

IN THE IOWA DISTRICT COURT FOR POLK COUNTY

**STATE OF IOWA** *ex rel.*  
THOMAS J. MILLER,  
ATTORNEY GENERAL OF IOWA,

Plaintiff,

v.

**ROBERT C. SCHNEIDER, dba**  
**SchneiderCreative,**

Defendant.

**No. EQCE 079741**

**PETITION IN EQUITY**

The State of Iowa *ex rel.* Attorney General Thomas J. Miller, through Assistant Attorney General Steve St. Clair, states as follows in this enforcement proceeding against the above-named Defendants under the Iowa Consumer Fraud Act, Iowa Code § 714.16 (CFA), and the Older Iowans Law, Iowa Code § 714.16A:

**INTRODUCTION**

Over the course of several years, Robert Schneider has played a pivotal role in defrauding countless Americans, particularly the elderly. He has done this through a series of carefully crafted, attention-getting mailings that appear to inform each recipient that he or she is the lucky recipient of a life-changing cash prize. Schneider has designed these mailings for an array of con artists. The con artists, who reportedly pay Schneider about \$1,500.00 to 2,000.00 for his design work on each mailing, obtain lists of consumers whose vulnerability has been demonstrated through past victimization. The con artists send out Schneider's deceptive handiwork in the tens of thousands, cheating susceptible Americans out of about \$25 at a time, with total losses rising to substantial amounts for some individuals. These losses are typically suffered by the elderly on fixed incomes, who can ill-afford what are often repeated financial hits, as individuals identified as susceptible are subjected to one deceptive mailing after another.

Most aspects of this classic fraud are easily arranged, and any schemer can put it in motion with little difficulty. But one aspect is more difficult, namely designing the solicitations to ensure that they are effective – that they are slick, devious, and manipulative enough to motivate victims to send checks. That is where Bob Schneider has made his services available, again and again, to the detriment of victims that may number in the hundreds of thousands, over the course of his career.

Plaintiff respectfully submits that the Court should bring the full force of the Act's remedies to bear upon Mr. Schneider – including restitution going back to the beginning of the offending activities,<sup>1</sup> and civil penalties of \$40,000.00 *per violation*, increased by \$5,000.00 when directed against older Iowans -- so that other would-be scammers, and scam facilitators, think twice before cheating vulnerable Iowans.

#### **PARTIES AND VENUE**

1. Thomas J. Miller is the Attorney General of the State of Iowa, and is expressly authorized by Iowa Code §§ 714.16 (6) & (7) of the Consumer Fraud Act (sometimes “CFA” or “the Act”) to bring this action on behalf of the State of Iowa.

2. Robert C. Schneider is a resident of Englewood, New Jersey, and does business under the name SchneiderCreative.

3. Venue is proper in Polk County pursuant to Iowa Code § 714.16 (10) because upon information and belief Defendants have designed deceptive solicitations that have been directed to residents of Polk County.

#### **THE IOWA CONSUMER FRAUD ACT**

4. Iowa Code § 714.16 (2)(a) of the Consumer Fraud Act provides in pertinent part:

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<sup>1</sup> No statute of limitations applies to this enforcement action by the State of Iowa. *See Fennelly v. A-1 Machine & Tool Co.*, 728 N.W.2d 163, 168 (Iowa 2006).

*The act, use or employment by a person of an unfair practice, deception, fraud, false pretense, false promise, or misrepresentation, or the concealment, suppression or omission of a material fact with intent that others rely upon the concealment, suppression, or omission, in connection with the lease, sale, or advertisement of any merchandise or the solicitation of contributions for charitable purposes, whether or not a person has in fact been misled, deceived, or damaged, is an unlawful practice.*

5. Iowa Code § 714.16 (1) of the CFA provides the following definitions:

*(f) "Deception" means an act or practice which has the tendency or capacity to mislead a substantial number of consumers as to a material fact or facts.*

*(n) "Unfair practice" means an act or practice which causes substantial, unavoidable injury to consumers that is not outweighed by any consumer or competitive benefits which the practice produces.*

6. Iowa Code § 714.16 (7) of the CFA provides, in pertinent part:

*Except in an action for the concealment, suppression, or omission of a material fact with intent that others rely upon it, it is not necessary in an action for reimbursement or an injunction, to allege or to prove reliance, damages, intent to deceive, or that the person who engaged in an unlawful act had knowledge of the falsity of the claim or ignorance of the truth.*

