

HOLLAND & HART LLP
Doyle S. Byers, #11440
Cory A. Talbot, #11477
Engels J. Tejada, #11427
Michelle Quist, #13559
222 S. Main Street, Suite 2200
Salt Lake City, Utah 84101
Telephone: (801) 799-5800
Facsimile: (801) 799-5700
DSByers@hollandhart.com
CATalbot@hollandhart.com
EJTejada@hollandhart.com
MLQuist@hollandhart.com

Attorneys for David K. Broadbent as Court-Appointed Receiver

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF UTAH, CENTRAL DIVISION**

FEDERAL TRADE COMMISSION; and
UTAH DIVISION OF CONSUMER
PROTECTION,

Plaintiffs,

vs.

ZURIXX, LLC, a Utah limited liability
company; *et al.*,

Defendants.

**NOTICE OF SUBMISSION OF
RECEIVER'S RESPONSES TO COURT'S
ORDER**

Case No. 2:19-cv-00713-DAK-DAO

Judge Dale A. Kimball

Magistrate Judge Daphne A. Oberg

Please take notice that David K. Broadbent (the "Receiver"), as Receiver for Zurixx, LLC and related entities (collectively "Zurixx"), submitted his briefing in response to the Court's Order (ECF 241) discussing how *AMG Capital Management, LLC, et al. v. Federal Trade Commission*, 141 S. Ct. 1341 (2021), "impacts and applies to" the related ancillary cases (*id.* at

3). For the convenience of the Court and the parties, the Receiver is attaching as Exhibit A his Response in *David K. Broadbent v. Matt Davis, et al.*, Case No. 2:20-CV-545-DAK-DAO.¹

DATED this 28th day of May 2021.

HOLLAND & HART

/s/ Michelle Quist

Doyle S. Byers

Cory A. Talbot

Engels J. Tejada

Michelle Quist

Attorneys for David K. Broadbent as Court-Appointed Receiver

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¹ The responses submitted in *David K. Broadbent v. David Frier, et al.*, Case No. 2:20-CV-546-DAK-DAO, *David K. Broadbent v. Chad Olson*, Case No. 2:20-CV-549-DAK-DAO, *David K. Broadbent v. Marc Hrisiko et al.*, Case No. 2:20-CV-550-DAK-DAO, *David K. Broadbent v. Claude Alan Swails*, Case No. 2:20-CV-551-DAK-DAO, and *David K. Broadbent v. Christopher Young*, Case No. 2:20-CV-552-DAK-DAO are substantially similar.

EXHIBIT A

Doyle S. Byers, #11440
Cory A. Talbot, #11477
Michelle Quist, #13559
HOLLAND & HART LLP
222 S. Main Street, Suite 2200
Salt Lake City, UT 84101
Telephone: (801) 799-5800
Facsimile: (801) 799-5700
dsbyers@hollandhart.com
catalbot@hollandhart.com
mlquist@hollandhart.com

*Attorneys for Plaintiff David K. Broadbent
as Court-appointed Receiver*

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF UTAH, CENTRAL DIVISION**

DAVID K. BROADBENT, as Court-appointed
Receiver for Zurixx, LLC and related entities,

Plaintiff,

vs.

MATT DAVIS, an individual; MJA31-PR,
LLC, a limited liability company,

Defendants.

**BRIEF RE *AMG CAPITAL
MANAGEMENT***

(Ancillary to Case No. 2:19-cv-00713)

Case No. 2:20-cv-00545

Judge Dale A. Kimball

Magistrate Judge Daphne A. Oberg

Plaintiff David K. Broadbent (the “Receiver”), as Receiver for Zurixx, LLC and related entities (collectively “Zurixx”), submits this brief addressing how *AMG Capital Management, LLC, et al. v. Federal Trade Commission*, 141 S. Ct. 1341 (2021), “impacts and applies to” this case. (ECF 32 at 3.)

INTRODUCTION

While *AMG Capital* may upend decades of reliance by the Federal Trade Commission (the “FTC”) on § 13(b) of the Federal Trade Commission Act as a basis to seek restitution or disgorgement, it does not limit the recovery sought by the Receiver in this case. To begin, because the injunction and appointment of the Receiver in the underlying Enforcement Action were authorized by statutes other than § 13(b), the Receivership remains intact. In addition, *AMG Capital* has no effect on any of the claims asserted by the Receiver in this case – for fraudulent and voidable transfer and for unjust enrichment – because the claims asserted are based on state law and not § 13(b). In short, *AMG Capital* does not affect this case.

BACKGROUND

I. Procedural history.

The FTC and the Utah Division of Consumer Protection (the “Division”) filed a complaint against Zurixx and other defendants (the “EA Defendants”) in September 2019 for deceptively marketing and selling real estate investment products to tens of thousands of consumers. *See Federal Trade Commission et al. v. Zurixx, LLC et al.*, Case No. 2:19-cv-00713-DAK-EFJ (the “Enforcement Action” or “EA”). The FTC and the Division later filed a Second Amended Complaint for Permanent Injunction and Other Equitable Relief on February 12, 2021 (the “Enforcement Action Complaint”), alleging that the EA Defendants offered free events claiming to teach consumers how to flip real estate properties and make thousands of dollars of profit in the process, but that, in fact, the EA Defendants used those events to entice consumers to sign up and pay for the 3-day workshop, where they would again promise consumers they could earn thousands of dollars of profit with little risk, time, or even effort. (EA Compl. ¶¶ 8, 9,

62, 67, 68.) The EA Defendants would use the 3-day workshop to convince consumers to sign up for their “advanced” – and more expensive – training and coaching packages. (*Id.* ¶ 84.) Even more, EA Defendants would instruct consumers to open new credit cards in order to fund real estate transactions and pay for the advanced packages. (*Id.* ¶ 98.)

The FTC and the Division allege that the EA Defendants engaged in a deceptive scheme that violated Section 5 of the Federal Trade Commission Act (the “FTC Act”), 15 U.S.C. § 45(a), the Consumer Review Fairness Act, 15 U.S.C. § 45b, the Utah Consumer Sales Practices Act (the “UCSPA”), Utah Code Ann. § 13-11-1, *et seq.*, and the Business Opportunity Disclosure Act (“BODA”), Utah Code Ann. § 13-15-1, *et seq.* The Enforcement Action alleges claims for deceptive acts or practices in violation of the UCSPA based on deceptive earnings claims, deceptive acts or practices, and failure to disclose material aspects of their refund policy, as well as violations of BODA for failure to file required information with the Division and failure to provide required disclosures to prospective purchasers.

The FTC and the Division also sought a temporary restraining order and a preliminary injunction to enjoin the EA Defendants’ unlawful conduct in the Enforcement Action. The Court granted a temporary restraining order on October 1, 2019. (EA ECF 24.) The parties to the Enforcement Action submitted a consent motion for entry of a stipulated preliminary injunction (EA ECF 51), and thereafter, on November 1, 2019, the Court entered the Stipulated Preliminary Injunction Order in the Enforcement Action (the “Receivership Order,” EA ECF 54). The Receivership Order, among other relief, entered a preliminary injunction and appointed the Receiver in the Enforcement Action. The Court authorized the Receiver to take legal action to recover Zurixx’s assets on behalf of the receivership estate and to carry out the Receiver’s

mandate under the Receivership Order “including but not limited to, actions challenging fraudulent or voidable transfers.” (EA ECF 54, at 17-21.)

On November 19, 2019, the EA Defendants moved for partial dismissal on the ground that § 13(b) of the FTC Act does not give the FTC authority to pursue equitable monetary relief along with the necessary injunctive relief. (EA ECF 62.) The Court denied the motion based on prior Tenth Circuit authority related to § 13(b). (EA ECF 112.) The Court did not address whether equitable monetary relief is also available under other federal and state statutory authority cited in the Enforcement Action. (*See id.*)

When the EA Defendants moved to certify the § 13(b) issue for interlocutory appeal (EA ECF 114), the Court denied the request, (EA ECF 127). The Court noted in its Memorandum Decision and Order that “Plaintiffs have asserted several claims against Defendants under several statutes *which provide several alternative remedies.*” (EA ECF 127, at 4 (emphasis added).) The Court continued, “Moreover, Plaintiffs have state law claims that may provide for monetary relief.” (*Id.*)

On July 31, 2020, the Receiver filed this action against Matt Davis and MJA31-PR, LLC (“Defendants”) asserting claims for fraudulent and voidable transfer under the Utah Uniform Fraudulent Transfer Act, Utah Code Ann. § 25-6-1, *et seq.* (2017) (“UFTA”), the Utah Uniform Voidable Transfer Act, Utah Code Ann. § 25-6-101, *et seq.* (“UVTA”), and unjust enrichment seeking to recover a series of transfers made to Defendants by Zurixx between 2016 and 2019 approximating \$3,000,000 (the “Transfers”), to impress a constructive trust on the assets acquired with the monies transferred to Defendants by Zurixx, and to obtain any other appropriate equitable remedy. (*See generally* First Am. Compl. (the “Complaint”) (ECF 11).)

Defendants were 1099 contractors for Zurixx from at least 2016 through 2019 when Zurixx ceased operation. (*Id.* ¶ 31.) Zurixx received little-to-no value in exchange for the Transfers to Defendants. In addition, Zurixx was insolvent at the time that the Transfers were made to Defendants, or the Transfers contributed to Zurixx’s insolvency. (*Id.* at ¶¶ 38-39.)

II. The *AMG Capital* decision.

On April 22, 2021 the Supreme Court decided *AMG Capital*. The Court asked “whether [the] statutory language [of Section 13(b) authorizing a permanent injunction] authorizes the Commission to seek, and a court to award, equitable monetary relief such as restitution or disgorgement.” 141 S. Ct. at 1344. The Court ultimately decided it did not. *Id.*

The Court reviewed the history of § 13(b) and the FTC’s use of the provision beginning in the late 1970s to obtain court orders relating to redress for consumer protection cases without prior use of administrative proceedings detailed in § 5 of the Act. *Id.* at 1346. “Similarly, in the late 1990s the Commission began to use §13(b)’s ‘permanent injunction’ authority in antitrust cases to seek monetary awards, such as restitution and disgorgement—again without prior use of traditional administrative proceedings.” *Id.* at 1346-47.

