slammer!!**

**Jim - Aurora, Colorado  
U.S.A.**

### **Rebuttal** Consumer Comment

Submitted: 8/31/2003 3:36:26 PM Modified: 8/31/2003 9:55:15 PM

---

## **also Ripped of & sucked in by the fast talking R Whitney**

---

**My husband and I were also sucked in by the fast talking, overwhelmin  
them so hard they cant think tactics of Russ Whitney and his henchme  
anyone knows of strategies that have worked to allow us to get our mo  
back on either the seminars or the Mortgage Reduction program we wo  
appreciate it. Also if anyone knows if the State Attorney for Washingto  
of any help, please contact us. So many more at the seminar lost more  
we did.**

**Thanks,**

**Christine and Jim - Benton City, Washington  
U.S.A.**

### **REBUTTAL BOX**

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#### **HOW DO I RESPOND?**

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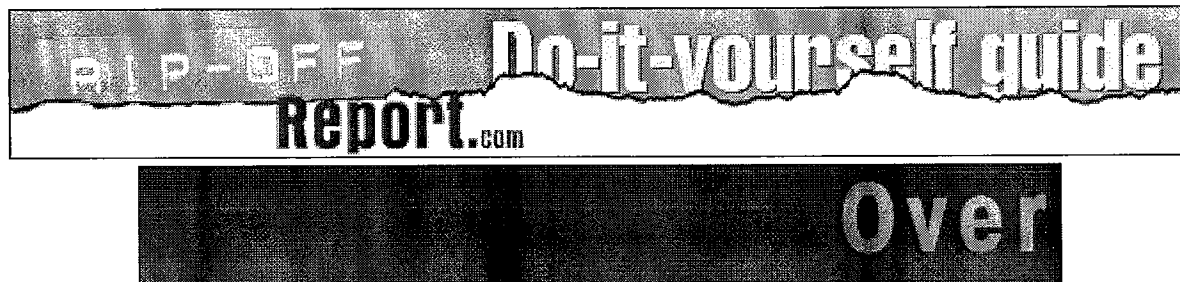
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HERE

### Prescription Drug Card Rip-Off?

Are you a member of a prescription drug plan or do you have a prescription drug card through any organization, such as

- SaveRx
- MatureRx
- CoventryAdvantraRx
- Humana
- Unicare
- HealthNet
- SierraRx
- United Healthcare
- VeteransAdvantage

If so, you may have unknowingly been injured financially and therefore be entitled to reimbursement of your losses.

To see if you were injured and whether you are eligible to be a member of a class action to recover your losses please contact [classaction@earthlaw.com](mailto:classaction@earthlaw.com)

[www.ZoomTalent.com](http://www.ZoomTalent.com)

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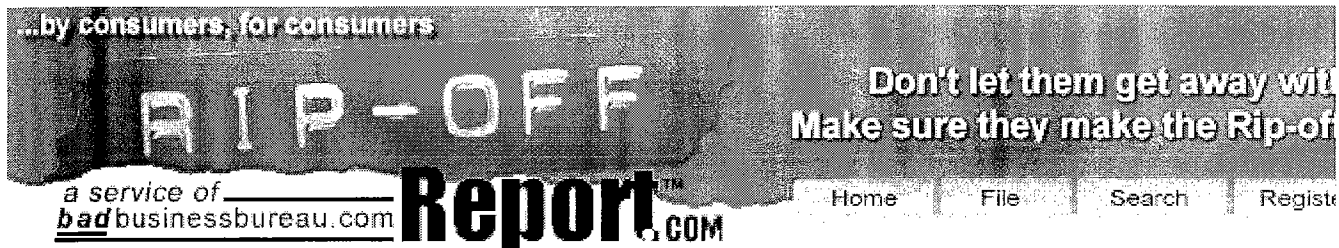
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Category:  
**Corrupt Companies**