7. In describing remedies under the CFA, Iowa Code § 714.16 (7) provides in pertinent part as follows:

*If it appears to the attorney general that a person has engaged in, is engaging in, or is about to engage in a practice declared to be unlawful by this section, the attorney general may seek and obtain in an action in a district court a temporary restraining order, preliminary injunction, or permanent injunction prohibiting the person from continuing the practice or engaging in the practice or doing an act in furtherance of the practice. The court may make orders or judgments as necessary to prevent the use or employment by a person of any prohibited practices, or which are necessary to restore to any person in interest any moneys ... which have been acquired by means of a practice declared to be unlawful by this section ...*

*In addition to the remedies otherwise provided for in this subsection, the attorney general may request and the court may impose a civil penalty not to exceed forty thousand dollars per violation against a person found by the court to have engaged in a method, act, or practice declared unlawful*

*under this section; provided, however, a course of conduct shall not be considered to be separate and different violations merely because the conduct is repeated to more than one person. In addition, on the motion of the attorney general or its own motion, the court may impose a civil penalty of not more than five thousand dollars for each day of intentional violation of a ... permanent injunction issued under authority of this section.*

### **THE OLDER IOWANS LAW**

8. Iowa Code §§ 714.16A (1) & (3) provide, respectively:

*If a person violates section 714.16, and the violation is committed against an older person, in an action by the attorney general, in addition to any other civil penalty, the court may impose an additional civil penalty not to exceed five thousand dollars for each such violation.*

*As used in this section, 'older person' means a person who is sixty-five years of age or older.*

Factors to be considered in imposing an additional civil penalty under section 714.16A are set forth at Iowa Code § 714.16A.2.

### **FACTUAL BACKGROUND**

9. In early 2014, an Eastern Iowa woman discovered that her widowed mother, a 91-year-old Iowa woman who was still able to live independently despite her advanced age, was unaccountably losing money and going broke. The widow's losses turned out to be the result of a steady stream of outgoing checks to con artists, who were targeting her with deceptive mailings, and then circulating her name on victims' lists, leading to a feeding frenzy by scammers. (Hereinafter, this 91-year-old woman will be referred to as "the Iowa widow.")

10. After learning of this situation, Consumer Protection Division staff worked with the Iowa widow's daughter to determine what entities had been soliciting money from her. Among many other checks the woman had written (which prompted other investigative efforts), she was discovered to have written four checks within a two-month period in early 2014, totaling \$99.95, that were deposited by a Florida company, Tactical Marketing.

11. Further investigation established that the checks deposited by Tactical Marketing were in response to deceptive “sweepstakes report” solicitations. The solicitations in response to which the Iowa widow sent checks are appended as Attachments I through IV, which were mailed to her between January 13 and March 17, 2014.<sup>2</sup>

12. Sweepstakes report solicitations like those attached constitute a well-known category of consumer fraud, in which scammers send out attention-getting “notices” from non-existent “Disbursement Coordinators” or the like (*see* Att. III), appearing to inform the recipient that he or she is positioned to collect a large cash prize, but must first pay a “required processing” fee of about \$20 to \$25 (*see* Att. VI). The impression conveyed by these carefully-wrought mailings is that the recipient is receiving official notification of a life-changing jackpot win. In actuality, the requested payment is not to cover the costs of processing a cash award; rather, the payment buys a nearly worthless list of contests and sweepstakes anyone can enter, a fact that is artfully obscured by confusing language and ineffective disclosures. The opportunity to harvest \$25 a head from a host of vulnerable victims makes this scheme perennially attractive to scammers.

13. The key to this scheme is the artfulness of the deceptive mailing. It must convey the excitement of a jackpot award -- urgency, importance, exclusivity, and an official source -- while including enough by way of disclosures to arguably fall short of criminal mail fraud or theft.<sup>3</sup>

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<sup>2</sup> Attachments II through IV were on 8 ½ by 14 inch paper, and so the first page of each is adjusted to a format of 8 ½ by 11 inches.

<sup>3</sup> Of course, the fact that such disclosures may suffice to stave off criminal prosecution does not mean that the mailings are not civilly actionable as deceptive or unfair under the Iowa Consumer Fraud Act. The truthful disclosures in the solicitations designed by Mr. Schneider were inadequate, in terms of obscure wording, placement, and overall impact, to overcome the misleading effect of the deceptive elements for purposes of liability under the Consumer Fraud Act, particularly when the vulnerabilities of older Iowans are considered.

