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**From:** John Sullivan  
**Sent:** Thursday, February 5, 2026 4:12 PM  
**To:** OCFINFO; OCF Executive; COMM DEPT; nkovacevich@ocfairboard.com; bbagneris@ocfairboard.com; tbilezikjian@ocfairboard.com; djackson@ocfairboard.com; dlabelle@ocfairboard.com; npham@ocfairboard.com; nrubalcava-garcia@ocfairboard.com; rruiz@ocfairboard.com  
**Subject:** Timeshare in OC Fair (and other events at the fairgrounds)  
**Attachments:** Dodgers (Kaleo) (1).mp4; Dodgers Booth.jpg; Dodgers Booth 2.jpg; IMG\_0858.jpg

To All Concerned:

Below you will find a copy of an email (unedited and unredacted) which was sent years ago by the then Director of Operations of Kaleo Marketing which clearly depicts the type of trickery that their representatives are trained to engage in and the lies that they were/are trained to tell customers when they are being booked for a presentation.

At the time this email was sent there was not an option for a zoom presentation (which was invented during Covid to do at home sales previews). So when the people had their credit run and it did not meet Wyndam's standards, they were instead switched to GEVC (Global Exchange Vacation Club) which was another timeshare company that Kaleo did business with that did not have a credit score requirement. Therefore, if a person or couple were found to have sub par credit, they were booked or switched to a GEVC preview. In this email, the representatives are being instructed how to ask initial questions about the people's credit and then how to properly call the Wyndam dispatch (while they have people at the booth listening to their conversation) to check their credit to see if they should be sent to a Wyndam or GEVC presentation without the customer(s) realizing that this was being done. As you will read, Wyndam is the preferred booking because Kaleo is paid much more for sending people into those previews than they were for GEVC and now Serenity (zoom) previews. So the goal was/is to get people qualified into a Wyndam preview.

The memo trains the reps to first ask initial questions of the customers **"forgive me for asking, you have decent credit?"** and to **"look the guests in the eye"** and to **"read body language"** to not only listen for their verbal response, but to also judge the credibility of their response. They are told to **"use their instincts"** and send them directly to GEVC if in their judgement they are not credit worthy of a Wyndam preview. If they believe they may be credit worthy, they were trained to call into Wyndam dispatch to run a credit check on the people on the spot while they were standing at the booth. (Now this calling in of the tours is not necessary when people fill out their information on a computer screen, like they did at Dodger Stadium, as the computer runs a credit check immediately as previously discussed). Here is where the reps are trained to engage in smoke and mirrors marketing and to directly lie to the customers.

The reps are told to get the DL (driver's license) of the person or couple and then call into Wyndham and to give the person/people's information over the phone to a Wyndham dispatch person who then input the information into their system for the sole purpose of running a credit check on them. Although, the reps are trained to hide this fact from the customer (just as they were at Dodger Stadium). They are told to tell the customer that **"I'm going to check availability"** at the preview center when what they were really doing was to having a credit check(s) run on them. They are told to say outloud on the phone to the Wyndham operator that they were **"Checking availability for (guests name) in Anaheim (or whatever sales center)"** so that the customer(s) hears this and has no idea that their credit is being run. The Wyndham operators know that this means that the rep is calling in for a credit check. It would take a few minutes so the reps were trained to **"multi-task"** as the check was being run in order to look busy for the customer(s) waiting to keep the people from becoming impatient and leaving the booth before the credit check is completed. After the credit check is completed the customer(s) are determined to be "Q"/qualified credit or "NQ"/not qualified credit. If they are determined to be NQ, the reps were/are trained by management/ownership to tell more lies. They are told to tell the customer **"I'm so glad I checked availability, Wyndham is completely booked up now. . ."** They were then trained to tell the customer, **"but we represent another club called Global, they currently have availability. . ."** You will also see that it clearly states in the email that these "credit modeling" procedures were discussed with, and designed by, Michael Oberlander, the owner and CEO of Kaleo Marketing. It states clearly: **"Michael and I have been working through the WVO/SVC Credit Modeling over the past number of weeks, and have come up with procedure. . ."** and that **"The best time to credit model is when the tour is still at the table"**

