



Wesley Financial Group, LLC is a consumer rights group founded in 1989. We specialize in complete timeshare cancellation and timeshare debt elimination to individuals and families that have experienced fraud, misrepresentation, and/or lies during sales presentations. Too often, consumers are pressured into unnecessarily purchasing expensive timeshare contracts. Wesley Financial Group, LLC assists those whom have ended up in seemingly helpless situations by standing by our clients, ensuring the timeshare agreement and all of its attached debt is eliminated, and fighting for the return of every last penny spent on the timeshare.



You are not alone in your battle. The team members in our Cancellation and Resolution Departments have successfully eliminated millions of dollars in timeshare debt for people just like you. Having decades of experience in the timeshare and timeshare cancellation industries, Wesley Financial Group, LLC guarantee success for every case we accept. If you are approved as a new client (as not everyone qualifies), we fight to make sure you will never be required to make another payment on your timeshare. The result: our clients experience immediate financial and emotional freedom. Given our first-class team and executive staff, there has never been a case that Wesley Financial Group LLC has lost.

Owner and founder of Wesley Financial Group LLC, Chuck McDowell, created the entire timeshare cancellation industry and has since assisted thousands of individuals in eliminating their timeshare debt. Many have attempted to replicate our model by attempting to alleviate timeshare owners of their debt, but none have succeeded in the way that Wesley has. Simply put, Chuck McDowell has built Wesley Financial Group LLC into an unstoppable force able to assist qualified timeshare owners. Along with our 100% success rate, we proudly hold an A+ rating and accreditation from the Better Business Bureau of Middle Tennessee.

If you have been making your monthly payments for your timeshare and you feel that you have been lied to, misled, or pressured into upgrading while you were trying to enjoy a vacation, you hold a chance to never have to make a payment again and possibly achieve a full refund of money paid. Our doors are always open to you. Feel free to either give us a call or stop by our office. We look forward to meeting you.

7135 Charlotte Pike, Nashville, TN 37209 | (800) 425-4081
www.wesleyfinancialgroup.com | info@wesleyfinancialgroup.com

DO ALL THE GOOD YOU CAN. BY ALL THE MEANS YOU CAN.
IN ALL THE WAYS YOU CAN. IN ALL THE PLACES YOU CAN.
AT ALL THE TIMES YOU CAN. TO ALL THE PEOPLE YOU CAN.
AS LONG AS EVER YOU CAN.

- JOHN WESLEY

As Seen On:



Letter from the owner:

If you feel like you've been lied to, misled, or pressured into buying a timeshare, you have the right to completely cancel.

Hello, my name is Chuck McDowell and I am the president and CEO of Wesley Financial Group LLC. I am one of the pioneers of the timeshare cancellation business. What does that mean to you, exactly? Today, when you Google "timeshare cancellation," or something similar, you will see many websites. However, years ago, you would only see one. That company was the very first timeshare cancellation firm and I was a partner and served as its CEO. I am telling you this so that you will feel comfortable with my experience, my company, and me. Thanks for taking the time to speak with us and making the effort to see if there is any way out of your timeshare nightmare.



When you visit our website, watch the videos in the Video Gallery page. You'll hear from two couples that I was able to help completely cancel their timeshare and get the resort to give them back every single penny that they had spent.

Thank you for your time and hopefully you will be added as one of my many success stories on our website!

A handwritten signature in black ink that reads "C.W. McDowell".

Chuck McDowell vs. Wyndham Vacation Resorts:

A new kind of business has sprung up in recent years in response to complaints by vacation timeshare owners. The new business, timeshare advocacy, helps disgruntled timeshare owners get out of their contracts and get their money back.

Predictably, timeshare companies are not enamored with the new timeshare advocacy industry. The biggest vacation timeshare company in the world, Wyndham Vacation Ownership, has recently begun suing these companies. Up until now, every timeshare advocate sued has settled out of court to avoid the exorbitant costs of fighting a multinational company in court.

However, Chuck McDowell, CEO of Wesley Financial Group, refused to settle and his decision to stand has been vindicated, as a Tennessee jury recently found McDowell innocent on all causes of actions brought by Wyndham. Wyndham had alleged that McDowell, who sold timeshares for the company for approximately 11 months in 2007 and 2008, had unlawfully divulged trade secrets in rescuing hopeless timeshare victims. Charges included violations of the Tennessee Uniform Trade Secrets Act, unauthorized practice of law, intentional interference with business relations, civil conspiracy, breach of contract, unfair competition, procurement of breach of contract, violation of the Tennessee Consumer Protection Act and unjust enrichment.

