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In late August a client of mine was solicited to attend a meeting about timeshares by a company with whom he already owns a timeshare. He attended the meeting (at Golden Corral) to find out that it was not his company but a different one, selling "foreclosed" timeshares. He listened and initiated a purchase. Through the process no arrangement was made for payment. He was to go home and review the documents and the salesmen would stop by the next day to get his payment information (credit card).

Unbelievably (not), the salesmen were tied up with dealings in Cedar Rapids and could not meet with my client until 11:00 P.M. (my client is in his 80's). After telling them that was unacceptable and attempting to call both salesmen over the next two days, my client dropped the issue. Since no payment was provided he thought the issue was dead.

A notice came from Bank of America within the next couple of weeks announcing the creation of new credit card accounts by both my client and his wife. He immediately called and canceled the cards; having not made an application for such cards. Within six weeks a bill came from BOA with a charge for over \$9,000 for the purchase of a timeshare.

The salesmen had initiated an application with BOA and inserted the card number from BOA on the purchase agreement. The purchase agreement WAS signed by my client with the understanding the folks were going to stop at his house to get Credit Card info from him to insert in the payment section; giving my client time to review the documents. Not a smart move by my client.