Submitted:  
4/15/2003 1:02:20  
PM  
Modified: 5/21/2003  
10:46:39 PM

---

**Russ Whitney ripoff, dishonest, fraudulent, no service.  
ripped off and scammed screwed others too ripped off  
and scammed Cape Coral Florida \*UPDATE ..russ whitney  
the scam continues**

---

## **Russ Whitney**

Address:  
1612east Cape Coral Parkway  
Cape Coral Florida 33904  
U.S.A.  
Phone:  
239-542-0643  
Fax: 239-542-1490  
Email: [www.russwhitney.com](http://www.russwhitney.com)

---

Russ Whitney took \$15000+ from me. This was for a software program, 3-day seminar in florida, and a mentoring program, 2-day seminar in calgary. I did not receive or haven't received my software and my mentoring was cancelled as russ fired pmi and I was left with nothing, and after many long letters and documents has refused me a refund. Russ Whitney should be in jail for both scamming people and for taking their money and not delivering the products from which you the customer have paid for. I paid last may 2001 and am still fighting for my money, which I've been told will not be refunded unless I sign this statement. 3,112.01 will be refunded if: I agree by my signature that as described above and acknowledge that Whitney Education Group Inc. has handled this matter to my complete satisfaction. Furthermore, I shall keep the existence and terms of this refund settlement agreement strictly confidential. Well you might of guessed that I refuse to sign this letter as \$15000 was the amount that I put in and getting only 3112.01 back when I never received their software, mentoring, or 3-day seminar. Is completely sad. I joined this program with great expectations and hopes and was left with nothing.

Robert  
medicine hat, Alberta

Canada

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Russ Whitney

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## Update Submitted by the original author

Submitted: 5/21/2003 2:34:50 AM

Modified: 5/21/2003 10:46:39 PM

### russ whitney the scam continues

Well I have been fighting since I last reported. You might have guessed that I have not recieved anything as of yet.I need a lawyer,but with most of my money tied up with russ it's hard to hire one.My case is a guaranteed win,as russ has made to many mistakes.

Sending me letters which he shouldn't have,and admitting that they screwed up but not willing to refund me..Well they do say that once a criminal always a criminal.I wish that I new about this Ripped off website and russ whitney.I could have saved alot of headaches.

THANKS RIPPED OFF FOR LETTING THE PEOPLE BE INFORMED, AND AWARE OF THESE TYPES OF COMPANIES AND THINGS.I'm advertising your website and my story...take care....

Robert - medicine hat, Alberta  
Canada

### **REBUTTAL BOX** **MY COMPANY HAS BEEN REPORTED!** **HOW DO I RESPOND?**

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or

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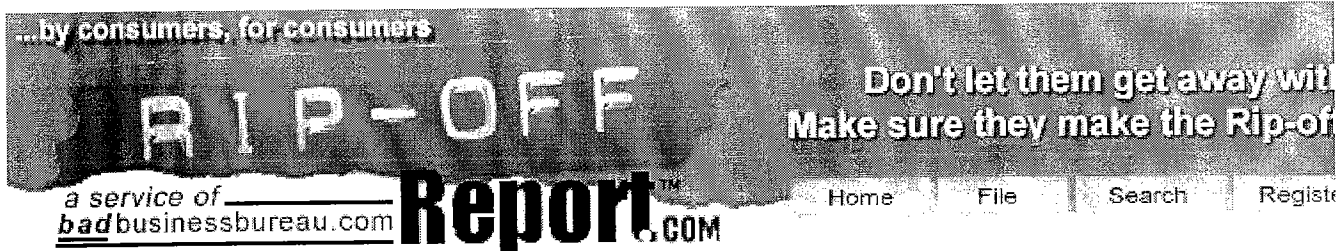
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Category:  
False TV Advertisements

Submitted:  
1/31/2003 11:35:54  
PM  
Modified: 1/31/2003  
11:35:54 PM

---

## Russ Whitney Deceptive Business Practices Cape Coral Florida

---

### Russ Whitney

Address:  
1612 Cape Coral Parkway  
Cape Coral Florida  
U.S.A.  
Phone:  
800-741-7877  
Fax: -  
Email: [info@russwhitney.com](mailto:info@russwhitney.com)

---

On Thursday, February 28th, I was involuntarily separated from my position at the Rocky Flats Environmental Technology Site (RFETS) in Arvada, Colorado.