The jury deliberated less than 20 minutes on July 19 before siding with McDowell on all counts. After entering the verdict, Presiding Judge William Haynes, US District judge in the Middle District of Tennessee, dismissed the case "with prejudice," as was stated in the judgment order for case No. 3:10-1028.

“The fact that the jury returned a verdict so quickly makes it clear that the lawsuit was without merit.” - Attorney Lyndsay Smith Hyde

“We were very pleased with the jury's decision in Chuck McDowell's case. The fact that the jury returned a verdict so quickly makes it clear that the lawsuit was without merit,” said attorney Lyndsay Smith Hyde of the McKellar|Hyde law firm, who represented McDowell with her partner, Andrea McKellar.

Stories from past clients:



We live in Elgin, TX, and we fell victim to timeshare fraud and found ourselves with incredible debt and seemingly no way out until we received a call from Wesley Financial Group. At first, we did not want to speak to them or to anyone about the mess we were in. We were so skeptical because we had been cheated by Wyndham Vacation Resorts as well as 2 other rental / resale companies and speaking to anyone about timeshare resolution was the LAST thing we wanted to do. Wesley Financial Group was not pushy but thankfully, their Sr. Account Representative, Brittany Gober, called back to check on us. She was such a professional young lady that truly cared about our situation and her concern touched our hearts and we gave her a chance to explain exactly who Wesley Financial Group was and what they could do for us. On

this side of things, we are thrilled that we contracted with Wesley Financial Group! It is such a wonderful company that did exactly what it promised it would do! We had 2 timeshare contracts that were soon cancelled and we will never forget the day that the first cancellation documents came in the mail. We could have jumped over the moon!

Shortly thereafter, the second cancellation document arrived and we were DEBT FREE, just like that! We had been pressured into purchasing almost 2 million points with Wyndham and our debt was incredible. We had committed to more than \$98,000 in timeshare debt and that does NOT include the interest we would have paid and the maintenance fees that go on forever. Our children would have inherited that debt and the maintenance fees upon our death. We just didn't realize all that we had gotten ourselves into, but we knew that the debt was suffocating us and we wanted freedom. We worked with Kimberly Bradford in the Resolution Department during the cancellation process and again, we were blessed to find another Wesley Financial Group employee that truly cared about us and all that we had gone through. We have stayed in touch with Kimberly and recently visited the office in Nashville. We were on vacation in Branson, MO, and decided to traverse to Nashville just to meet these great people that rescued us from the horrors of timeshare fraud. Needless to say, we had the most fantastic visit! Mr. Chuck McDowell met with us personally and introduced us to his fine staff. It was awesome to meet Brittany and Kimberly face to face. It felt like we already knew each other and that we were reuniting with family.

Our experience with Wesley Financial Group has definitely been life changing and we are forever grateful for this amazing resolution company. We highly recommend Wesley Financial Group to anyone that has been lied to about their timeshare contract as we were. Please feel free to give us a call and let us recommend Wesley Financial Group to you.

– **James and Geneva D.** – Elgin, TX



We bought our first timeshare in 1999 at Fairfield in Nashville. We exchanged it through RCI within a few months, and loved the resort we visited, so after being told we could sell our Fairfield property very easily, we bought the second unit as well. Thence began our timeshare tale of woe. Over the years, Fairfield became Wyndham and we kept attending owner updates, under various names, and gradually came to own over a million points (8 weeks, give or take). We have received calls over the years asking us to file a fraud complaint and we always hung up on them because we didn't feel defrauded. However, in 2013 we finally took a call. It was from Wesley Financial. After listening to them, we realized that, yes, we had been defrauded. We felt pretty – what's the word.... – stupid. We fell for the shtick time and time again, buying more and more timeshares. They were really nice, but still, Wesley's questions about our loan balance and such was the first time we really analyzed our holdings and realized, "Criminy are we ever in debt BIG TIME!" We wanted to get out of that encumbrance, but skeptical doesn't begin to describe how

hesitant we were to give anybody any more money! We asked for and received references, and called them all. I frankly still wasn't convinced. Who knew? Maybe the people on the other end of the phone were sitting at another desk at Wesley, you know? But we finally took the plunge. It was not pleasant, it took time, but we followed Wesley's advice and after a few months, Wyndham offered us a Deed in Lieu of Foreclosure and we were out from under over \$2,000/month in timeshare debt. Although they did not promise it, Wesley thought we might get some money back. We did not. It took a few months after the deed surrender to get our credit cleaned, but after gently reminding Wyndham, that finally happened as well. We have since even called our "Wesley man" and asked for other advice and he has complied readily. We are exceptionally glad that we decided to take the chance on Wesley.