The Court reasoned that because § 5 and § 19 of the Act grant authority to district courts to award monetary relief as restitution on behalf of consumers where the FTC has issued cease and desist orders after concluding administrative proceedings, then § 13(b)’s grant of injunctive relief does not *also* grant authority to award monetary relief. *Id.* at 1352. Thus, the Court upended decades of FTC reliance on § 13(b) as a basis to seek restitution or disgorgement. This Court has recognized that the “decision overturns the previously controlling Tenth Circuit

decisions in *FTC v. Freecom Communications, Inc.*, 401 F.3d 1192 (10th Cir. 2005), and *FTC v. LoanPointe, LLC*, 525 F. App'x 696, 699 (10th Cir. 2013).” (ECF 32 at 3.)

DISCUSSION

The Court has ordered the parties to discuss how *AMG Capital* impacts the present case. The *AMG Capital* case decided that equitable monetary relief is not available under § 13(b); however, the Receiver’s claims are still intact, and the requested relief is still appropriate, because the parties to the Enforcement Action agreed that the Enforcement Action included a request for injunctive relief, including equitable monetary relief, pursuant to authority other than § 13(b). Even more, the injunction *did* claim authority under other federal and state statutes. The Court should also uphold the Receivership for practical and equitable reasons. Finally, since the appointment of the Receiver in the Enforcement Action was and remains lawful and appropriate, the claims in *this case* between the Receiver and Defendants for violations of the UFTA and the UVTA and for unjust enrichment remain unaffected by *AMG Capital*.

I. The Parties Agreed that Injunctive Relief was Granted Pursuant to Federal and State Statutes other than Section 13(b).

The EA parties agreed to, and the Court granted, injunctive relief based on federal and state authority other than § 13(b). (EA ECF 51 & 54.) Indeed, the Receivership Order, which the EA parties stipulated to, provides, “The Court has authority to issue this Order pursuant to Section 13(b) of the FTC Act, 15 U.S.C. § 53(b), Federal Rule of Civil Procedure 65, the All Writs Act, 28 U.S.C. § 1651, Utah Code §§ 13-11-17(1)(b); 13-11-2(4); 13-15-3(1); and 13-2-5(3).” (EA ECF 54 at 3 ¶ D.) Thus, the EA parties expressly agreed that the injunction, which includes “the Court’s own equitable powers,” is authorized by more than just § 13(b). (EA Compl. at 53.)

II. The Court Granted Injunctive Relief Pursuant to More than Just Section 13(b).

In line with the EA parties' agreement, the Court granted injunctive relief pursuant to more than just § 13(b). The Enforcement Action Complaint requested relief pursuant to § 19 of the FTC Act, as well as other federal and state statutes. This is reflected in the terms of the Receivership Order. Thus, *AMG Capital* does not undercut that Order.

1. *The Enforcement Action Complaint requested relief pursuant to Section 19 of the FTC Act, 15 U.S.C. § 57b.*

The Enforcement Action Complaint requested relief pursuant to § 19 of the FTC Act. *AMG Capital* does not disturb the FTC's ability to obtain monetary relief to "redress injury to consumers" for violations pursuant to that section. In fact, the FTC and the Division's request for relief based on § 19 offers a wholly separate basis for relief—one that is untouched by *AMG Capital*. Indeed, the Supreme Court specifically recognized the FTC's power under § 19 as a partial basis for its reasoning in determining the limits of § 13. *See AMG Capital*, 141 S. Ct. at 1348-49.

Section 19(a)(1) authorizes the FTC to bring suits in district court for violations of rules, like the Telemarketing Sales Rule violations alleged in this case. 15 U.S.C. § 57b(a)(1). Section 19(b) empowers the Court to remedy those rule violations by entering "such relief as the court finds necessary to redress injury to consumers," including "the refund of money." 15 U.S.C. § 57b(b). The Enforcement Action Complaint includes just such a request under § 19 "to redress injury to consumers," "including the rescission or reformation of contracts, and the refund of monies paid, the disgorgement of ill-gotten monies, and prejudgment interest." (EA Compl. ¶ 208.) Even more, the Enforcement Action Complaint sought relief pursuant to § 6(b) of the Telemarketing Act, 15 U.S.C. § 6105(b), which also authorizes the Court to grant relief

necessary to “redress injury to consumers ... including damages, the rescission or reformation of contracts, and the refund of money.” (*Id.* ¶ 209.) Thus, the FTC and the Division in the Enforcement Action pled claims for which monetary relief remains available.

2. *The Enforcement Action Complaint requested relief pursuant to other state and federal statutes as well.*

The Division requested relief, and the Court ordered the preliminary injunction, based on statutes other than § 13(b). Specifically, the Enforcement Action Complaint includes a request for injunctive relief, including equitable monetary relief, “pursuant to the authority granted by Utah Code §§ 13-2-5(3), 13-11-17, 13-15-6, 13-28-6, and the Telemarketing Act, 15 U.S.C. §§ 6101-6108.” (EA Compl. ¶ 2.) This request for injunction included a request for

temporary, preliminary, and permanent injunctive relief, rescission or reformation of contracts, restitution, the refund of monies paid, disgorgement of ill-gotten gains, civil penalties, fines, and other equitable relief for Defendants’ acts, omissions, or practices in violation of the Utah Consumer Sales Practices Act (“UCSPA”), Utah Code § 13-11-1 *et seq.*, and the Business Opportunity Disclosures Act (“BODA”), Utah Code § 13-15-1 *et seq.*, the TSR 16 C.F.R. Part 310, and the Telephone Fraud Prevention Act (“TFPA”), Utah Code § 13-26-1 *et seq.*

(EA Compl. ¶ 2.) *AMG Capital’s* limitation on monetary relief is only relevant as related to § 13(b) of the FTC Act; the limitation does not apply to all equitable monetary relief for all injunctive relief available. Thus, equitable monetary relief is still available pursuant to the other authority listed in the Enforcement Action Complaint.

In addition, the FTC and the Division sought injunctive and monetary relief in the Enforcement Action under the UCSPA: “[t]he enforcing authority may bring an action in a court of competent jurisdiction to . . . enjoin, ***in accordance with the principles of equity***” Utah Code § 13-11-17(1)(b) (emphasis added). The BODA claim also authorizes injunctive relief:

“[i]n the event the division is granted judgment or injunctive relief in an appropriate court of competent jurisdiction, the division, in addition to any other relief, is entitled to an award of reasonable attorney’s fees” Utah Code § 13-15-6(3).

Thus, the FTC and the Division are still entitled to injunctive relief outside of § 13(b). Unlike § 13(b), these statutory provisions do not include an express provision for the government to go to court to obtain funds for monetary redress or disgorgement—like in § 5 and § 19. Thus, these statutory schemes are not similarly situated. In other words, *AMG Capital* does not circumscribe all equitable relief. Indeed, the defendants in the Enforcement Action recently filed a Motion for Partial Summary Judgment as to Relief Under Section 13(b) and BODA in the Enforcement Action (EA ECF 245) seeking summary judgment on the § 13(b) claims as well as the BODA claims. Even if the Court were to grant the motion, such judgment would leave the UCSPA claims intact.¹ The UCSPA claims, on their own, provide authority for the injunctive and monetary relief at issue in this case.

Regardless, the Court *granted the injunctive relief* in the Enforcement Action based on more than just § 13(b). Indeed, other than § 13(b), the Court’s grant of injunctive relief also claims authority pursuant to “15 U.S.C. § 53(b), Federal Rule of Civil Procedure 65, the All Writs Act, 28 U.S.C. § 1651, Utah Code §§ 13-11-17(l)(b); 13-11-2(4); 13-15-3(1); and 13-2-5(3).” (EA ECF 24, at 5 ¶ K.) *AMG Capital* does not limit injunctive relief—with its

¹ Zurixx’s Motion for Partial Summary Judgment seeks summary judgment on the BODA claims based on the FTC and the Division’s request for civil penalties for each violation of BODA. (EA ECF 245, at 2.) But the Enforcement Action Complaint also requested relief including “a permanent injunction against all Defendants to prevent future violations of the BODA” (EA ECF 219, at 54), which necessarily includes equitable monetary relief as well.

concomitant equitable monetary relief—under these separate authorities. Thus, *AMG Capital* does not change the propriety of the appointment of the Receiver, nor the Receiver’s ability to seek the remedies allowed in this case.

3. *Injunctive relief in the Enforcement Action necessarily includes equitable monetary relief.*

As detailed in earlier briefing in the Enforcement Action, longstanding principles of equity jurisprudence provide that injunctive relief includes equitable monetary relief. In *Porter v. Warner Holding Co.*, the Supreme Court held that when a statute authorizes the district court to issue an injunction, the court may exercise “all the inherent equitable powers” necessary for “the proper and complete exercise of that jurisdiction,” including the award of monetary relief. *Porter v. Warner Holding Co.*, 328 U.S. 395 (1946). *Porter* held that “[n]othing is more clearly a part of the subject matter of a suit for an injunction than the recovery of that which has been illegally acquired and which has given rise to the necessity for injunctive relief.” *Id.* at 399. The Supreme Court later emphasized that when Congress grants a court the power to issue an injunction, it “must be taken to have acted cognizant of the historic power of equity to *provide complete relief* in light of the statutory purposes.” *Mitchell v. Robert DeMario Jewelry, Inc.*, 361 U.S. 288, 291-92 (1960) (emphasis added).

The Supreme Court also cited *Porter* for the principle that “[w]hen federal law is at issue and ‘the public interest is involved,’ a federal court’s ‘equitable powers assume an even broader and more flexible character than when only a private controversy is at stake[,]’” including the power to “‘accord full justice’ to all parties.” *Kansas v. Nebraska*, 135 S. Ct. 1042, 1053 (2015) (quoting *Porter*, 328 U.S. at 398). See also *United States v. Rx Depot, Inc.*, 438 F.3d 1052, 1057 n.3 (10th Cir. 2006) (“[A] general grant of equity jurisdiction has long been recognized as

authorizing courts to employ all their traditional equitable powers.... Thus, there is a statutory anchor for the equitable remedies here that is not present in cases where private rights of action are implied.” (*citing Porter*, 328 U.S. at 398)). In this case, “full justice” to all parties must include equitable monetary relief under the federal and state statutes that allow such relief accompanied with the Court’s authority to issue injunctions. *Id.*

Because the Court enjoined the EA Defendants under federal and state statutes that allow for full and equitable monetary relief, and because the Court appointed the Receiver under that same legitimate authority, the Receiver is authorized to pursue Defendants in this case to recover the Transfers at issue.