Any small-time, unscrupulous operator can manage most elements of the sweepstakes report scheme easily enough -- setting up a mail-drop, renting the names of susceptible targets, sending out the deceptive mailings, collecting the responses, depositing the payments, and distributing the worthless lists of sweepstakes. The only truly challenging part of the scheme is crafting the nuanced and misleading solicitation at the center of the ruse – that requires special skills.

14. Defendant Schneider has those skills, and he has placed them at the disposal of scammers since at least as early as 2009, and quite possibly earlier; Schneider registered the trade name SchneiderCreative with New Jersey authorities in April of 2003. According to Tactical Marketing, Schneider designed all of the sweepstakes reports that prompted the Iowa widow – and numerous other elderly Iowans – to send checks to Tactical (*see* Att. I – IV), and Schneider was paid about \$2,000 for each sweepstakes report solicitation he designed. The Attorney General obtained records from Tactical showing payments made by Iowans in response to Schneider-designed mailings from January 2014 to February 2015. In that 13-month period, sixteen predominantly elderly Iowans sent a combined \$750 to Tactical; one Vail, Iowa man sent \$175.00.<sup>4</sup>

15. At least one other elderly Iowan has complained about mailings from Schneider’s design clients. In 2011 an elderly Garnavillo, Iowa woman complained to the Consumer Protection Division about “scam” mailings; she was concerned that some “older people might think [they were] a chance to get rich.” (*See* Att. V.) Included with her complaint was a copy of a sweepstakes report solicitation she had received from Revolutionary Report Services, an operation known to have been the recipient of Schneider’s design services at least as early as 2009.

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<sup>4</sup> The Attorney General was later able to arrange refunds for these particular Iowans through enforcement efforts directed at Tactical, although upon information and belief the vast majority of elderly Iowans who lost money as a result of deceptive solicitations designed by Schneider have never gotten their money back.

16. One of the many sweepstakes report operations for which Schneider designed misleading solicitations was International Award Advisors (IAA). Schneider was performing such design services for IAA at least as early as April of 2009 (*see* Att. VI, from Schneider's own files). In December of 2010, the Federal Trade Commission (FTC) sued IAA and its owner for deceptive acts stemming from its sweepstakes report mailings. As part of the litigation, the owner of IAA acknowledged the design role of SchneiderCreative, and also acknowledged that the IAA mailings were sent "throughout the United States," excepting only eight states (which eight states, upon information and belief, did not include Iowa). In April of 2012 the FTC announced that it had "banned swindlers from [the] prize promotion business," by obtaining a court order against IAA and its owner and affiliates, which were alleged to have "conned hundreds of thousands of consumers into paying \$20 apiece."<sup>5</sup>

17. Although most of the evidence currently in the possession of the Attorney General implicates Schneider in the creation of deceptive sweepstakes-related solicitations, Schneider was also involved in designing mail solicitations from supposed "psychics." Mailings from psychics, replete with personalized claims of paranormal support that will lead to wealth and other benefits, constitute another recognized category of consumer fraud upon older consumers. Upon information and belief, the design services Schneider performed in this category, like those he performed in the sweepstakes arena, were unfair, deceptive, and otherwise in violation of the CFA, and victimized numerous older Iowans.

18. After learning of Schneider's role in designing deceptive mailings, on June 8, 2015 the Attorney General issued a Civil Investigative Demand (CID) for information to Schneider

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<sup>5</sup> See <https://www.ftc.gov/enforcement/cases-proceedings/102-3078-x110010/national-awards-service-advisory-llc-also-dba-prize>

pursuant to the Consumer Fraud Act, seeking inter alia examples of the design work in question. Mr. Schneider initially provided a sworn response on June 15, 2015 that included no examples of the sweepstakes-related design work requested by the CID; Schneider claimed that all such design work had been returned to clients. However, by letter of September 28, 2015, the Attorney General challenged the completeness of Schneider's CID response, based on information the Attorney General had obtained from other sources, and provided Schneider the opportunity to modify his earlier sworn response. Only then did Schneider produce hundreds of pages of deceptive design work he had performed for an array of clients. (*See, e.g.*, Att. VI.)

19. As noted, specific mailings designed by Defendant Schneider were sent to Iowa residents and resulted in financial losses to Iowans in the form of fraudulently-induced payments to Schneider's clients. Moreover, upon information and belief, Mr. Schneider knew that the sweepstakes report solicitations and other deceptive mailings he designed would be sent to a broad national target population that would include Iowa residents, and Defendants made no effort to prevent Iowans from being victimized.

20. Defendants' violations of the Consumer Fraud Act were in willful disregard of the rights of older persons; Defendants knew or should have known that such conduct was directed to older persons; older persons are substantially more vulnerable to such conduct on account of age and other factors; and civil penalties should be imposed upon Defendants and each of them under the Older Iowans Law, Iowa Code § 714.16(A).