This is just one of the various ways that Kaleo Marketing had engaged in trickery and deceptive marketing for years. Currently, the people who do not meet the credit qualifications for Wyndham are set up for Serenity (zoom) previews but the procedure remains the same. If they do not pass the Wyndham credit check, the reps are trained to tell whatever untruth they need to as an excuse to switch them to the alternate preview. Kaleo reps obviously could not tell customers they were calling into Wyndham to check their credit as no one would allow that and people would be furious if they knew this was being done (just as they would be furious if they knew the computers at events were doing this). And when their credit came up unworthy "NQ" they certainly could/can not tell people that their credit was run and that it came up bad so they are not deemed worthy to attend a Wyndham presentation but they they have another sales presentation they can set them up for that allows people with less than stellar credit to attend. It would be a nightmare for the reps if people knew their credit was run without their permission (either by the phone calls that use to be made or by the computers that are currently used at the stadium and elsewhere) and they certainly would not attend the alternate sales preview for Wyndham rejects. Just as Kaleo would not be able to operate at events and set up computer screens if the people who received red screens (not qualified) were told that they did not "win" because they either did not meet Wyndham requirements or did not pass the credit check that was run by the computer on them. If the reps told the truth, Kaleo would lose out on a ton of income, thus the deception is a necessary business model to maximize profit, and most likely to stay afloat at all.

J.S.

### **Legend**

Michael - Michael Oberlander (owner and CEO of Kaleo Marketing)

WVO - Wyndham

SVC - Shell Vacation Club (part of Wyndham)

Q - Qualified (Good Credit / Wyndham Worthy)

NQ - Not Qualified Credit (Not Wyndham Worthy)

U - Unqualified Credit (same as NQ above)

DL - Driver's License

\$20 - Refundable deposit that people put down to reserve their spot at a presentation (currently it is usually \$40)

Credit Model - How to call into Wyndham and check people's credit without them knowing that is what is happening.

### **Email**

OPC Team,

We are in the busy season..now is the time to work and make money. The OC Fair is just a couple of weeks away and things will remain busy throughout the rest of the year. If you are not WVO trained and been down to Anaheim, please send me a text as we are going to have one more evening orientation in the next couple of weeks before the fair. We want everyone WVO trained before the fair!!

Michael and I have been working through the WVO/SVC Credit Modeling over the past number of weeks, and have come up with procedure that takes the least amount of time when booking a tour. The best time to credit model is when the tour is still at the table. Please read below....

1. Anyone over 75k should be pitched WVO. This goes without saying given the WVO name and the amazing product.

2. Always re-qualify off the lead slip and ask...**"Forgive me for asking, you have decent credit?"** Look the guests in the eye when you ask and listen for response. Read body language.
3. Use your instincts and pitch GEVC if you get any resistance or hesitation. Remember if they've had a bankruptcy or foreclosure they're not able to tour anywhere.
4. When you close the tour, \$20 on the table. This is the time to call in and credit model. You should immediately ask **"Do you guys have ID on you."** When they take out the ID, say **"Please fill out your name, address and cell number for a reminder call, I'm going to check availability while you're doing that."** Immediately call the tour in, tell the operator that you are, **"Checking availability for (guests name) in Anaheim (or whatever sales center)"** Try to multi task while on the phone .. typically a minute or two.
5. Remember you are looking for a **Q**, if you get two **U's** and the other DL has a different address ask the operator to put in the other address.
6. Once you get a Q, you're done. You don't have to book the tour at this time with the operator. **Remember, if it's for the current weekend you will have to manifest the tour and call it in later, but make sure you tell the operator they're already modeled.**
7. On the tour confirmation right above the names of the guests write a small Q or U and circle. Tell the guests they are good to go on whatever date!
8. If you get an NQ when calling in tell the guests **"I'm so glad I checked availability, Wyndham is completely booked up now, but we represent another club called Global, they currently have availability and give their guests guaranteed RT airfare!!"**
9. **Very important** when inputting in Track .... in the notes section after the greeter code, write guests last name and Q/U. Example ... **K77 Rogers/Q Nelson/U**

Let me know if you have any questions.

Thank you,

**Steve Roman**

Director of OPC Operations

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**Sent:** Monday, January 26, 2026 at 2:02 PM

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