III. Practical Reasons also Prevail upon the Court in this Case, Especially the Compelling Public Interest in Continuing with the Receivership.

Practical reasons also demand that the Court take into consideration the compelling public interest in continuing forward with the Receivership. The public interest in enjoining conduct that violates the FTC Act, as well as the other enumerated federal and state statutes, and preserving assets that may be used for restitution to victims, is not only compelling, it is entitled to great weight.

1. The Receivership’s liabilities far exceed its assets.

The Receiver’s claims in this case do not rely on § 13(b), and therefore, the *AMG Capital* case in no way limits the Receiver’s ability to seek equitable monetary relief relating to the claims under *Utah law*.

In granting injunctive relief, courts often consider the gravity of the harm. *See Telebrands Corp. v. FTC*, 457 F.3d 354, 358-59 (4th Cir. 2006) (courts consider “the seriousness and deliberateness of the violation” in assessing the appropriateness of “fencing in” provisions); *FTC*

v. John Beck Amazing Profits, LLC, 888 F.Supp.2d 1006, 1015 (C.D. Cal. 2012), *aff'd*, 644 Fed. Appx. 709 (9th Cir. 2016) (unpublished) (scope of permanent injunction justified, in part because the “amount of consumer injury is massive”). The amount of the Receivership’s liabilities far exceeds the amount of its assets, thus showing again that Zurixx was insolvent at the time that the Transfers were made to Defendants, or that the Transfers contributed to Zurixx’s insolvency. And in fact, the analysis of Zurixx’s accounts has confirmed that based on the amount of telesales from October 2016 to October 2019, the amount Zurixx owes on outstanding telesales claims exceeds the amount currently in the Receivership. *See* Declaration of Gil A. Miller, attached as Exhibit A. Any funds the Receiver recovers in this case will help to pay those outstanding claims. Thus, the injunction in the Enforcement Action, coupled with equitable monetary relief, should not be disturbed as it is necessary to correct the massive amount of consumer injury at issue in the Enforcement Action and in this case.

2. *Zurixx’s alleged conduct was egregious.*

AMG Capital should not limit equitable monetary relief as to the claims under Utah law because Zurixx’s conduct was especially egregious. Discovery has already shown that in some cases, Zurixx salespeople pushed unsuspecting consumers into opening multiple new credit card accounts in order to pay hefty coaching fees costing tens of thousands of dollars.² These consumers were not wealthy, sophisticated real estate investors—many were average citizens with modest annual incomes (\$60-\$85k) who were convinced that the returns on the coaching packages would quickly provide revenue to pay down/off the new credit cards or even home

² *See, e.g.*, Official Transcript of Chris Young Call with Sue Marty on April 24, 2019, transcribed on February 8, 2021, attached as Exhibit B.

equity lines of credit. These promises, though, were empty. The Court must allow equitable monetary relief under the injunctive relief already provided in the Enforcement Action pursuant to state law claims for such egregious predatory marketing.

3. *The purpose of the Receivership would be thwarted if the Court does not allow the Receiver to seek monetary relief.*

Finally, the purpose of receiverships in general could be thwarted if the Court expands the holding of *AMG Capital* to apply to injunctive relief in general, even where such relief is authorized by federal and state law claims other than § 13(b). The goal of a court-appointed receivership is to preserve assets for ultimate relief to consumers, which § 19, and the other federal and state statutes listed in the Enforcement Action Complaint and in the Stipulated Preliminary Injunction, plainly authorize this Court to provide. *See SEC v. Wing*, 599 F.3d 1189, 1194 (10th Cir. 2010) (“When a district court creates a receivership, its focus is to safeguard the assets, administer the property as suitable, and to assist the district court in achieving a final, equitable distribution of the assets if necessary.” (quotation omitted)).

Thus, the Receiver’s authority remains valid and his appointment remains necessary to ensure that the corporate assets are not depleted and that the conduct prohibitions in the Receivership Order are followed.

IV. *Since the Receiver’s Appointment is Legitimate, AMG Capital has no Relevance to the Claims Against Defendants in this Case.*

As detailed throughout, since the injunction issued in the Enforcement Action pursuant to federal and state statutes other than § 13(b) was lawful and appropriate, and since the Receiver’s appointment was therefore legitimate, *AMG Capital* has no relevance to the claims asserted in this case and the Receiver’s authority to pursue those claims. Specifically, the Receiver asserted

claims in this case for violations of the UFTA, UVTA, and for unjust enrichment. Those claims remain unaffected by any holding in *AMG Capital*.

CONCLUSION

AMG Capital relates only to whether the FTC may obtain certain forms of monetary relief under § 13(b) of the FTC Act. The Enforcement Action Complaint and the Receivership Order requested and authorized injunctive and equitable monetary relief pursuant to authority other than § 13(b), including but not limited to state law claims under the UCSPA. Because the Court's authority for issuing the injunction in the Enforcement Action remains intact, the Receiver's authority to pursue claims against Defendants also survives any attack based on *AMG Capital*. For this and the foregoing reasons, the Receiver respectfully requests that the Court continue moving forward with proceedings in this case.

RESPECTFULLY SUBMITTED this 28th day of May 2021.

HOLLAND & HART LLP

/s/ Michelle Quist

Doyle S. Byers

Cory A. Talbot

Michelle Quist

*Attorneys for Plaintiff David K. Broadbent as
Court-appointed Receiver*

EXHIBIT A

Doyle S. Byers, #11440
Cory A. Talbot, #11477
Michelle Quist, #13559
HOLLAND & HART LLP
222 S. Main Street, Suite 2200
Salt Lake City, UT 84101
Telephone: (801) 799-5800
Facsimile: (801) 799-5700
dsbyers@hollandhart.com
catalbot@hollandhart.com
mlquist@hollandhart.com

*Attorneys for Plaintiff David K. Broadbent
as Court-appointed Receiver*

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF UTAH, CENTRAL DIVISION**

DAVID K. BROADBENT, as Court-appointed
Receiver for Zurixx, LLC and related entities,

Plaintiff,

vs.

MATT DAVIS, an individual; MJA31-PR,
LLC, a limited liability company,

Defendants.

DECLARATION OF GIL A. MILLER

(Ancillary to Case No. 2:19-cv-00713)

Case No. 2:20-cv-00545

Judge Dale A. Kimball

Magistrate Judge Daphne A. Oberg

I, Gil A. Miller, pursuant to 28 U.S.C. § 1746, declare as follows:

1. I am a Director of Rocky Mountain Advisory (“RMA”), which David K. Broadbent, the Court-appointed Receiver (the “Receiver”) in the above captioned case, has retained to serve as accountants to the Receiver. I am a certified public accountant, licensed in Utah, a certified fraud examiner, and a certified insolvency and restructuring advisor.

2. Around the time of the Receiver’s appointment in November 2019, RMA worked with both the former controller and former chief financial officer for Zurixx, LLC and related entities

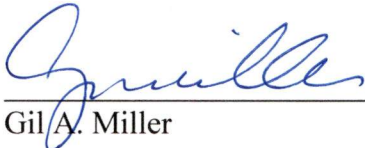
(“Zurixx”) to obtain Zurixx’s accounting data and other financial information. The accounting data was obtained from Zurixx’s accounting system. This data covered the years 2012 through 2019. We have spent considerable time analyzing Zurixx’s accounting data and transactions. My staff and I worked closely with the chief financial officer to ensure the data was properly analyzed and summarized.

3. Zurixx’s accounting records show that between October 2016 and October 2019 Zurixx’s telemarketers sold more than \$68.2 million in coaching sessions and other real estate related products.

4. The amount Zurixx owes based on current claims exceeds the amount currently in the Receivership.

I declare under penalty of perjury that the foregoing is true and correct.

Dated this 27th day of May, 2021.



Gil A. Miller

EXHIBIT B

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. X190047
TITLE FTC vs ZURIXX, LLC, et al.
DATE RECORDED: APRIL 24, 2019
TRANSCRIBED: FEBRUARY 8, 2021
REVISED: MARCH 3, 2021
PAGES 1 THROUGH 116

CHRIS YOUNG CALL WITH SUE MARTY (APRIL 24, 2019)

For The Record, Inc.

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CHRIS YOUNG CALL WITH SUE MARTY (APRIL 24, 2019)
FTC v. Zurixx, LLC, et al. 4/24/2019

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FEDERAL TRADE COMMISSION

I N D E X

RECORDING: PAGE:
Chris Young Call with Sue Marty (April 24, 2019) 4

CHRIS YOUNG CALL WITH SUE MARTY (APRIL 24, 2019)
FTC v. Zurixx, LLC, et al. 4/24/2019

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FEDERAL TRADE COMMISSION

In the Matter of:)
FTC vs. Zurixx, et al,) Matter No. X190047
)
-----)

April 24, 2019

The following transcript was produced from a digital file provided to For The Record, Inc. on January 28, 2021.

CHRIS YOUNG CALL WITH SUE MARTY (APRIL 24, 2019)
FTC v. Zurixx, LLC, et al. 4/24/2019

1 P R O C E E D I N G S

2 - - - - -

3 CHRIS YOUNG CALL WITH SUE MARTY (APRIL 24, 2019)

4 SUE MARTY: Hello?

5 CHRIS YOUNG: Hi, is this Susan?

6 SUE MARTY: Yes, it is.

7 CHRIS YOUNG: Susan, Chris Young, Rules of
8 Renovation. How are you today?

9 SUE MARTY: Pretty good. How are you?

10 CHRIS YOUNG: I'm doing fantastic. Bear
11 with me, I'm actually getting over some bronchitis.
12 So if I cough while I'm on the phone, I'm not trying
13 to be rude, just so you know.

14 SUE MARTY: Okay, no worries.

15 CHRIS YOUNG: I appreciate it. Now, is
16 Andrea with us as well?

17 SUE MARTY: No, she couldn't do it tonight,
18 so she's not with us.

19 CHRIS YOUNG: Okay. When you -- oh, with
20 you and I here?

21 SUE MARTY: Right. She -- and she's --
22 she's got a -- she had plans tonight already when I
23 talked to her, so she can't join us even if we tried
24 to call her because she's not home.