21. Neither all nor any part of the application for injunctive relief herein has been previously presented to and refused by any court or justice. Iowa R.Civ.P. 1.1504.

22. In an action by the state, no security shall be required of the state. Iowa R.Civ.P. 1.207.

**COUNT I**

**CONSUMER FRAUD ACT VIOLATIONS**

23. The Introduction and paragraphs 1 through 22 are incorporated herein by reference.

24. Defendant's acts and practices violate the prohibition of Iowa Code § 714.16 (2)(a) against misleading, deceptive, and unfair acts and practices, and otherwise violate that subsection of the CFA.

25. Although it is not necessary to establish reliance, damages or intent to deceive to obtain injunctive relief or reimbursement under the Consumer Fraud Act (*see* paragraph 11 above), establishing these factors, particularly intent, is nevertheless relevant *inter alia* to the Court's determination of the appropriate scope of injunctive relief and the appropriate amount of civil penalties. Those acts and practices of Defendant in violation of subsection (2)(a) of the Consumer Fraud Act as alleged in this Count would in fact induce reliance on the part of consumer victims, would in fact cause damage to consumer, and/or were in fact intentional.

**COUNT II**

**OLDER IOWANS LAW VIOLATIONS**

26. The Introduction and paragraphs 1 through 25 are incorporated herein by reference.

27. Defendant's violations of the Consumer Fraud Act were committed against older Iowans within the meaning of Iowa Code § 714.16(A), and give rise to the penalties set forth in that provision.

**PRAYER**

Plaintiff prays the Court grant the following relief:

A. Pursuant to Iowa Code § 714.16 (7), and upon further request by Plaintiff separately addressed to the Court, enter a temporary restraining order and preliminary injunction

restraining Defendant, and all other persons, corporations and other entities acting in concert or participating with Defendant who have actual or constructive notice of the Court's injunction, from engaging in the deceptive, misleading, and unfair practices alleged in this Petition or otherwise violating the Iowa Consumer Fraud Act.

B. Pursuant to Iowa Code § 714.16 (7), after trial on the merits, make permanent the above-described injunctions, expanding their provisions as necessary by including *inter alia* such "fencing in" provisions as are reasonably necessary to ensure that Defendant and other enjoined persons and entities do not return to the unlawful practices alleged herein, or commit comparable violations of law.

C. Pursuant to Iowa Code § 714.16 (7), enter judgment against Defendant for amounts necessary to restore to Iowans all money acquired by means of acts or practices that violate the Consumer Fraud Act.

D. Pursuant to Iowa Code § 714.16 (7), enter judgment against Defendant for such additional funds as are necessary to ensure complete disgorgement of all ill-gotten gain traceable to the unlawful practices alleged herein.

E. Pursuant to Iowa Code § 714.16 (7), enter judgment against Defendant for up to \$40,000.00 for each separate violation of the Consumer Fraud Act.

F. Pursuant to Iowa Code § 714.16A, the Older Iowans Law, enter judgment against Defendant for a civil penalty of up to \$5,000.00 to be added to each civil penalty imposed under the Consumer Fraud Act.

G. Award Plaintiff interest as permitted by law.

H. Pursuant to Iowa Code § 714.16 (11), enter judgment against Defendant for attorney fees, state's costs and court costs.

- I. Retain jurisdiction as necessary to ensure full compliance with the pertinent provisions of the Consumer Fraud Act and with the Court's orders.
- J. Grant such additional relief as the Court deems just and equitable.

Respectfully submitted,

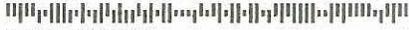
THOMAS J. MILLER  
Attorney General of Iowa

A handwritten signature in black ink, appearing to read 'S. St. Clair', written over a horizontal line.

STEVE ST. CLAIR  
Assistant Attorney General  
Hoover State Office Building, 2<sup>nd</sup> Floor  
1305 E. Walnut  
Des Moines, Iowa 50319  
Telephone: 515-281-3731/Fax: 281-6771  
[Steve.StClair@iowa.gov](mailto:Steve.StClair@iowa.gov)

# IMPORTANT ADVISORY

Named for Transfer Eligibility:



██████████  
██████████  
Plant City, FL 33565-2434

## VERIFIED

Dear ██████████, at this moment documents are held at PRA, for the **\$1,150,000 in cash and merchandise opportunities**, drawn from public access sweepstakes opportunities. These have been assigned for dispatch to you.