Soon after, I saw an infomercial on TV, claiming that I could be wealthy, beyond my wildest dreams if I would attend a free seminar at the Adams Mark hotel in Denver, Colorado.

At this first secession, a very talented presenter by the name of Rodney pontificated for several hours, relating success stories about how practitioners of these advanced techniques could produce untold wealth using real estate investment tools.

After the presentation was completed, we were then informed, to discover the "true secrets" of real estate investing, we would have to purchase an additional educational package for \$1580 where we, the students, would receive the secrets of wealth accumulation. I purchased and attended this seminar, fully expecting to be taught the secrets of real estate investing that Rodney had so vividly proclaimed in the previous secession.

Instead, what we got was just another three day tickler secession where these concepts were briefly over-viewed but were told if we really wanted to learn the trade and become millionaires, the students would have to purchase an entire series of boot-

**camps located across the nation.**

**Mr. John Gilmore, the boot-camp facilitator at the Denver, Colorado location in April of this year did an exceptional job of convincing the audience to invest anywhere from \$6,900 to \$32,890 for their program(s). His presentation was so effective and convincing that he actually encouraged the participants to use (max-out) every credit-card they owned, borrow money and / or use every means available to purchase this line of product(s).**

**I fell for this as did many others that day. Today, I am indebted to a tune of approximately \$12,500 for a series of semi-related tapes, boot-camps and real estate software package(s) which are at best, only marginally to totally useless and ineffective.**

**The Real Estate software package which was proclaimed by Mr. Gilmore to be valued at \$1995 is absolutely worthless. While attending the WholeSale Buying class in Fort Worth, Texas and the Real Estate Foreclosure class in Atlanta, Georgia, class facilitator (s), Todd Dotson and Tony Youngs urged students to ignore that software package and use the extensively abbreviated form(s) that were provided in their class-specific student work packages (see attachments). This drew immediate questions from several students as to why they were so vigorously encouraged to purchase this costly package and their response was "that's why Russ Whitney gets paid the Big Bucks".  
Outrageous**

**The Whitney organization is a high pressure sales team that sells numerous real estate "boot-camps" to potential real estate investors across the country. Their organization is extremely effective in marketing this program to unemployed, underemployed or doleful, displaced persons desperately looking for a get-rich quick scheme in the real estate market.**

**Out of pocket, I spent three (3) hours with a real estate attorney in Lakewood, CO, in an attempt to incorporate Russ's foreclosure techniques into the laws, as they currently exist in Colorado. The conclusion we came to was that these techniques were unworkable in Colorado, and to be successful, extensive modification to Russ's course (s) would be required, not to mention, a tremendous amount of cash.**

**In this age of corporate fraud and scandal, the fact that the Whitney International organization prays upon persons who may be in an precarious financial situation with visions of instant wealth and financial freedom appears disingenuous and dispiriting.**

**I have attached a list of students who attended the WholeSale Buying Camp in the Dallas-Fort Worth area this past summer. I have attempted to correspond to each of these persons and inquire regarding their success as a result of the seminar. Every person who choose to respond indicated this effort was at best, a marginal failure to a total waste of time and money.**

**All materials, tapes, study guides and software packages have been returned to the Whitney organization.**

**Ron**



Evergreen, Colorado  
U.S.A.