25 CHRIS YOUNG: Well, let me ask you, are you

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1 and Andrea, is this something you're doing together?

2 SUE MARTY: She's my daughter.

3 CHRIS YOUNG: Oh, she's your daughter? How
4 old are you, Sue?

5 SUE MARTY: She's 29.

6 CHRIS YOUNG: Okay.

7 SUE MARTY: I'm 58.

8 CHRIS YOUNG: Oh, I --

9 SUE MARTY: I'll be 59 next month.

10 CHRIS YOUNG: Yeah, Sue, I'm 53, soon to be
11 54, okay? So you're not old at all. But is --

12 SUE MARTY: No, I'm not old. I'm certainly
13 not going to act my age. That's for darn sure.

14 CHRIS YOUNG: Is Andrea -- you're -- in the
15 real estate, is Andrea -- is she making decisions with
16 you and everything?

17 SUE MARTY: Yeah, but, I mean, I'm the one
18 that invested the money.

19 CHRIS YOUNG: Mm-hmm.

20 SUE MARTY: She's certainly going to be
21 involved and she's very -- she's a real smart young
22 lady. She's analytical, but not to the point of
23 stopping you. You know what I mean?

24 CHRIS YOUNG: Hmm. What does she do for a
25 living?

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1 SUE MARTY: She works for General Mills.
2 She just received a new job about a month ago. She's
3 the flavor applications technologist --

4 CHRIS YOUNG: Okay.

5 SUE MARTY: -- for the JFD Center, the James
6 Ford Bell Center here in Minneapolis.

7 CHRIS YOUNG: Okay. I guess -- I guess what
8 I'm asking here, Sue, because I'm very respectful of
9 this, is Andrea -- is she making financial decisions
10 with you? In other words, if you were going to
11 purchase something, is she involved in that decision
12 with you?

13 SUE MARTY: Yeah, we were going to do it
14 together. That was kind of our plan.

15 CHRIS YOUNG: Okay. So she does --

16 SUE MARTY: But -- but --

17 CHRIS YOUNG: -- make those -- okay.

18 SUE MARTY: But the thing is like I -- her
19 and I have talked about this. We may not have the
20 same ideas about what we want to invest in.

21 CHRIS YOUNG: Yeah.

22 SUE MARTY: You know what I mean?

23 CHRIS YOUNG: Yeah.

24 SUE MARTY: Like for me, at my age, I would
25 like to get involved with tax liens. I've got some

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1 money sitting in a CMA account and I've got a self-
2 directed IRA. I know I can't touch that until I'm 59
3 and a half, which is right around the corner.

4 CHRIS YOUNG: Mm-hmm.

5 SUE MARTY: But I wanted to use -- to buy
6 tax liens and let the money sit there and let it grow,
7 you know.

8 CHRIS YOUNG: Well, but there's a way to get
9 to that and I'm going to talk to you about all that,
10 Sue.

11 SUE MARTY: Okay.

12 CHRIS YOUNG: Because I've done this for
13 about 17 years now.

14 SUE MARTY: Okay, yeah.

15 CHRIS YOUNG: Okay.

16 SUE MARTY: I mean, I guess Chris -- was it
17 Chris that I talked to?

18 CHRIS YOUNG: No, you talked to Chad. I'm
19 Chris.

20 SUE MARTY: Chad, yeah, I talked to Chad.
21 He was great and he -- you know, he kept bringing up
22 the whole you can't have a consumer mindset, you have
23 to have an investor mindset.

24 CHRIS YOUNG: Mm-hmm.

25 SUE MARTY: And I get that. I understand

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1 that. For me --

2 CHRIS YOUNG: Do you understand why, though,
3 Sue?

4 SUE MARTY: Yeah, yeah.

5 CHRIS YOUNG: Okay.

6 SUE MARTY: You got to invest in it to make
7 money. I get it.

8 CHRIS YOUNG: Well, it's not just that, Sue.
9 Look at it this way. If you go into deals with a
10 consumer mindset -- and what I mean by that, those
11 people are just very focused in on costs and earning
12 money back. If you go in to deals with that kind of a
13 mindset, you're going to blow up a lot of deals, okay?
14 Whereas somebody who has an investor mindset -- and
15 what I mean by that, invest -- somebody with an
16 investor mindset, they never care about costs, Sue.
17 They focus in one how much money can I make, okay?

18 SUE MARTY: Uh-huh.

19 CHRIS YOUNG: But if you're going in with
20 the investor mindset, you'll do well. But if you're
21 going with the consumer mindset, here's the other
22 thing, Sue, every property you're ever going to look
23 at or look at doing costs money, doesn't it?

24 SUE MARTY: Yeah, of course.

25 CHRIS YOUNG: It does. And that's why I've

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1 seen people with that consumer mindset, they struggle.
2 What it -- what it really comes back to -- Sue, are
3 you new to real estate investing as a business?

4 SUE MARTY: Yeah.

5 CHRIS YOUNG: Okay. What it really comes
6 back to, Sue, is -- and this will make sense since you
7 and I are close in age -- any time we're doing
8 something new, it's a little scary. We all feel fear,
9 right? It's totally normal, okay? And --

10 SUE MARTY: Mm-hmm.

11 CHRIS YOUNG: -- you know, fear is always
12 caused by one of a few things. It could be a lack of
13 time or a lack of money, but fear is usually caused by
14 a lack of knowledge, okay?

15 SUE MARTY: Yep.

16 CHRIS YOUNG: So are you --

17 SUE MARTY: Information is power.

18 CHRIS YOUNG: Yeah. Are you going to let
19 fear hold you back?

20 SUE MARTY: No, I'm trying not to.

21 CHRIS YOUNG: Okay.

22 SUE MARTY: Because I've had a W-2 income my
23 whole life and I've been talking about doing my own
24 business for many years and just have never pulled the
25 trigger.

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1 CHRIS YOUNG: Okay. Well, I'm going to
2 teach you something right now, okay? Now, this is
3 something -- I learned this the hard way over my
4 career, Sue. So learn from me, learn it the easy way
5 now and make this a habit, all right?

6 What I'm going to teach you right now, it
7 will enable you to make good, quick business decisions
8 and it's probably going to save you from stress ulcers
9 and high blood pressure at least in regard to real
10 estate investing, okay?

11 SUE MARTY: Mm-hmm.

12 CHRIS YOUNG: And it's pretty simple.
13 Always remember, the best investors, they're willing
14 to do anything, but before they do, they just ask
15 themselves this question. By doing that, whatever it
16 is, will I be better off? And if the answer to the
17 question is yes, what do you do, Sue?

18 SUE MARTY: You do it.

19 CHRIS YOUNG: You do it. Never allow your
20 emotional feelings to dictate what's going to be best
21 for the business. So -- which is -- it's normal in
22 our makeup as we're born and raised. When people get
23 concerned about costs or money, that's a fear, right?

24 SUE MARTY: Yep.

25 CHRIS YOUNG: And a fear is nothing more

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1 than an emotion. So what I just taught you, it's
2 going to help you take your emotions out of your
3 business decisions. And as long as you do things that
4 way, you're going to be right probably 90 percent of
5 the time.

6 SUE MARTY: Well, you're talking to a highly
7 emotional person --

8 CHRIS YOUNG: Right.

9 SUE MARTY: -- in my life, have been. Been
10 through stuff. Everybody has, everybody has a story.

11 CHRIS YOUNG: Mm-hmm.

12 SUE MARTY: For me -- and I've done a lot of
13 work on it -- is, yeah, I do have a fear of debt. So
14 when I -- in August of '17, I sold my house at the top
15 of the market --

16 CHRIS YOUNG: Yeah.

17 SUE MARTY: -- in Minneapolis.

18 CHRIS YOUNG: Uh-huh.

19 SUE MARTY: Cashed in on my house.

20 CHRIS YOUNG: Okay.

21 SUE MARTY: I had \$28,000 of debt from my
22 daughter's school, from the divorce, from stuff, okay?

23 CHRIS YOUNG: Okay.

24 SUE MARTY: And I -- I'm pretty good about
25 my expenses. I try not to overspend. I don't -- I

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1 don't have a habit of charging on credit cards
2 anymore, you know. I just don't even bother with that
3 stuff anymore.

4 CHRIS YOUNG: But, Sue, I'm going to
5 interrupt you because here's what you need to separate
6 out, okay?

7 SUE MARTY: Well, I know what you're going
8 to say.

9 CHRIS YOUNG: What am I --

10 SUE MARTY: It separates the consumer versus
11 the business --

12 CHRIS YOUNG: No.

13 SUE MARTY: -- as two separate things --

14 CHRIS YOUNG: No.

15 SUE MARTY: -- because one is --

16 CHRIS YOUNG: No.

17 SUE MARTY: No?

18 CHRIS YOUNG: No, I'm not going to say that.
19 You're so concerned about debt but there's what's
20 called good debt and bad debt, okay?

21 SUE MARTY: Right.

22 CHRIS YOUNG: And it's kind of like credit
23 cards.

24 SUE MARTY: Consumer debt -- consumer debt
25 is bad debt.

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1 CHRIS YOUNG: Right. But it's kind of like
2 credit cards. Credit cards were created to be used in
3 a business environment where --
4 SUE MARTY: Right.
5 CHRIS YOUNG: -- whatever you use them for
6 creates cash flow. The cash flow --
7 SUE MARTY: Right.
8 CHRIS YOUNG: -- pays off the card and
9 continues to make you money.
10 SUE MARTY: Right.
11 CHRIS YOUNG: They weren't created to go
12 out --
13 SUE MARTY: No, I get all that.
14 CHRIS YOUNG: -- and buy couches,
15 refrigerators, TVs and all that. Now, Sue, you want
16 to be a real estate investor, right?
17 SUE MARTY: Yeah.
18 CHRIS YOUNG: Sue, debt will become your
19 friend, okay?
20 SUE MARTY: That's what I need to get past
21 because --
22 CHRIS YOUNG: I've given it to you straight
23 here. If you can't tell, I'm very direct. All right?
24 SUE MARTY: That's okay, that's okay.
25 CHRIS YOUNG: Yeah. But debt's going to be

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1 your friend. And I'll tell you right now as well,
2 like as you're becoming an investor, your credit
3 score's going to go up and down like it's on a roller
4 coaster. I kid you not. But that's normal. Don't
5 let it scare you. I mean, what's your credit score
6 right now, Sue? Do you know?