The next step in the continuation of your name toward the **\$1,150,000 entitlement can only take place with your response**. Payout deadlines are set by the coordinating sponsors (as noted on reverse) and cannot be changed. We therefore advise you to respond by December 15, 2014.

By doing so we will immediately start the release of your **Enumeration Report** providing you full disclosure to access the **\$1,150,000** in win opportunities. Complete and sign the **Report Acquisition Form** below enclose a \$25 research fee by cash, check, or money order made payable to PRA and mail in the enclosed envelope provided for your convenience.

Our mail handling staff have been alerted to the dispatch of these documents and await your reply to initiate immediate delivery of your **Enumeration Report Document** to you in Plant City, FL by secure U.S.P.S. carrier.

Prize Research Agency

*Patrick A. McCallyhan Jr.*

### NOTIFICATION:

We are prepared to deliver Enumeration Report Document for up to

\$ 1,150,000.00

to

Plant City, FL



4801 Linton Blvd., Suite 11A #481  
Delray Beach, FL 33445-6582

THIS IS NOTIFICATION THAT RECEIPT OF THE OVER \$1,150,000.00 STATES ENUMERATION REPORT DOCUMENT TO ██████████ CAN ONLY CONTINUE SHOULD YOU RESPOND AS INSTRUCTED. THIS ADVISORY AND ITS BENEFITS ARE NON-TRANSFERABLE.

ISSUING ORGANIZATION:  
P. R. A.

ORIGINATING DEPARTMENT:  
REPORT DOCUMENT

SECURITY CODE:  
910300822

METHOD OF DELIVERY:  
U. S. P. S.

RESPONSE REQUIRED BY:  
December 15, 2014

CONFIRMED:  
\$1,150,000.00  
PRIZE ACCOUNT BALANCE

CONFIRMED:  
ENUMERATION REPORT  
DOCUMENTS READY  
FOR DISPATCH

AUTHORIZATION:

*[Signature]*

PRA-IA-FM



910300822

## ACQUISITION FORM

Deadline Date: December 15, 2014  
Current Prize Balance: \$1,150,000.00

This is notification of my request to acquire the **Enumeration Report Document for up to \$1,150,000.00** win opportunities for which I am eligible. I understand that this process can only continue by this response.

I am enclosing the \$25 research fee by cash, check, or money order made payable to PRA, which will result in the immediate processing for the release of my report.

X

Phone \_\_\_\_\_

4801 Linton Blvd., Suite 11A #481, Delray Beach, FL 33445-6582

PRA-IA-FM



910300822

██████████  
Plant City, FL 33565-2434

*JA*

TERMS AND CONDITIONS:

PRIZE RESEARCH AGENCY (P.R.A.) IS A RESEARCH AND REPORTING SERVICE. WE SPECIALIZE IN RESEARCHING SWEEPSTAKES SPONSORED AND CONDUCTED BY CORPORATE ORGANIZATIONS WITH WHICH THE P.R.A. IS COMPLETELY UNAFFILIATED. WE COMPILE THESE SWEEPSTAKES OPPORTUNITIES INTO A REPORT THAT SETS FORTH ALL NO PURCHASE NECESSARY ENTRY REQUIREMENTS, BASED ON EXISTING FEDERAL, STATE, AND LOCAL REGULATIONS. YOU HAVE NOT WON ANY MONEY OR PRIZE. P.R.A. IS NOT LIABLE FOR ANY ENTRIES MADE OR ATTEMPTED BY READERS OF ITS REPORTS. ALL SWEEPSTAKES RESEARCHED AND REPORTED ARE FREE TO ENTER, AS BASED ON THE INFORMATION SUPPLIED BY THE SPONSORS.

P.R.A. USES ALL DUE DILIGENCE TO ACCURATELY REPORT THE ENTRY DETAILS OF EACH SWEEPSTAKES. P.R.A. IS NOT A LOTTERY COMPANY, AND DOES NOT OFFER LOTTERY, CONTEST OR SWEEPSTAKES ENTRIES. THIS PROMOTION MAY BE UNDER DIFFERENT CREATIVE PRESENTATION. VOID WHERE PROHIBITED BY LAW. RESPONDERS WILL BE REFUNDED THEIR PURCHASE PRICE OF OUR REPORT IN FULL IF THEY ARE DISSATISFIED WITH THE REPORT. REFUND CLAIMS MUST BE MADE IN WRITING TO THE ADDRESS ON THE PREVIOUS PAGE WITHIN 60 DAYS OF PURCHASE. IF YOU DO NOT WISH TO RECEIVE FURTHER MAIL SOLICITATIONS FROM P.R.A., JUST RETURN THIS ENTIRE LETTER TO P.R.A. AT THE ADDRESS LISTED BELOW, WITH THE LETTERS "TMO" NEXT TO YOUR NAME/ADDRESS AREA.