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Russ Whitney

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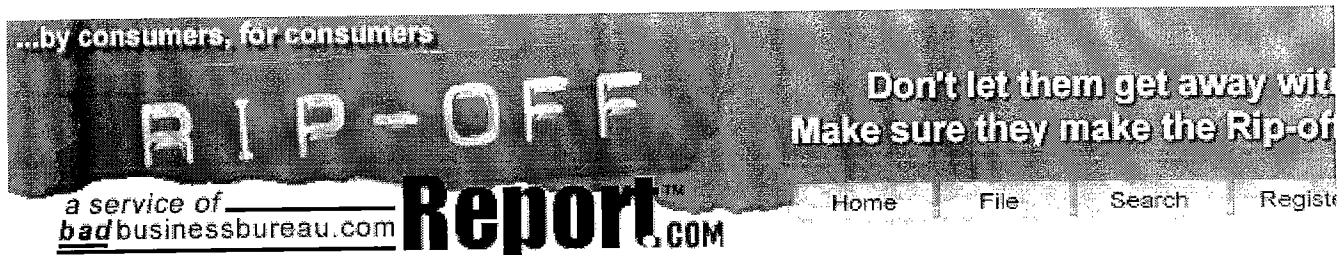
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Category:  
**Multi Level Marketing**

Submitted:  
10/16/2002 12:26:48  
PM  
Modified: 10/16/2002  
12:26:48 PM

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**LeaseComm, Russ Whitney, Inc, EquityCorp, CreditCards, Com.E-Commerce, MPAP Program, Bait & Switch Operation, Unfair, Unethical Business Practices, Corrupt, Greatest Rip-Off Scheme Ever, Unbelievable That They Are Able to Continue This Deception, Western Regional Office: Newark California**

---

**LeaseComm. Russ Whitney, Inc. EquityCorp.  
CreditCards.Com.E-Commerce.MPAP Program.**

Address:  
10-M Commerce Way  
Woburn Massachusetts 01801  
U.S.A.  
Phone:  
800-843-5327  
Fax: 781-994-4710

---

I attended a Russ Whitney "FREE" Seminar for Real Estate Investment Opportunities. This whole seminar was a "Set-Up" of Bait & Switch. The Operatives of this Scheme to Deceive are Very Good at what they do. This is a Very Organized Scam Operation. Probably the FBI is the Authority to get Involved. It's just a Matter of Finding the Exact Laws that They are Breaking and Finding the Right Legal Entity to Pursue Prosecution. I for one will be more Aggressive in this Pursuit.

I have Paid on an Item that I have never Benefitted from Just To Save My Credit, but This Company Also Attempts to "Steal" and Intimidate those who Pay as per Agreement. I was sent a Notice that a direct payment from my bank was denied and then they charged me Outrageous Late Fees, Processing Fees, etc. I talked to my bank and was told that no direct debits are ever denied. The first time that Leasecomm pulled that stunt, they must have took me for over \$100 and put 2 lates on my Credit Report (which is why I am so upset, the Original Rip-Off is almost Paid-Off, so I am

basically over that loss of \$59.00 a month, I chalk that off to bad experience and a never again philosophy on "Free" seminars, etc.), Leasecomm tried to pull the "PAYMENT DENIED BY BANK" again and this time, I called them up and told them point blank that they are lying and that I am in the Mortgage Industry and that I see on the Credit Reports of my clients how they rip people off and that I would pursue legal counsel if necessary.

They actually backed off and I did a Visa payment over the phone, so as not to take a chance of late payment on my Credit Report. They seem to prefer Credit Card debits for some odd reason?!!

I am going to talk to the Local DA here in my town, He is Very Aggressive and has gone after a couple big companies and Won. Think Positive. It would be great if somehow we were refunded all or at least part of our monies! : )

Good Luck to Everyone and I am Sorry for All of Us that this can happen in the USA.  
God Bless.