– **Larry and Terry F.** – Madison, AL

Stories from past clients: (cont'd)



We had been lied to, mislead, and told we could never get out of our timeshare. We were told several times that if we added points we would be able to keep our benefits and help pay our loans and fees. Each time we found that the only thing that changed was our debt. It wasn't as easy to make money from our timeshare as they alluded. We thought we were trapped for life and that future members of our family would be stuck with the timeshare, being harassed, and having fees for the rest of their lives. We did not want to leave this kind of debt to our family.

One day our daughter found an ad on Facebook for Wesley Financial Group (WFG) about getting out from under unwanted timeshares. We were skeptical because we had been lied to so much and presented

with so many schemes that we did not know who to trust anymore. Our finances were getting limited at this point as we are retired. My wife has health issues and was very stressed over the fact this burden was depleting our current resources, our savings, and was going to be turned over to our family.

After many prayers and much deliberation we decided to take a chance with WFG. We were only promised to get out from under our tremendous burden of the timeshare. However, WFG got us some of our cost back as well. The amount we received back was sufficient to cover what WFG charged us.

We are so thankful we asked WFG to help. If you find yourselves in similar circumstances, you can trust WFG. They will lead you every step of the way and get you out of your timeshare burden. We now have peace of mind thanks to WFG.

– **Terrell and Rachel S.** – Lucedale, MS

We selected Wesley Financial Group because of the following: 1) Wesley was founded by a former employee of the Timeshare business and saw firsthand how guests were badgered by the salesmen, 2) they have been in business since 1989 and have had MAJOR success in helping people get out of their timeshares, 3) my wife and I had owned our timeshare for since 1990 and had seen the maintenance fees go up when we bought more points. Every time we bought more points we were told that maintenance fees would only go up about \$25 dollars per month. We had to do something to get out and Wesley Financial Group called out of the blue. They were a God Send.

The process started in June 2015 with Brittany walking us through the process step by step. When Brittany was promoted Katie Lou jumped in and continued to work with us and encourage us and ensuring us that we were making headway. The process was finally finished in December 2015 when we received a cancelation letter from the Timeshare company offering to cancel our contract of which we owed \$94,000 as Gold members. This was an answer to our prayers. NO MORE MORTGAGE PAYMENTS WITH SKY ROCKETING MAINTANCE FEES!!!

Thank you to Chuck McDowell and the Wesley Financial Group for working with us on getting out of our Timeshare.

– **Ken & Kris D.** – Del City, OK



Stories from past clients: (cont'd)

After purchasing a Wyndham timeshare in 2008 we found that time shares did not meet our needs. They were not located in places where we wanted to travel. When we did try to book a timeshare the date we wanted were not available (need to book almost a year in advance). When we did book a time share we were lured into a sales presentation with the carrot that it would last only an hour and that they would show us how we could eliminate our maintenance fees. Inevitably the presentation lasted much longer than an hour and that we would need to purchase a large number of point (usually about \$15,000.00). In some cases the sales person became rather hostile. Once when we told the sales person that the hour was up and that we were leaving she became quite anxious and told us we could not leave until she finished the presentation. If we did she would lose her job.



When we began to inquire about getting out of the time share contract we were led to believe that there was no way to do this and we could pass our ownership on to our heirs. We were getting phone calls from individuals who either claimed to have people wanting to use our points, or they had a buyer who wanted our timeshares. We were also receiving calls and letters from companies offering to help us get out of our Wyndham contract. We attended one of these presentations but we were not convinced. Their fee was \$2000.00 greater than what you quoted.

When we received a call from a representative of Wesley Financial Group they told us about the successes they were having in helping their clients cancel their Wyndham contracts and offered to send us information about Wesley Financial group and what they could do for us. After reviewing their material we decided to begin the process. We found the Wesley staff personnel to be very positive in their approach to our needs. They always responded to our questions in a timely manner.

We submitted our paper work in early September 2015. On November 18, 2015 we received word from Wyndham that they would cancel our contract, and on February 1, 2016 we received final word that our contract is canceled.

Doris and I wish to express our appreciation to Katie Cardinal and the rest of your staff for your assistance in canceling our timeshare contracts.

– **George and Doris W.** – Tucson, AZ

Just a note to say thank you so much for your help in getting our timeshare debt canceled. Your company is first class and has done all that was promised. All questions, e-mails and phone calls were answered promptly. It has been a pleasure to work with your company.