7 SUE MARTY: 820.

8 CHRIS YOUNG: Okay, it's excellent, right?

9 SUE MARTY: Yep.

10 CHRIS YOUNG: So let me ask you a question.
11 How much money is that 800 credit score making you
12 right now? Tell me. Say the word.

13 SUE MARTY: Probably nothing.

14 CHRIS YOUNG: Nothing.

15 SUE MARTY: Yeah.

16 CHRIS YOUNG: I always laugh. And people --
17 and I think it's important to keep a good credit
18 score, but people work so hard to keep an 800 credit
19 score. Well, would you rather have an 800 credit
20 score, make what you make now or, I don't know, a 700
21 credit score and make half a million a year, for
22 example?

23 SUE MARTY: Yeah.

24 CHRIS YOUNG: See what I'm saying?

25 SUE MARTY: Yep.

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1 CHRIS YOUNG: So it's -- I'm going to teach
2 you lots of things that will help you, Sue, different
3 ways of looking at things, okay?

4 SUE MARTY: Yeah.

5 CHRIS YOUNG: I guess I'm --

6 SUE MARTY: I'm just being straight with you
7 because that's -- that's going to be -- and I shoot
8 straight, too.

9 CHRIS YOUNG: Mm-hmm.

10 SUE MARTY: So I appreciate the straight.
11 But it's -- that's why I sold my house was because it
12 was like I can cash in, I can make a ton of money on
13 my house. I was there 23 years.

14 CHRIS YOUNG: Mm-hmm.

15 SUE MARTY: Now, I'm renting.

16 CHRIS YOUNG: Mm-hmm.

17 SUE MARTY: I don't pay taxes on anything.
18 I don't have write-off. Who cares? So I'm in an
19 apartment and it's 800 square feet. It's perfect for
20 me. It's --

21 CHRIS YOUNG: Great.

22 SUE MARTY: I don't have to worry about
23 anything.

24 CHRIS YOUNG: Fine.

25 SUE MARTY: I simplified my life. I have a

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1 W-2 income, pays me well. But I don't see myself
2 doing this job long term. That's why --

3 CHRIS YOUNG: What do you -- what do you do
4 for a living now, Sue?

5 SUE MARTY: I'm the director of business
6 development for ZeroRez. I don't know if you've heard
7 of ZeroRez.

8 CHRIS YOUNG: I haven't.

9 SUE MARTY: They do carpet cleaning, tile
10 and grout cleaning, upholstery, area rug and air duct
11 cleaning.

12 CHRIS YOUNG: Oh, okay. We have like
13 Stanley Steemer out here.

14 SUE MARTY: Yeah. ZeroRez has got 35 to 40
15 franchises across the country. We own (inaudible) --

16 CHRIS YOUNG: Oh, they're probably here.
17 I'm just -- I'm not familiar with them.

18 SUE MARTY: What -- where are you?

19 CHRIS YOUNG: In -- I'm at our corporate
20 office in Salt Lake City.

21 SUE MARTY: Oh, yeah, that's where our
22 corporate headquarters is, Salt Lake City.

23 CHRIS YOUNG: Yeah, yeah. I'm sure they're
24 here. Again, my -- bless her heart, my wife handles
25 all those things.

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1 SUE MARTY: Right. No, that makes sense.
2 CHRIS YOUNG: Yeah.
3 SUE MARTY: So but in addition to that --
4 and I don't do the consumer side. I do the B2B
5 strategic partnerships. So I work in key vertical
6 market segments.
7 CHRIS YOUNG: Yeah.
8 SUE MARTY: So real estate, HVAC,
9 homeowner's associations, cleaners, stagers,
10 designers, like that. So I'm building programs and
11 setting up programs to add revenue on the other side
12 of the coin, right? So that's what I (inaudible) --
13 CHRIS YOUNG: So do you -- well, I have a
14 question.
15 SUE MARTY: Yeah.
16 CHRIS YOUNG: Do these people, your clients
17 that you're setting up to build revenue for them, are
18 they spending money to get your services?
19 SUE MARTY: Yeah, oh, yeah.
20 CHRIS YOUNG: All right. And why?
21 SUE MARTY: So like real estate agents --
22 CHRIS YOUNG: No, tell me why.
23 SUE MARTY: -- call us --
24 CHRIS YOUNG: But tell me why.
25 SUE MARTY: Well, real estate agents call us

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1 to -- because they know they can count on us to clean
2 it right and we give them like \$20 off discount
3 coupons that they can give to their clients for added
4 value.

5 CHRIS YOUNG: Okay. But because they paid
6 you money to clean it right, now the property looks
7 way better. What does that mean to them?

8 SUE MARTY: Well, it increases the value of
9 the house and they make more money.

10 CHRIS YOUNG: So you're saying because they
11 spent some money, now they can make a lot more money?

12 SUE MARTY: Possibly.

13 CHRIS YOUNG: Nah, you can't change what you
14 said, Sue.

15 SUE MARTY: No, no, no, I'm just saying. I
16 get where you're going. I get where you're going.
17 Yeah, and then like stagers add value to the house so
18 the house sells for more.

19 CHRIS YOUNG: Well, yeah, but my whole point
20 is, Sue, is, yeah, sometimes you got to spend money to
21 make money because --

22 SUE MARTY: Right. Well --

23 CHRIS YOUNG: -- I -- let me tell you
24 something right now, Sue. If you do things the way
25 you've always done them and you're going to expect a

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1 different result, what's that the definition of?

2 SUE MARTY: It's insanity.

3 CHRIS YOUNG: Right. Now, it sounds to me
4 like you're wanting to change your life. Am I
5 correct?

6 SUE MARTY: Yeah.

7 CHRIS YOUNG: Well, then guess what, you got
8 to start making decisions and looking at things
9 differently. If you don't, you're going to get the
10 same results.

11 SUE MARTY: Yep. It's scary, though.

12 CHRIS YOUNG: Of course it's scary, Sue. If
13 it wasn't scary, everybody would do it and everybody
14 would make millions of dollars.

15 SUE MARTY: Yeah.

16 CHRIS YOUNG: It comes back to the fear.
17 There's a great acronym for fear. It stands for false
18 evidence appearing real.

19 SUE MARTY: Yep. I know, I use that a lot.

20 CHRIS YOUNG: I mean, Sue, I'll ask you
21 right now, are you going to let fear hold you back?

22 SUE MARTY: I'm trying not to.

23 CHRIS YOUNG: Okay. But that's why I taught
24 you what I did. And I'll tell you right now, I'll
25 prepare you, Sue. When I have a conversation with

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1 you, I'm going to try and scare you.

2 SUE MARTY: Yeah.

3 CHRIS YOUNG: Okay? I'll tell you that
4 right now. And I'm not doing it to be mean, I'm going
5 to do it to use it to teach you things, to help you.
6 But where -- where I'm a little cloudy right now or
7 I'm not fully understanding -- because I want to spend
8 the time and I want to see if I can help you, but are
9 those decisions you can make on your own or is Andrea
10 going to be involved in that decision?

11 SUE MARTY: Well, I mean, we decided to do
12 it together, so I wanted her to be part of this
13 conversation.

14 CHRIS YOUNG: But is she making financial
15 decisions with you.

16 SUE MARTY: Not on -- not on anything else
17 in my life, no.

18 CHRIS YOUNG: I'm talking about this stuff.

19 SUE MARTY: Yeah, we're just starting off.
20 So we're just trying to figure out how to set things
21 up.

22 CHRIS YOUNG: Okay. But that's not what
23 I --

24 SUE MARTY: I purchased --

25 CHRIS YOUNG: -- that's not what I asked,

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1 Sue.

2 SUE MARTY: No, I know. You're asking me if
3 she's making the financial decision for us and the
4 answer is, no, we're doing it together. That was our
5 plan.

6 CHRIS YOUNG: Okay. Because --

7 SUE MARTY: But I --

8 CHRIS YOUNG: -- if you can't -- if you
9 can't make financial decisions without her, then I
10 would need to set up another time where she's --

11 SUE MARTY: Mm-hmm.

12 CHRIS YOUNG: -- going to be there and be on
13 the phone with you. I know Chad asked me to spend the
14 time with you this evening and I kind of worked my
15 schedule around because it's -- you know, it's kind of
16 late here at night. It's 7:00 already, after 7:00.
17 So I want to help you, but at the same time, I'm being
18 very respectful to you, okay?

19 SUE MARTY: Well, yeah, and because we
20 decided -- so that's a -- actually, that's a good
21 question that I should ask you. I do see that we may
22 not want to do the same things, you know, invest in
23 the same things.

24 CHRIS YOUNG: Right.

25 SUE MARTY: She's 29; I'm 58, almost 59. So

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1 I have -- we haven't set up our LLC yet, we haven't
2 set up an S corp. We haven't done any of that yet.

3 CHRIS YOUNG: Uh-huh.

4 SUE MARTY: So maybe we're a little ahead of
5 the schedule here. But we -- we need to get going --

6 CHRIS YOUNG: Actually, hold on, hold on,
7 I'm going to interrupt you. You're not. You don't
8 need to have an LLC and those things set up to be
9 doing deals and making money, Sue. Do you know that?

10 SUE MARTY: Yeah, but --

11 CHRIS YOUNG: LLCs -- no, Sue, there is no
12 other way to look at it. LLCs are designed where you
13 protect your money and you only pay Uncle Sam his fair
14 share, okay?

15 SUE MARTY: Yeah.

16 CHRIS YOUNG: There's no reason you can't
17 get up and get making money right now. You can always
18 set up the LLC and protect it.

19 SUE MARTY: Uh-huh. Yeah, you got to have
20 something to protect before you have -- right?

21 CHRIS YOUNG: Well, see, I'm old school
22 business. Let's get you making lots of money. You
23 can always protect it.

24 SUE MARTY: Right.

25 CHRIS YOUNG: Okay. That's me.

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1 SUE MARTY: No, I agree with you.