Dawn  
In The Central Valley, California

[Click here to read other Rip Off Reports on Leasecomm](#)

### Company Search

If you would like to see more Rip-off Reports™ on LeaseComm. Russ Whitney, Inc. EquityCorp. CreditCards.Com.E-Commerce.MPAP Program., please use the search box below

LeaseComm. Russ Whitney, Inc. EquityCorp. CreditC:  Search

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About the ads below...



Category: Internet Marketing Companies

Submitted: 4/21/2002 12:1

Modified: 4/21/2002 12:1

**E Commerce Exchange, Russ Whitney Inc., Dot Com Solutions/Independent Marketing, Inc. Leasecomm, E Com high pressure rip-offs; deceptive information; illegal judgment Woburn Ma.; Irvine, Ca.; Cape Coral, Fl; Sandy, Ut; Draper Ut.**

Leasecomm, E Commerce Exchange, Russ Whitney Inc., Dot-Com Solutions/Independent Marketing, Inc.

Address:

10 M. Commerce Way, Woburn, Ma. 1 Mauchly, Suite B, Irvine, CA.; 4818 Coronado Pk Coral, Fl. 33904; 9121 S Monroe St., Sandy, Ut. 84070/12222 S 1000 E, Suite 100, Draper, Ut. 84020

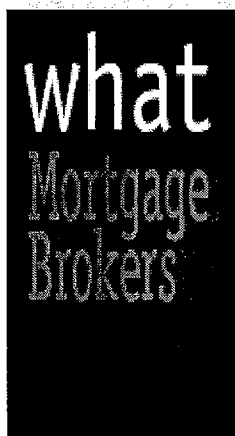
Woburn, Ma.; Irvine, Ca.; Cape Coral, Fl; Sandy, Ut; Draper, Ut. Massachusetts U.S.A.

Phone Number:

**Under misleading information & extremely high-pressure, signed 4 yr. 1 contract w/E-Commerce Exchange of Irvine, Ca. at Russ Whitney Real Estate seminar.**

**Sign it now-you have 3 days to cancel-we have to get out of here as it is we will send you filled in contract copy.**

**3 weeks later the filled in copy arrived with totally unusable equipment sent back and was resent equip. that was supposed to work but never**



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Magedson, Founder Rip-  
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benefit consumers &  
businesses

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DEAD BEAT**

**DADS &  
MOMS**

**PUT YOUR  
DEADBEAT  
SPOUSE ON  
TV!!!**

So maybe you  
can finally  
COLLECT \$\$\$

**WANTED**

Moms or dads  
who are owed  
more than six  
months child  
support by a  
deadbeat  
spouse...

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chance to use as program the lease was going to be used for was bogus. I switched lease to Dot-Com Solutions, Sandy, Ut. also represented by E Commerce Exchange of Irvine.

When huge problems surfaced with Dot-Com (more misleading semina and was rudely treated when attempting to activate lease equipment I cancelled the lease, (after 5 mos. of not using it) sent unboxed equipment letter of cancellation back to E-Commerce Exchange.

Never heard back from ECX despite repeated attempts to contact them.

Leasecomm then began campaign of threatening letters and phone call eventually threatened to sue me which 2 CA. attorneys told me was illegal was a Ca. matter.

They sued in Ma. courts and obtained judgment against me which is on credit report.

I have ignored them after receiving nothing but threats to my registered receipt letters in attempts to clear the matter up; the contract stipulates they had to provide working, installed equip. for the contract to remain something that never happened.

Now they tell me they are going to send the matter to a Ca. attorney to proceed-to which I said "good-then I will have a chance to have the truth out"

At this point they asked me why I had not contacted them or the Ma. co have a file 2" thick with proof that I did) and why I did not file a fraud af (a new federal law) against them?

Leasecomm is attempting to paint themselves as an innocent bystander got ripped off by ECX as they paid them for the 4 year lease.

So I am supposed to be the one who comes up with the money and ECX Leasecomm get off free. What a racket!!!!