– **Billy and Patricia W.** – River Ridge, LA

Reese and I are more than grateful to everyone at Wesley Financial Group. Thanks to ya'll we feel as though a weight has been lifted and we can move on without the worry of a troublesome timeshare. We can now focus on purchasing a home. Everyone has been amazing in helping Reese and I with our timeshare nightmare. We wish you a wonderful Thanksgiving and a very Merry Christmas.

– **Reese and Sara K.** – Kingsland, GA



Stories from past clients: (cont'd)

My wife Nancy and I agreed to have Wesley Financial Group help us cancel our timeshare agreement. We had over \$90,000.00 in debt plus monthly maintenance fees. We got into this situation due to deceptive and misleading tactics used against us by the sales staff at Wyndham. Wesley Financial Group helped get this debt cancelled for us and we are glad we decided to get their help.

– **Charlie T.** – Waynesville, NC

Wesley Financial Group (WFG) helped us to cancel our timeshare contract with Wyndham Vacation Resorts, due to fraud and misrepresentation. WFG completely understood our concerns and immediately offered their assistance. They recommended we visit their website to see what their company is all about. We accessed their website and we were very pleased to see that they were a group of “genuine and caring people” who truly believed and worked for consumer rights, specifically in the area of timeshare industry. Without the encouragement, support, and guidance of WFG, we would not have been able to cancel our timeshare contract on our own. They were there for us throughout the entire cancellation process. Of all the companies we sought and paid to help us within the last three years, WFG absolutely (110%) came through for us and helped us tremendously with the cancellation of our timeshare contract. WFG is our “shining knights in armor.” We extend our deepest appreciation to WFG, especially Kimberly Bradford and Mr. McDowell.

– **Al and Flora S.** – Fort Defiance, AZ

My husband and I were parents of a 3yr old and a 5 month old when we first became timeshare owners with Wyndham at the Destin, FL location. We were told having a vacation timeshare would be a good investment for our family. That we could one day pass it on to our children. Just six months later at an owner’s meeting in Gatlinburg, TN we were told we didn’t own enough points to do much of anything, but if we added more points we could be VIP members for a year and have the ability to vacation wherever we wanted. The meeting dragged by and our children were fussy. I wanted to leave with the children for a while, but we were required to BOTH be present for the entire meeting. It was a horrendous ordeal and we were made to feel ignorant and were told different things at the Gatlinburg, TN location than we were told at the Destin, FL location.

My husband was out of work twice soon after we became timeshare owners. Each time we tried to find a way to get out of our timeshare we were told we should be using it instead of losing our points at the end of the year. Then we were told we could easily sell our timeshare online. We quickly found this was NOT true. Thankfully, someone at Wesley Financial contacted us and were able to help us get out of our timeshare by following their step-by-step instructions. We are so thankful to not have that huge payment leaving our account each month and we’re happy to have good credit again too! Thank you Wesley Financial.

– **Alan & Sharon R.** – Mobile, AL

Our experience with Wesley Financial Group has been very productive & successful in reaching our objective to "get out of our Wyndham Timeshare" without a horrendous loss of money and damage to our credit rating. We were graciously and very responsively treated by all of our Wesley Financial advisors. As a result of extreme patience and persistence and excellent guidance, we were very successful. We were able to extract ourselves from our timeshare and our maintenance fee requirement forever. We signed the agreement drawn up by our timeshare to legally render the timeshare null and void and to cancel our monthly liability to pay our maintenance fee. Both of those acts have saved us over \$50,000.00 (\$25,000 of our timeshare fee and \$1,200 - \$2,000 per year of maintenance fees). We appreciate Wesley Financial Group's help.

– **Gregory N.** – Riva, MD

Wesley Financial Group successfully freed us from our Timeshare bondage with Wyndham. They are a reliable company and we were happy to do business with them.

– **Helen H.** – Hendersonville, NC

My parents were taken advantage of by a timeshare company. I was at my wit's end on how to help them. After much prayer and research, I found Wesley Financial Group. They courteously and knowledgeably helped to untangle my parents from the timeshare company and the financial disaster that had been created. My parents have Alzheimer's disease, and the timeshare rep knew about it. I now have my parents on stable financial footing thanks to Wesley Financial Group.

– **Judith B.** – Monterey, TN

Avoiding Timeshare Scams

Chuck McDowell, owner and CEO of Wesley Financial Group, LLC, has been sought after for interviews related to the timeshare industry. On June 7, 2013, the Nashville NBC affiliate news station, WSMV, requested an interview with Mr. McDowell.