2 CHRIS YOUNG: Yeah.

3 SUE MARTY: Okay. So this is the other
4 point I want to make.

5 CHRIS YOUNG: Mm-hmm.

6 SUE MARTY: Andrea is going to do her spot,
7 25 deals a day or a month or whatever the number is,
8 and I'm going to do mine. We're not going to, like,
9 have to talk to each other every time we do this.
10 That's why I think we should both just do our own --

11 CHRIS YOUNG: Well, let me --

12 SUE MARTY: -- and we've talked about this a
13 little bit, but --

14 CHRIS YOUNG: Let me clarify what I'm asking
15 here, okay, Sue? Because I know Chad had brought up
16 to you an opportunity where we would look with working
17 with you more on a one-on-one basis, right?

18 SUE MARTY: Right.

19 CHRIS YOUNG: And so you know, Sue, we call
20 that the Inside Edge. This is -- this is something
21 nobody brought it up to you 'til Chad did because we
22 only do it here at the corporate office, okay? And
23 what this is, Sue, is we'll actually identify some
24 people from each area and then we look to have them
25 work one-on-one with a coach for the next year, day in

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1 and day out. I want you to picture somebody like a
2 Scott Lamb or Mark Stewart, if not even far better,
3 okay?

4 SUE MARTY: Okay.

5 CHRIS YOUNG: So in essence, we look at
6 taking you into our business, so to speak, where this
7 coach, not only are they teaching you, but they're
8 telling you exactly what to do and when to do it.
9 They're analyzing the deals; they're answering the
10 questions. So they'd be helping you every step of the
11 way. We -- Sue, we've designed this to take all the
12 trial, error, and guesswork out of it, you know. Is
13 that something you're feeling would help you?

14 SUE MARTY: That's what I thought the boot
15 camp was.

16 CHRIS YOUNG: Oh, no, the boot camp -- Fast
17 Start boot camp with Mark, that's only for a few days.
18 I'm talking --

19 SUE MARTY: I know. I just did it.

20 CHRIS YOUNG: Yeah, I'm talking about a
21 coach in the details with you daily for a minimum of a
22 year, holding you by the hand, helping you every step
23 of the way.

24 SUE MARTY: Mm-hmm.

25 CHRIS YOUNG: I mean, do you feel if you had

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1 somebody like a Scott or Mark, if not even far better,
2 in the details with you every day for the next year,
3 do you feel that would make a big difference for you,
4 a significant difference?

5 SUE MARTY: Yes, because this is -- that's
6 -- this is kind of the dilemma I'm having, just being
7 straight up with you.

8 CHRIS YOUNG: Mm-hmm.

9 SUE MARTY: I want to do this, I want to
10 make the money, and I have a full-time job, and I'm by
11 myself. I don't have anyone else that's supporting
12 me, okay?

13 CHRIS YOUNG: Mm-hmm.

14 SUE MARTY: So it's just me.

15 CHRIS YOUNG: Mm-hmm.

16 SUE MARTY: And I have -- I've been going to
17 real estate classes. I just passed my test on Friday,
18 last Friday --

19 CHRIS YOUNG: Oh, congratulations.

20 SUE MARTY: -- the first one. But, again,
21 that --

22 SUE MARTY: Thank you.

23 CHRIS YOUNG: -- that doesn't affect you as
24 an investor, does it?

25 SUE MARTY: No, I know. I'm just saying

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1 this is where my head is at. I have a full-time job,
2 first quarter working 60, 65 hours.

3 CHRIS YOUNG: Okay.

4 SUE MARTY: Now I don't have to work that
5 many hours anymore. Now second, third, and fourth
6 quarter will be a little slower for me.

7 CHRIS YOUNG: Okay.

8 SUE MARTY: So I will be able to just do my
9 normal 40 hours and go home for now.

10 CHRIS YOUNG: Okay.

11 SUE MARTY: I make about 75 grand a year,
12 plus bonus. So with bonus, you know, the potential is
13 about 80 -- about, you know, 85 grand, plus my
14 benefits.

15 CHRIS YOUNG: Yeah, but what do you want to
16 make a year, Sue?

17 SUE MARTY: Well, I'm not motivated by money
18 like to get rich. I'm --

19 CHRIS YOUNG: No, but I'm more about
20 targets.

21 SUE MARTY: -- more motivated by -- yeah.
22 I'm more motivated by leaving a legacy for my family.

23 CHRIS YOUNG: Okay.

24 SUE MARTY: I have a son that's 34 and he's
25 married with two kids.

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1 CHRIS YOUNG: Okay.

2 SUE MARTY: They're four and a half and 20
3 months (inaudible).

4 CHRIS YOUNG: So you not only want to
5 replace your income, you want to build a legacy.

6 SUE MARTY: Yes, I do. And I want to be
7 able to help my son buy his first restaurant.

8 CHRIS YOUNG: Okay. So what you're looking
9 for, Sue, is financial freedom. That's what you want.
10 But what does that look like? What's the target? In
11 other words, how much money do you want to make every
12 month doing this?

13 SUE MARTY: I certainly want to replace the
14 income I have.

15 CHRIS YOUNG: Yeah, I'm not asking what you
16 need, I'm asking what you want.

17 SUE MARTY: I know, I know you're not. I
18 have been so focused on it that way. I know it's
19 terrible. I've spent my whole life just what do I
20 need to get by.

21 CHRIS YOUNG: What do you want? Ten grand a
22 month? Twenty grand a month?

23 SUE MARTY: Well, the more I have, the more
24 I can give away, right?

25 CHRIS YOUNG: Well, you're exactly correct,

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1 but you can't help others until we put the oxygen mask
2 on your face first.

3 SUE MARTY: I know.

4 CHRIS YOUNG: What do you -- what do you --
5 what's kind of your target right now? I'll tell you
6 if you're being too aggressive or conservative.

7 SUE MARTY: Well, I have -- the long-term
8 goal is to be able to have, you know, enough money to
9 retire because, you know --

10 CHRIS YOUNG: Okay.

11 SUE MARTY: To have enough to retire and
12 help my mom and dad and help my kids.

13 CHRIS YOUNG: Mm-hmm. Okay.

14 SUE MARTY: So that they can live a good
15 life. I think kids should earn their own way.

16 CHRIS YOUNG: Okay.

17 SUE MARTY: I'm not saying I would give it
18 to them free and clear.

19 CHRIS YOUNG: Well, Sue --

20 SUE MARTY: But just help them.

21 CHRIS YOUNG: -- but see, you're missing the
22 thing. You want to build a legacy here. You can
23 always give the kids money to help them. But if we're
24 -- if we're going to helping you at this level, we
25 want you getting good enough to where you can teach

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1 them how to do it.

2 SUE MARTY: Yeah.

3 CHRIS YOUNG: Because that's a true legacy,
4 right?

5 SUE MARTY: Right.

6 CHRIS YOUNG: Okay. So let's set a target
7 here. What do you -- what do you want to be able to
8 make every month doing this?

9 SUE MARTY: Well, to start off, first goal
10 would be to make 10 grand a month.

11 CHRIS YOUNG: Okay, I like that. And what's
12 the median or average housing price out there in your
13 area, Sue?

14 SUE MARTY: Oh, I just got the report the
15 other day. I think it was 328-.

16 CHRIS YOUNG: Let's call it 300-, okay?

17 SUE MARTY: Okay, yeah, okay.

18 CHRIS YOUNG: Just a simple number. Sue, I
19 don't get to say this often, but I think you're being
20 very conservative on what you want.

21 SUE MARTY: Yeah, probably.

22 CHRIS YOUNG: Not probably, I'm telling you
23 you are. Sue, you -- yeah, I mean, there's no
24 question there, okay? So --

25 SUE MARTY: Yeah, you know what, I would

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1 really like to hear some numbers, okay? If you can
2 share, like Mark Stewart --

3 CHRIS YOUNG: What do you mean some numbers?

4 SUE MARTY: -- what does he make? What does
5 he make in a year?

6 CHRIS YOUNG: Huh?

7 SUE MARTY: What does he make in a year?

8 CHRIS YOUNG: How much do I make in a year?

9 SUE MARTY: What does Mark -- no, I said how
10 much does Mark Stewart make in a year?

11 CHRIS YOUNG: I don't know how much Mark
12 made. I've never asked him. Mark makes a lot. I
13 mean, I don't really ask people how much they make in
14 a year.

15 Are you there, Sue?

16 SUE MARTY: Well, this is a new -- this is
17 new for me, okay?

18 CHRIS YOUNG: Sue, it doesn't --

19 SUE MARTY: I've never --

20 CHRIS YOUNG: Here's the thing. It doesn't
21 matter what Mark makes in a year or what Chad makes in
22 a year --

23 SUE MARTY: No, I know (inaudible).

24 CHRIS YOUNG: -- or what I make or Scott
25 because everybody is different. If I make a million

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1 dollars a year, for example, does that mean you're
2 going to make a million? No. You may do less, you
3 may do more, right?

4 SUE MARTY: I'm just asking the question
5 like what's possible.

6 CHRIS YOUNG: Well, there is no cap.
7 There's no cap on it. That's up to you what's
8 possible, right? And I'll show you -- look, Sue,
9 nobody can promise what you're going to make, okay?
10 But in our conversation, I want to take you through
11 some examples to give you a lot more clarity on
12 things.

13 SUE MARTY: Okay.

14 CHRIS YOUNG: And when we do those examples,
15 we're going to use 300,000 as the average, all right?

16 SUE MARTY: Okay.

17 CHRIS YOUNG: Yeah, we'll do some real
18 conservative examples to start to give you a little
19 more clarity with what you're asking. But, see, what
20 I want to go back to, Sue, what I do for Chad, I'm the
21 one who takes you through the interview, I build the
22 profile on you. We're going to talk about how this
23 works and then if -- together, if we decide it's a
24 good fit and something you want to do, I'm going to
25 have you talk to Chad again. Chad's the director of

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1 the program, Sue, and he decides who we work with.

2 Because with what I'm talking to you about
3 right now, Sue, this is actually the pinnacle of what
4 we do. And, I mean, it's by invitation only. We pick
5 and choose who we work with because at this level,
6 look, Sue, we only have 11 coaches at this level.
7 These are actually our top investors and they do deal
8 nationally at a very high level. So they're going to
9 know your area or any area you want to do deals in,
10 which that will be important for you, Sue, because if
11 we do decide to have you work with a coach, we're not
12 only going to want, but we're going to expect you to
13 get good enough that you can do deals out of your
14 living room over the internet anywhere in the country.