Consumer advocates from State Att. Gens to DAs of the counties these companies are in to the FTC in DC and the governors of these states have been absolutely no help.

So who is out there to protect the consumer?

Russ Whitney runs a program to steal money for "training sessions" with high pressure sessions in which each person is taken out of the class a time and not let back in until they have agreed to sign up for more training running from \$6,000-over \$30,000.

If you can't afford it, they would finance it through a finance co. they work with.



Dot-Com Solutions promises one thing and when you try to build a web you find out that it can't be done as they presented it; involves many times upgrading computer and internet access; and just when you are totally frustrated a telephone call comes from their "mentoring dept" which is extremely high pressure call to get you to fork out another \$8000 for the mentoring program which will assure you you will be successful. They totally ignore calls & letters.

Their companion co., Independent Mktg., does reply with cutesy letters help at getting your money back.

All three of these companies are in bed with ECX of Irvine, Ca.; all 3 use fraudulent, high pressure methods to get you to sign up; all 3 make promises they can't keep, but they sure can keep your money.

Russ Whitney agreed (after having a "special" meeting) that they would return my initial investment as I felt that I had been misled, but only under the condition I return the training materials and TELL NO ONE about it. They hedged because they are claiming they never received the materials back despite my FedEx airbill, and FedEx is claiming they can't trace it. More panky.

Dot-Com supposedly is no longer in business but Indep. Mktg. has taken over the mentoring, etc. and they are simply refusing to acknowledge my request for my \$4650 (plus 2 year interest on my credit card and purchase of web site which I returned to them, which comes to almost \$10,000 at this point), referred me to another company who promptly answered me with the information that they never had any dealings with Dot-Com or Ind. Mktg. Is anyone taking control of this and working on a class action suit against Leasecomm, ECX, Russ Whitney, Dot-Com, and Ind. Mktg?

If not, why not? Who is out there to get justice for these sleazy rip off con artists?

How can people like me, a 64 yr. old single woman who has no job, no money and is considering filing bankruptcy to relieve myself of credit card debt I ran up the past 3 years while attempting to find a job, while these home based businesses going, get their money back?

irma  
manhattan beach, California

[Click here to read other Rip Off Reports on Leasecomm](#)

[Click here to read other Rip Off Reports on E-Commerce, Inc](#)

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### Company Search

If you would like to see more Rip-off Reports™ please use the search



below

Search

In order to assure the best results in your search:

- Keep the name short & simple, and try different variations of the name.
- Do not include ".com", "S", "Inc.", "Corp", or "LLC" at the end of the Company name
- Use only the first/main part of a name to get best results.
- Only search one name at a time if Company has many AKA's.

[Click here](#) to go to our *advanced search* page.

## **REBUTTAL BOX**

### **MY COMPANY HAS BEEN REPORTED! HOW DO I RESPOND?**

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company? Do you have a consumer suggestion on how to resolve this problem or how to avoid it in the future? ONLY these types of responses will be added to the filed report, and will be posted within 24 hours of receipt. Make your voice heard. Let them know your side, too!

[CLICK HERE](#) to Send us your rebuttal on this specific report only.  
or

\*\*\*If you are also a victim of the same company or person,  
**YOU NEED TO FILE YOUR OWN RIP-OFF REPORT.**

[CLICK HERE](#) to File your OWN Rip-Off Report



Over

**CLICK  
HERE**

### **Prescription Drug Card Rip-Off?**

Are you a member of a prescription drug plan or do you have a prescription drug card through any organization, such as

- SaveRx
- MatureRx

- CoventryAdvantraRx
- Humana
- Unicare
- HealthNet
- SierraRx
- United Healthcare
- VeteransAdvantage

If so, you may have unknowingly been injured financially and therefore be entitled to reimbursement of your losses.

To see if you were injured and whether you are eligible to be a member of a class action to recover your losses please contact [classaction@earthlaw.com](mailto:classaction@earthlaw.com)

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