WHEN YOU PROVIDE A CHECK AS PAYMENT, YOU AUTHORIZE US EITHER TO USE INFORMATION FROM YOUR CHECK TO MAKE A ONETIME ELECTRONIC FUND TRANSFER FROM YOUR ACCOUNT, OR TO PROCESS THE PAYMENT AS A CHECK TRANSACTION. WHEN WE USE INFORMATION FROM YOUR CHECK TO MAKE AN ELECTRONIC FUND TRANSFER, FUNDS MAY BE WITHDRAWN FROM YOUR ACCOUNT THE SAME DAY WE RECEIVE YOUR PAYMENT; YOU WILL NOT RECEIVE YOUR CHECK BACK FROM YOUR FINANCIAL INSTITUTION. IN THE UNLIKELY EVENT THAT YOUR CHECK IS RETURNED UNPAID, A STATE-ALLOWABLE HANDLING FEE MAY BE ELECTRONICALLY DEBITED FROM YOUR ACCOUNT.

THIS COMMUNICATION IS NOT A SWEEPSTAKES OR AWARD NOTIFICATION AND DOES NOT GUARANTEE THAT YOU WILL WIN ANY SWEEPSTAKES. FOR THE SPECIFIC ODDS OF WINNING, ELIGIBILITY REQUIREMENTS, END DATES AND OTHER TERMS AND CONDITIONS IN CONNECTION WITH A SWEEPSTAKES, YOU MUST REFER TO THE SPECIFIC RULES FOR THAT SWEEPSTAKES. YOU DO NOT NEED TO PURCHASE THE REPORT TO ENTER ANY SWEEPSTAKES.

PRIZE RESEARCH AGENCY  
4801 LINTON BLVD  
SUITE 11A #481  
DELRAY BEACH, FL 33445-6582



TERMS and CONDITIONS:

Prize Research Agency (P.R.A.) is a research and reporting service. We specialize in researching sweepstakes sponsored and conducted by corporate organizations with which the P.R.A. is completely unaffiliated. We compile these sweepstakes opportunities into a report that sets forth all no purchase necessary entry requirements, based on existing federal, state, and local regulations. You have not won any money or prize. P.R.A. is not liable for any entries made or attempted by readers of its reports. All sweepstakes researched and reported are free to enter, as based on the information supplied by the sponsors.

P.R.A. uses all due diligence to accurately report the entry details of each sweepstakes. P.R.A. is not a lottery company, and does not offer lottery, contest or sweepstakes entries. This promotion may be under different creative presentation. Void where prohibited by law. Responders will be refunded their purchase price of our report in full if they are dissatisfied with the report. Refund claims must be made in writing to the address on the previous page within 60 days of purchase. If you do not wish to receive further mail solicitations from P.R.A., just return this entire letter to P.R.A. at the address listed below, with the letters "TMO" next to your name/address area. We are committed to your privacy and have a privacy policy which is available upon request at the address below.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account the same day we receive your payment; you will not receive your check back from your financial institution. In the unlikely event that your check is returned unpaid, a state-allowable handling fee may be electronically debited from your account.

This communication is not a sweepstakes or award notification and does not guarantee that you will win any sweepstakes. For the specific odds of winning, eligibility requirements, end dates and other terms and conditions in connection with a sweepstakes, you must refer to the specific rules for that sweepstakes. You do not need to purchase the Report to enter any sweepstakes.

Prize Research Agency  
4801 Linton Blvd  
Suite 11A #481  
Delray Beach, FL 33445-6582

Be advised you have received Notification 123B2 Postal Delivered



Prize Finders Network  
PO Box 1189  
Deerfield Beach, FL 33443-1189

**FOR IMMEDIATE DISPATCH**

PFN-RED-F1

ACCOUNT #: 185342463

(RE UP TO:) \*\*\*\*\* **\$1,163,042.00** Cash/Prize Award \*\*\*\*\*



Brandon, FL 33511-8052

IMPORTANT: [REDACTED]  
RE: PRIZE OPPORTUNITY. READ THIS NOTICE.  
INDIVIDUAL ENTRY REQUIRED.  
RESPONSE REQUESTED  
By: March 19, 2014

# DATED NOTICE:

Search Opportunity Results Complete for: [REDACTED]

[REDACTED] your name has been recognized in reference to a sweepstakes compilation in the total amount shown above. We are not a sweepstakes entry service. Up to \$1,163,042.00 in prizes now scheduled for GUARANTEED payment by independent third party sponsors to selected winners has been qualified and the opportunity is confirmed.