15 SUE MARTY: Okay.

16 CHRIS YOUNG: Okay? But, Sue, the reason I
17 was asking about Andrea, one of the requirements with
18 the seat I sit in that I look for from people is once
19 I go over with you how this works, I would expect a
20 decision from you. And the reason for that is, Sue,
21 people look at properties and then they've got to
22 think about it. When they procrastinate or hesitate
23 for whatever reason, when you come back the next day,
24 what happened?

25 Sue, if you --

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1 SUE MARTY: A lot of times they just decided
2 -- they get scared, fear kicks in.

3 CHRIS YOUNG: Oh, no, no, Sue, that's not
4 the case. You're going to come back the next day, the
5 deal's gone.

6 SUE MARTY: Oh.

7 CHRIS YOUNG: If it's a good deal, Sue, it's
8 probably gone an hour or two after you left it. That
9 fast. So again, the only way I have to gauge this is
10 once I go over with you how this works, I would expect
11 a decision from you. Are you good with that?

12 SUE MARTY: Uh --

13 CHRIS YOUNG: I'm waiting on you, Sue.

14 SUE MARTY: Yeah, yeah.

15 CHRIS YOUNG: And, Sue, I'm going to give
16 you crystal clarity on everything, okay?

17 SUE MARTY: I know, but you have to
18 understand that it's going to take me some time to
19 process all this. This is all new for me.

20 CHRIS YOUNG: Well, Sue, that's why you need
21 a coach, so you learn how every second you spend on
22 this is good, profitable use of your time and you're
23 not -- you're not guessing at things anymore. Look --
24 look at it --

25 SUE MARTY: There's nothing I want more.

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1 CHRIS YOUNG: Yeah. Look at it this way,
2 Sue -- and I want to give you kind of some clarity on
3 what you have compared to what we're talking about,
4 okay? The Diamond package you have now, you've got
5 good tools and information. Part of that package,
6 you'll have a mentor, they're going to come out, they
7 spend a couple days with you at your house, but then
8 they're going to leave and go on to somebody else's
9 house. So with that package, you're actually --
10 you're out there and you're implementing it on your
11 own, whereas a coach like I'm talking about, they're
12 not there to just teach you. More importantly, Sue,
13 they're there to help you get things into application
14 and make the money you want to make right now.

15 Because, Sue, you know this, with anything
16 in life, there's -- there's a huge difference between
17 theory and actual application, right?

18 SUE MARTY: Yeah.

19 CHRIS YOUNG: A coach is going to be hands-
20 on practical application. It's going to be earn while
21 you learn. Because, Sue, I've done this so long,
22 look, there's a big difference between a mentor and a
23 coach. A mentor is somebody who's more reactive.
24 They're going to answer a question if you have it, but
25 you've got to have the right question, which, Sue,

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1 that can be difficult at times because you don't know
2 what you don't know, right?

3 SUE MARTY: Right, right.

4 CHRIS YOUNG: A coach like we're talking
5 about, this is somebody, Sue, you'll be talking to
6 multiple times a day and they're not going to wait for
7 you to ask questions. They're going to be very
8 proactive with you where they're telling you what and
9 when to do things before you ask and how and why it
10 makes a difference.

11 Sue, they're going to be telling you --
12 excuse me. They're going to be telling you what and
13 when to do things probably months or even years before
14 you would have thought of the question.

15 Now, Sue, also, don't forget, when you have
16 a coach, the coach is fully focused on you, where
17 you're strong, where you're weak, what you're good at,
18 what you're not, the deals you want to do and the
19 areas you want to work in, whereas that Diamond
20 package, everything's more group-oriented, isn't it?

21 SUE MARTY: Yeah.

22 CHRIS YOUNG: Yeah. Does that give you some
23 good clarity on the differences there, Sue?

24 SUE MARTY: No, I get it. No, I get the
25 whole coaching thing. I have a mentor and she is very

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1 reactive. She likes that I'm pursuing all of these
2 different areas and walking through the steps and
3 whatever. But, yeah, she doesn't coach me.

4 CHRIS YOUNG: Right.

5 SUE MARTY: She's just listening.

6 CHRIS YOUNG: Yeah, this level would be a
7 coach.

8 SUE MARTY: Mm-hmm.

9 CHRIS YOUNG: I mean --

10 SUE MARTY: Remember, though, right now, I'm
11 working full-time, 40 hours a week.

12 CHRIS YOUNG: And, Sue, guess what? I hate
13 to tell you, you are not special in that respect to
14 our students. I mean --

15 SUE MARTY: No, a lot of people
16 (inaudible) --

17 CHRIS YOUNG: -- you're a unique person, but
18 you're not special in that -- in regard to that. Sue,
19 90 percent of the people we start working with at this
20 level, they have full-time jobs and families, okay?

21 SUE MARTY: Uh-huh.

22 CHRIS YOUNG: Because part of your goal
23 here, if we're going to have you work with a coach,
24 the coach is going to want to be getting you through
25 deals and making money immediately, okay, Sue?

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1 SUE MARTY: Yep.

2 CHRIS YOUNG: So we have you start working
3 with a coach and in a short amount of time, we want it
4 to where you wake up in the morning, you look at
5 yourself in the mirror and you go, wow, why am I going
6 to my job when I make more money doing the real
7 estate.

8 SUE MARTY: Right.

9 CHRIS YOUNG: Then you get fun decisions to
10 make. But, right now, it's not either/or, okay? You
11 can do both.

12 SUE MARTY: Okay.

13 CHRIS YOUNG: Okay? But I want to make sure
14 you have some good clarity on the differences there
15 because, you know, that's important. I think what I
16 want to do with you real quick, Sue, because you've
17 kind of given me a picture of what you're wanting to
18 build, I want to get a real quick financial snapshot
19 of you. I want to see and understand your starting
20 point. That way, I can give you a lot of guidance
21 here, okay?

22 SUE MARTY: Yep.

23 CHRIS YOUNG: Now, do you have a home equity
24 line of credit?

25 SUE MARTY: I believe I do, but I'm not

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1 (inaudible) --

2 CHRIS YOUNG: Oh, no, wait, you're renting
3 an apartment now.

4 SUE MARTY: Right.

5 CHRIS YOUNG: No.

6 SUE MARTY: So now I don't have a house.

7 CHRIS YOUNG: Yeah, okay. Now, Sue, when
8 you were at the workshop, did you get involved with
9 Foundation Funding where they get you a bunch of
10 credit cards?

11 SUE MARTY: We didn't actually do that, but
12 I have a bunch of credit cards.

13 CHRIS YOUNG: Good.

14 SUE MARTY: And I have over \$100,000 in
15 credit.

16 CHRIS YOUNG: Well, we're going to look at
17 that right now, okay, Sue? Because I want to break up
18 those credit cards with you and look at each card
19 because those can be very powerful tools for you,
20 okay?

21 SUE MARTY: Okay.

22 CHRIS YOUNG: So I want you to go to your
23 wallet or your desk drawer or your countertop. I want
24 you to get out all your Visa, Master, Discover, and
25 American Express cards. Get them all out in front of

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1 you. Not the debit cards, okay?
2 SUE MARTY: Yeah.
3 CHRIS YOUNG: Not the debit cards. But all
4 those other ones, get them out in front of you. Let
5 me know when you get those.
6 SUE MARTY: It's going to take a while.
7 CHRIS YOUNG: Yeah, take your time. Let me
8 know when you get them.
9 SUE MARTY: Because I don't -- I don't carry
10 them with me. I put them in folders and they're all
11 in my file cabinet so -- I don't carry them all in my
12 purse.
13 CHRIS YOUNG: Okay.
14 SUE MARTY: You know what I mean?
15 CHRIS YOUNG: Well, get -- get them out.
16 How long does it take for you to get all the cards
17 out, Sue?
18 SUE MARTY: I don't know because I don't
19 carry them with me. I've got to go get the files.
20 CHRIS YOUNG: Well, go -- go get it. I'm
21 just going to sit here quietly, okay?
22 SUE MARTY: All right.
23 (Brief pause.)
24 SUE MARTY: Almost there.
25 CHRIS YOUNG: Take your time.

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1 (Brief pause.)
2 SUE MARTY: Okay, I think I got them all.
3 CHRIS YOUNG: Okay, perfect. So how many
4 Visa cards do you have there?
5 SUE MARTY: One. I have Mastercards, too,
6 though. They're separate.
7 CHRIS YOUNG: Right. I'm -- how many Visa
8 cards do you have?
9 SUE MARTY: Just Visas?
10 CHRIS YOUNG: Yep.
11 SUE MARTY: Okay. Okay, hold on.
12 CHRIS YOUNG: Now, Visa cards will always
13 start with the number four, Sue.
14 SUE MARTY: Yeah, I know.
15 CHRIS YOUNG: Yeah, Master number five,
16 Discover number six, and American Express number
17 three.
18 SUE MARTY: Right.
19 CHRIS YOUNG: You and I know that because
20 we're in our fifties and sometimes it's hard to find
21 the logo.
22 SUE MARTY: I know, I know (inaudible). I
23 know. God forbid, right?
24 CHRIS YOUNG: Right.
25 SUE MARTY: I don't like that I know all

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1 that. Okay. So I have -- Visas, I have one, two,
2 three, four, five.

3 CHRIS YOUNG: Okay. How many Mastercards do
4 you have?

5 SUE MARTY: That I know of, one.

6 CHRIS YOUNG: How many Discover cards?

7 SUE MARTY: Zero. I canceled that one.

8 CHRIS YOUNG: How many American Express?

9 SUE MARTY: One.

10 CHRIS YOUNG: Okay. Now, your first Visa
11 card, Sue --

12 SUE MARTY: Oh, actually, do you count like
13 the General Tire ones? I'm not even counting those.

14 CHRIS YOUNG: No, no, no.

15 SUE MARTY: Yeah, I'm just counting regular
16 Visas.

17 CHRIS YOUNG: Right. Now, your first Visa
18 card, Sue, just round numbers, what would be the
19 credit limit and debt on that card?