The timeshare world is one full of unscrupulous individuals that like to promise the world in order to collect a check then run and hide under a new name in hopes they don't get caught. Wesley Financial Group was originally founded in 1989 and has been operating as a timeshare relief firm since 2011. In this interview, Mr. McDowell explains how to avoid one of the most common timeshare scams. Scammers often call timeshare owners with promises of selling their timeshare for a huge profit. Read the transcript of the interview below.



Jennifer Johnson: We have consumer warning to tell you about this afternoon for anyone who's trying to sell a timeshare. Scammers are targeting timeshare owners.

Now, here's how the scam works. Timeshare owners call up a potential victim, claim to have a buyer for their timeshare. But here's a catch, you have to pay hundreds of thousands of dollars in fees upfront. The victim pays the pays and guess what? The buyer evaporates.

Chuck McDowell: If somebody calls you and tells you they can sell your timeshare for more than you owe on it or more than you paid for, it's an absolute 100% scam.

Jennifer Johnson: Chuck McDowell works with timeshare owners who feel they've been duped into a bad decision. He says the problem is on the front end where resort operators promise of the timeshare investments will gain value.

If you're a seller McDowell says, most timeshares have little or no resell value. If you're a buyer, do your homework.

Chuck McDowell: A lot of times people buy more than they need or should buy because they want to travel like the rich and famous and they're not the rich and famous so they overbuy. Just do your research.

Jennifer Johnson: If you're in the market to buy, McDowell says give eBay a try. Look for private resellers and avoid the sales pitch from those resorts.

If you own a timeshare, it is extremely likely that you have had people call you "promising" that they have an offer on your timeshare. That sounds like an exciting offer to most everyone! However, this is where one of the sad truths of timeshare comes out – timeshare does not retain resale value. Every day timeshare owners post their timeshare on eBay hoping that



someone will step in purchase it. However, since so many people simply wish to give their timeshare away to get out from under the ownership, that takes the value of anyone's timeshare down to nearly one percent of what was paid for it. Many timeshares are being listed for \$1 and never getting a single bid. Wesley Financial Group has been able to successfully assist timeshare owners find freedom from their timeshare for many years now. If you feel stuck, give us a call and we will let you know if there is anything we can do to help you and if we can't help, we will point you in the right direction.

Letter From Our Senior Vice President

Hello, my name is Dan Halliman. I am the Sr. Vice President of Wesley Financial Group, LLC, located in Nashville, Tennessee. I have spent the better part of my financial career working with timeshare owners that have fallen victim to the deplorable tactics, lies and omissions conducted by timeshare sales representatives. After reviewing countless client files with our CEO and Resolution staff, I still find myself speechless when looking at some of the situations that timeshare owners like yourself have ended up in. Since you are receiving this information from us, I'd be willing to bet that there is a good chance your situation is similar to something we see on a daily basis. You needn't feel alone.



My job at Wesley is very simple – I will be working with you to present your situation to our Resolution Department with the goal of getting you approved for a cancellation. We are not a timeshare company and we are not here to sell people on our services, but we *are* here to provide relief and help that many timeshare owners need and want. In fact, we strive very hard to take as much stress off you as possible from the very beginning. Our team at Wesley is always within the reach of our clients. When you need to speak to someone, our clients simply call their individual representative; no fumbling through confusing phone menus or leaving voicemails hoping it reaches the right person.

If you are reading this, I hope that we can give you an approval on becoming a client of Wesley Financial Group so that you can experience the same quality of care, customer service, and freedom that our past clients have!

Looking forward to adding you to our success stories,

Dan Halliman, Sr. Vice President

Office: (615) 288-2000

Email: dan.halliman@wesleyfinancialgroup.com

Meet Our Resolution Team

Over the years, we have dedicated ourselves to over delivering for our clients. As such, not only have we been awarded with the coveted BBB Accreditation (their “stamp of approval”), but we have acquired an A+ Rating and a 5-star review from our past clients.

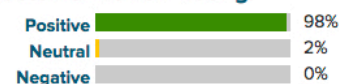


We owe our outstanding accolades to the hard work and dedication of our Resolution Team. If we are able to take you on as a new client, we *know* you will also have a 5-star experience.

We strive to provide an unbelievable level of service and look forward to possibly being able to help you eliminate your timeshare stress!



Customer Review Rating:



Composite Score: ★★★★★

Wesley Financial Group, LLC has received 4.99 out of 5 stars based on 45 Customer Reviews and a BBB Rating of A+.