The sweepstakes compilation to be issued in your name is ready for dispatch to you upon your response and acceptance of terms. ACT IMMEDIATELY by reading the OFFICIAL RELEASE DATA FORM below and return it with the required \$25.00 document fee in the courtesy envelope provided no later than March 19, 2014. BE ADVISED: we make every effort to insure timely delivery of entry requirements, but sponsors have strict deadlines that must be adhered to. Our congratulations offered on this opportunity comes with an urgent appeal for you to respond quickly.

*R. Larabie*  
R. Larabie  
Disbursement Coordinator



ACTUAL TRANSCRIPT...(INTERNAL)...DO NOT FAX, E-MAIL OR DESTROY MATERIAL CONTENTS PERTAINING TO \$1,163,042.00 - RESPONDENT IDENTIFICATION RELEASED HEREIN.  
DETACH AT PERFORATION AND MAIL IN ENCLOSED ENVELOPE

## Official Release Data Form

By returning this form with my payment, I hereby certify and declare that I am the individual named herein, that I am a citizen or legal resident of the United States, and that I am 18 years of age or older.

MY PAYMENT FOR THE NOTED \$25.00 DOCUMENT FEE IS ENCLOSED. MAKE CHECKS PAYABLE TO P.F.N.

FOR INTERNAL USE ONLY	
Aggregate Amount Available For Payout	*** <b>\$1,163,042.00</b> ***
Response must be postmarked or or before midnight	<b>March 19, 2014</b>
Your Special Account Number	185342463
For the Exclusive Use of Individual Named:	[REDACTED]
	Brandon, FL 33511-8052
CORRECT ADDRESS IF NECESSARY BEFORE MAILING	

PFN-RED-F1



Prize Finders Network · PO Box 1189 · Deerfield Beach, FL 33443-1189



Red

**TERMS and CONDITIONS:**

Prize Finders Network (P.F.N.) is a research and reporting service. We specialize in researching sweepstakes sponsored and conducted by corporate organizations with which the P.F.N is completely unaffiliated. We compile these sweepstakes opportunities into a report that sets forth all no purchase necessary entry requirements, based on existing federal, state, and local regulations. You have not won any money or prize. P.F.N is not liable for any entries made or attempted by readers of its reports. All sweepstakes researched and reported are free to enter, as based on the information supplied by the sponsors.

P.F.N uses all due diligence to accurately report the entry details of each sweepstakes. P.F.N is not a lottery company, and does not offer lottery, contest or sweepstakes entries. This promotion may be under different creative presentation. Void where prohibited by law. Responders will be refunded their purchase price of our report in full if they are dissatisfied with the report. Refund claims must be made in writing to the address on the previous page within 60 days of purchase. If you do not wish to receive further mail solicitations from P.F.N, just return this entire letter to P.F.N. at the address listed below, with the letters "TMO" next to your name/address area.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account the same day we receive your payment; you will not receive your check back from your financial institution. In the unlikely event that your check is returned unpaid, a state-allowable handling fee may be electronically debited from your account.

This communication is not a sweepstakes or award notification and does not guarantee that you will win any sweepstakes. For the specific odds of winning, eligibility requirements, end dates and other terms and conditions in connection with a sweepstakes, you must refer to the specific rules for that sweepstakes. You do not need to purchase the Report to enter any sweepstakes.

Prize Finders Network  
PO Box 1189  
Deerfield Beach, FL 33443-1189





AMERICAN PRIZE FINDERS

AUTHORIZATION DEPARTMENT: 160 W. Camino Real #252 • Boca Raton, FL 33432-5942

Eligibility Amount Of Up To: \$1,100,000.00

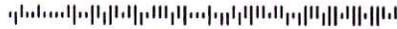
\*\*\* ONE MILLION ONE-HUNDRED THOUSAND AND 00/100 \*\*\*

for [REDACTED]

APPROVED

Identified Recipient:

[REDACTED]



Department: Authorization
Addressee: [REDACTED]
Verified Amount: Up to \$1,100,000.00
Identification No: 2019621055
Eligibility Status: Active (Resp Req.)

