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Id: Shields01 Case Name: Shields, Jason M Case Number: 17 30121 Trustee: Starting Mimum Bid: \$1,000 Click Here to Go to eBay Auction Name of Timeshare: Travel Advantage Network, 672 Old Mill Road, Millersville, MD 21108 Description: Vacation Package Contract with TAN (Travel Advantage Network). Contract confirms 32 weeks of vacation Weeks purchased. 31 remain to be redeemed. The contract has no expiration date. TAN provides vacation packages throughout North America at deeply discounted, low season hotels and resorts. See their site for full details on locations. 32 weeks in the original contract; 31 are still available for redemption. 2018 fees are \$424.68 and have not been paid. 2017 fees were \$404.40 and have also not been paid. 2016 fees were also \$404.40 and of that year's total, \$67.00 remains to be paid. Total due to make the account current is \$896.48. Originally purchased for \$11,000. Contract is PIF Amenities: Travel Advantage Network is a vacation program developed to provide travel to popular destinations. Our clients purchase travel weeks in bulk so they vacation at deeply discounted rates and secure endless opportunities to create lasting vacation memories. Since 1992, we have been helping nearly 80,000 clients travel worry-free throughout the U.S., Mexico and Caribbean. Whether you're a long-time client or recently caught the travel bug, we have the vacation package you need. Our clients enjoy the freedom to travel when and where they want. Amenities include: Golf, Hiking, Fishing, Boating, Shopping, Dining, Entertainment, Medical Facility, Racquetball, Shopping, and Waterskiing. Location Info: U.S. Caribbean, Mexico, Central America Management Company: Travel Advantage Network Lions: There is a total due in past due fees in the amount of \$896.48. We do not know of any other liens. Bidding Guide: Please review the baskets.com bidding guide for terms of auction prior to placing a bid or making an offer. Wendy and Ryan Rowe had one goal when they visited Sundance Vacations' offices in King of Prussia on a hot day in July 2009: getting a voucher for the free cruise the company promised in return for listening to its sales pitch. Whatever else Sundance did, they were braced for a hard sell and planned to say no. But they left with something extra, anyway: a signed contract with the Wilkes-Barre lodging-package marketer. One salesman called it a "savings account on vacations" - an appealing idea to newlyweds already planning a family. They agreed to pay \$16,000 in principal and interest, with seven years of monthly \$195 installments. In return, Sundance promised 30 weeks of "resort area condominium accommodations" in the United States, Mexico, or the Caribbean - all provided by Sundance's partner, Travel Advantage Network (TAN) of Millersville, Md., with terms spelled out in eight pages of contract language and disclosures. Looking back, the Rowes said they felt pressured and misled into signing up for a deal that to them proved nearly worthless. In return for their money, they mostly counted a litany of frustration - particularly that they were unable to book lodging they wanted and faced fees that made a Sundance vacation more costly than other, less-limited choices. Sundance rejects such criticism, saying its customers freely enter into contracts after salespeople outline all the key terms - including by requiring customers to sign disclosures asking such questions as, "Do you feel your decision to purchase was based on high-pressure sales tactics?" No, that it would necessarily matter either way. Although hundreds of Sundance customers have complained in recent years in online forums, in lawsuits, to the Better Business Bureau, and to state consumer agencies, legal experts say that no laws directly bar high-pressure sales and that Pennsylvania in particular offers little protection for consumers. "People who are not happy with their purchase can sue," says Cary Flitter, a Montgomery County lawyer who teaches consumer law at Temple and Widener Universities' law schools, and Carolyn Carter, director of advocacy at the National Consumer Law Center and editor of the legal reference Pennsylvania Consumer Law. In particular, they said private lawyers here can do little to help consumers who were misled into signing contracts - a weakness they said was reinforced by a controversial 2007 state Supreme Court decision, Toy v. Metropolitan Life Insurance Co. "In Pennsylvania, unlike almost every other state, it doesn't matter what they told you beforehand. If there's a written agreement, you can't make a case that you were deceived into it," said Flitter, who said the legislature should act to reverse the Toy ruling. "That's where 95 percent of the fraud occurs - it's fraud in the inception or inducement." Even so, Flitter said the state Attorney General's Office has plenty of latitude to respond to complaints that private lawyers can't address. "If the Attorney General's Office finds a deceptive trade practice, they can pursue it," he said. "The attorney general has a lot of power if she'll only use it - they have a lot of tools at their disposal." Flitter said he has responded to complaints about Sundance in the past, but he said he typically seeks the removal of online criticism and a nondisparagement agreement. But in public, Sundance mostly suggests that the complaints themselves are misleading. "Nearly all of the 'complaints' made against Sundance are the result of one convicted felon who has already been sanctioned and fined by a court for using fake names to foment false allegations against Sundance," said Brier, the Sundance lawyer. He was alluding to Albert Whitehead, 73, a Philadelphia and former timeshare salesman who has admitted posting pseudonymous criticism of Sundance online. Whitehead, who worked in sales after his last conviction in the 1980s for unemployment-benefits fraud, is due to appear Monday in a Luzerne County court, where he faces sanctions for violating a nondisparagement clause he signed in 2007 to settle an age-discrimination lawsuit against Sundance and a counterclaim. Brier offered a similar argument in a January 2013 letter hand-delivered to the Scranton office of newly elected Attorney General Kathleen Kane, a copy of which was obtained by The Inquirer. "Regrettably, Mr. Whitehead's campaign of false allegations has been successful in encouraging a number of Sundance Vacations customers to file baseless complaints with the Bureau of Consumer Protection," Brier wrote. Whitehead responded: "What Sundance Vacations is saying is that thousands of people, from all walks of life and five different states, are all lying. All these people are telling the same basic story, and there are only two possible conclusions: They're either all lying, or they're all telling the truth." 1991 - Sundance Vacations founded 1992 - Sundance's fulfillment partner, Travel Advantage Network, founded 80,000 - Total customers of Sundance and TAN60,000 - Total "active clients" claimed by TAN, which also fulfills plans sold by other companies25,000 - Average number of vacation weeks provided by TAN each yearSOURCES: Sundance Vacations, Travel Advantage NetworkEndTextTime-shares and travel deals are not the only goods or services sold by businesses that draw accusations of high-pressure sales. Some tips: Watch out for "today only" pricing or other deals that demand instant decisions. Be aware that salespeople may try to play spouses off against each other, appeal to emotions, or encourage an impulsive choice. Remember you don't owe a salesperson anything just for spending time with you. Read before you sign anything. If you're not happy with a purchase, don't pay the full price. If you're buying a contract at home, or at a seller's temporary office, the FTC's "Cooling Off Rule" most likely gives you three business days to cancel. Stay on your toes, give a similar "right of rescission" for Time-shares, health club memberships, or other purchases. But if it's not clear in the contract, don't count on it. If you have a complaint, you can contact the Federal Trade Commission (www.ftc.gov), your state attorney general's office (in Pennsylvania, www.attorneygeneral.gov; in New Jersey, www.nj.gov/oag), or the Better Business Bureau (www.bbb.org).SOURCES: Federal Trade Commission, Better Business Bureau EndText 215-854-2776 @jeffleaves.inquirer.com/consumer

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