To The Attention Of: [REDACTED]

**BE ADVISED:** This is a notification from American Prize Finders of significant disbursements of cash and prizes via national sweepstakes soon to be conducted by corporate organizations. Geraldine, Our office carefully compiles all directives of entry for participants in our Payment and Entry Directives Report. As of now, all cash and prizes reported are still available!

Upon receiving your signed Requisition Form below we will promptly send you the full Entry Directives Report -continue and review each ITEM below:

- ITEM: Present Grand Total of Unawarded Payouts: Up to \$1,100,000.00 in Cash and/or Prizes to winners upon selection.
- ITEM: This official document, and the information herein, is intended for the exclusive use of Geraldine Trammell, and any future winnings are yours to keep in total (subject to taxes).
- ITEM: Prizes of at least the amount stated above are Guaranteed to be detailed in our report. All prizes will be paid to selected winners by sweepstakes sponsors (per sponsor's official rules).
- ITEM: This is a time-sensitive alert due to sponsor's deadlines. Upon receipt of your Report Requisition Form, we will get you the most up to date information we have available. Please:
  - Review the Report Requisition Form below and sign where indicated. Address correction requested.
  - Include Report Compilation Fee of \$25.00 as directed.
  - Detach and mail immediately in enclosed envelope.

I confirm and attest that all information contained herein regarding the up to \$1,100,000.00 in win-prize opportunities is accurate and guaranteed.

AUTHORIZED SIGNATURE

*[Handwritten Signature]*  
DIRECTOR

AUTHORIZED SECURE FILING DOCUMENTS



DOC:362

Report Requisition Form

Official Prize Opportunities: Up to \$1,100,000.00  
Identification Number: 2019621055  
 Eligibility Status: Active

TS

Identified Recipient:

[REDACTED]

I wish to take advantage of my eligibility status for the cash/prize opportunities of up to \$1,100,000.00 I hereby declare that I am a U.S citizen, at least 18 years of age, and reside at the identified address.

I request timely dispatch of my Entry Directives Report and am enclosing the required report compilation fee of \$25.00 made payable to APF.

RUSH PROCESSING

Signature [REDACTED]



**TERMS and CONDITIONS:**

American Prize Finders (A.P.F.) is a research and reporting service. We specialize in researching sweepstakes sponsored and conducted by corporate organizations with which the A.P.F. is completely unaffiliated. We compile these sweepstakes opportunities into a report that sets forth all no purchase necessary entry requirements, based on existing federal, state, and local regulations. You have not won any money or prize. A.P.F. is not liable for any entries made or attempted by readers of its reports. All sweepstakes researched and reported are free to enter, as based on the information supplied by the sponsors.

A.P.F. uses all due diligence to accurately report the entry details of each sweepstakes. A.P.F. is not a lottery company, and does not offer lottery, contest or sweepstakes entries. This promotion may be under different creative presentation. Void where prohibited by law. Responders will be refunded their purchase price of our report in full if they are dissatisfied with the report. Refund claims must be made in writing to the address on the previous page within 60 days of purchase. If you do not wish to receive further mail solicitations from A.P.F., just return this entire letter to A.P.F. at the address listed below, with the letters "TMO" next to your name/address area.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account the same day we receive your payment; you will not receive your check back from your financial institution. In the unlikely event that your check is returned unpaid, a state-allowable handling fee may be electronically debited from your account.

This communication is not a sweepstakes or award notification and does not guarantee that you will win any sweepstakes. For the specific odds of winning, eligibility requirements, end dates and other terms and conditions in connection with a sweepstakes, you must refer to the specific rules for that sweepstakes. You do not need to purchase the Report to enter any sweepstakes.

American Prize Finders  
160 W. Camino Real #252  
Boca Raton, FL 33432-5942



AMERICAN PRIZE FINDERS  
160 W. CAMINO REAL #252  
BOCA RATON, FL 33432-5942



\*\*\*\*\*  
PRESORTED  
FIRST CLASS

U.S. POSTAGE  
PAID  
TAMPA, FL  
PERMIT 3311

TS

**PERSONAL DOCUMENTS ENCLOSED:  
RESPONSE REQUESTED.**

**IMPORTANT INFORMATION:  
OPEN IMMEDIATELY**

DOC:362



8-19-11

Dear Mr Miller,

My name is B [REDACTED]

[REDACTED] from Barnaville, Iowa.  
I am writing to you in regards to this kind of mail I have been getting. I am sure it is a scam to get people to send them money but I am more concerned some older people might think this is a chance to get rich. I almost did myself, but decided to send them to you to see if anything can be done about these kind of scams.

Thank you

B [REDACTED]



Love [REDACTED]



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