20 SUE MARTY: I have no debt on it. It's a
21 Wells Fargo Visa --

22 CHRIS YOUNG: Mm-hmm.

23 SUE MARTY: -- and it has \$23,500.

24 CHRIS YOUNG: Okay. I'm just going to say
25 it's a 23 limit, okay?

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1 SUE MARTY: Okay.
2 CHRIS YOUNG: A little more conservative.
3 What about your second Visa?
4 SUE MARTY: I would probably say it was my
5 Connexus Visa.
6 CHRIS YOUNG: Mm-hmm.
7 SUE MARTY: And that one has maybe \$1,000 on
8 it.
9 CHRIS YOUNG: What's the limit?
10 SUE MARTY: Um, \$17,000 revolving line of
11 credit.
12 CHRIS YOUNG: Okay. So 17 limit, 1 in debt
13 on that one.
14 SUE MARTY: Yep.
15 CHRIS YOUNG: What about your third Visa?
16 What's your limit and debt there?
17 SUE MARTY: The Chase Southwest card --
18 CHRIS YOUNG: Mm-hmm.
19 SUE MARTY: -- is a \$13,000 credit limit.
20 CHRIS YOUNG: And the debt?
21 SUE MARTY: Zero. No, wait, wait, wait,
22 wait, wait, wait. Yeah, I think this one's zero.
23 CHRIS YOUNG: Okay. And then your fourth
24 Visa card?
25 SUE MARTY: It's a Chase Visa.

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1 CHRIS YOUNG: Mm-hmm.
2 SUE MARTY: And that one has -- I got to
3 look here; hang on one sec -- 3,000.
4 CHRIS YOUNG: Is the limit or the debt?
5 SUE MARTY: That's the debt.
6 CHRIS YOUNG: And what's the limit?
7 SUE MARTY: The limit is -- I'm trying to
8 find it on here. Oh, \$15,300.
9 CHRIS YOUNG: Okay. So let's just say it's
10 a 15 limit, okay?
11 SUE MARTY: Yeah.
12 CHRIS YOUNG: And then your final Visa,
13 what's your limit and debt there?
14 SUE MARTY: It's a Visa, Sapphire Visa, and
15 that one is \$13,600, zero debt.
16 CHRIS YOUNG: Okay. So let's just say it's
17 a 13 limit, okay?
18 SUE MARTY: Okay.
19 CHRIS YOUNG: With no debt. And then what
20 about your Mastercard?
21 SUE MARTY: That's a Merrill Lynch
22 Mastercard and my limit is 17,000 and no debt.
23 CHRIS YOUNG: Okay. So 17 limit and no
24 debt. And what about your Amex?
25 SUE MARTY: No debt. I don't even know what

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1 my limit is on that one, 13 or 14.

2 CHRIS YOUNG: Let's just say 13. Okay. So
3 you have roughly --

4 SUE MARTY: Over 100,000 (inaudible).

5 CHRIS YOUNG: Well, you actually have more
6 than what I'm about to tell you because, remember, I
7 rounded up your debt, I rounded down your limits. You
8 have 100 -- over 107,000 available on the cards.

9 SUE MARTY: Right.

10 CHRIS YOUNG: Okay. Which that's good,
11 okay? Now, what about your liquid capital? How much
12 do you have in checking and savings currently? Just a
13 round number.

14 SUE MARTY: Well, checking is just my
15 revolving. It goes to zero every month.

16 CHRIS YOUNG: Okay.

17 SUE MARTY: So that's just what I bring in,
18 what I take out.

19 CHRIS YOUNG: Yeah.

20 SUE MARTY: It's usually -- the balance --

21 CHRIS YOUNG: No, then let's not look at
22 checking. That's just a pass-through for you.

23 SUE MARTY: That's just my pass-through.

24 CHRIS YOUNG: Yeah. What's in the savings?

25 SUE MARTY: I probably have \$1,000 in

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1 savings.
2 CHRIS YOUNG: Okay.
3 SUE MARTY: And then I have a CMA account
4 with 100,000.
5 CHRIS YOUNG: Okay.
6 SUE MARTY: And I have my -- my Roth and my
7 IRA separate.
8 CHRIS YOUNG: Okay. What's in the IRA?
9 SUE MARTY: 100,000.
10 CHRIS YOUNG: What's in the Roth?
11 SUE MARTY: Probably about 45,000.
12 CHRIS YOUNG: Okay. You're in a good
13 position because your CMA funds, those are liquid
14 monies.
15 SUE MARTY: Liquid, yeah. I just pulled the
16 money out of that account to take the boot camp.
17 CHRIS YOUNG: I know. I used to work for
18 Merrill Lynch when we created that.
19 SUE MARTY: Oh, really?
20 CHRIS YOUNG: Mm-hmm.
21 SUE MARTY: I work with a guy, he's really
22 sharp, and he encouraged me to take these classes
23 actually.
24 CHRIS YOUNG: Yeah, no, absolutely, he's
25 smart. Now, see, that's a good financial advisor.

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1 He's not trying to say, no, no, don't take any money
2 out of here, right? He's looking at you --

3 SUE MARTY: No, he's saying move your money
4 (inaudible).

5 CHRIS YOUNG: -- going, hey, do this stuff,
6 make more money, and put more money back with me for
7 me to build that, right?

8 SUE MARTY: Right. Well, the other part of
9 it is is that we direct -- we set up the IRA -- I
10 transferred things over from Thrivent.

11 CHRIS YOUNG: Ah.

12 SUE MARTY: And he -- he took care of me and
13 he put them in -- yeah, I'm going moderately
14 aggressive on my investments right now.

15 CHRIS YOUNG: Yeah.

16 SUE MARTY: Because I'm trying to make up
17 for lost time.

18 CHRIS YOUNG: Yeah.

19 SUE MARTY: You know, because at my age, I
20 should have more than I have. But, you know, life
21 happens, divorce happens, whatever, and --

22 CHRIS YOUNG: Mm-hmm.

23 SUE MARTY: -- you spend a bunch of money to
24 get out of stuff. But --

25 CHRIS YOUNG: Mm-hmm.

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1 SUE MARTY: -- now it's like time to make up
2 for lost time.

3 CHRIS YOUNG: Okay. Well, let's do that.
4 And look, Sue, for us to consider to work with someone
5 at this level, there are some things we look for from
6 these people, okay? Number one, are you willing to
7 put in at least ten hours a week?

8 SUE MARTY: Yeah.

9 CHRIS YOUNG: Okay. Because here's the
10 thing, Sue, with a coach, you can learn and get more
11 done in that amount of time than would probably take
12 you 60 or more hours on your own, less the mistakes,
13 okay?

14 SUE MARTY: Right.

15 CHRIS YOUNG: Remember, mistakes in real
16 estate, not only is that going to cost you a lot of
17 money, it costs you a lot of time, Sue. You can't
18 even get that back, you know what, okay?

19 SUE MARTY: Right.

20 CHRIS YOUNG: So I need you to remember, as
21 a real estate investor, hours spent doesn't equate to
22 dollars made. So if we have you work with a coach,
23 well, we're going to -- we're going to want you to
24 spend less time, make a lot more money and start to
25 have a lot of free time to get out and enjoy your

CHRIS YOUNG CALL WITH SUE MARTY (APRIL 24, 2019)
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1 life.

2 SUE MARTY: Yep.

3 CHRIS YOUNG: Okay. Second thing --

4 SUE MARTY: Who doesn't want that?

5 CHRIS YOUNG: Oh, you'd be shocked, Sue.

6 SUE MARTY: What?

7 CHRIS YOUNG: Yeah. I'm serious. Some
8 people --

9 SUE MARTY: Well, it's the (inaudible)
10 stopping them.

11 CHRIS YOUNG: -- they're so frozen -- Sue,
12 they're so frozen, so set in their ways, they don't
13 want to change.

14 SUE MARTY: Oh, I don't know if it's that as
15 much as it is fear. It's scary. That's my deal.

16 CHRIS YOUNG: Well, you know, yeah, it is
17 scary, Sue. And you know what, guess what, why is 80
18 percent of the wealth in this country controlled by 10
19 percent of the population? Why, Sue?

20 SUE MARTY: Because they're not afraid.

21 CHRIS YOUNG: Right. Everybody --

22 SUE MARTY: (Inaudible).

23 CHRIS YOUNG: The 90 percent of the
24 population, it's fear. That's what holds them back.

25 SUE MARTY: Yep.

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1 CHRIS YOUNG: So look, Sue, fear is either
2 going to grip you, paralyze you, keep you where you're
3 at or you're going to control the fear and get to
4 where you want to go. But I'll tell you right now,
5 see, a coach will help you control the fear, but if
6 you feel inside you can't control your fear, I'm not
7 going to be able to help you. Nobody can.

8 SUE MARTY: Right.

9 CHRIS YOUNG: It's that simple. And you
10 control the fear.

11 SUE MARTY: Well, yeah, I mean, it's --
12 especially if I had someone helping me.

13 CHRIS YOUNG: Well, yeah, you only got to
14 control it in the short term while the coach gets you
15 through some deals quick.

16 SUE MARTY: Yeah, yeah.

17 CHRIS YOUNG: That's all you got to do. And
18 the second thing is, Sue, will you be coachable and
19 teachable?

20 SUE MARTY: I've always been coachable and
21 teachable.

22 CHRIS YOUNG: Okay. And then, Sue, the
23 other thing is it's like I brought up to you earlier,
24 but I don't know if I got a clear answer, once I go
25 over with you how this works, I would expect a

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1 decision from you. Are you good with that?

2 SUE MARTY: I know, and that's the fear I
3 have is that you're going to ask me from an investment
4 standpoint to fork over a bunch more money and I --

5 CHRIS YOUNG: You're right, Sue.

6 SUE MARTY: -- haven't even started.

7 CHRIS YOUNG: Sue, you're right.

8 SUE MARTY: You know?

9 CHRIS YOUNG: Sue, Sue, it doesn't matter.
10 Look at it this way. If you had somebody like Scott
11 or Mark holding you by the hand every day, in the
12 details with you, do you feel you could start doing
13 deals and making money immediately?

14 SUE MARTY: Yeah.

15 CHRIS YOUNG: Then what are you so scared
16 about? You should be more scared us leaving you on
17 your own.

18 SUE MARTY: Yeah.

19 CHRIS YOUNG: Right?

20 SUE MARTY: It's a big step, though. You
21 have to admit that.

22 CHRIS YOUNG: I -- Sue, I know it's a big
23 step and that's why this level is by invitation only.
24 This is for the people who want to make great money,
25 do it right now, they want consistency and they want

CHRIS YOUNG CALL WITH SUE MARTY (APRIL 24, 2019)
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1 to spend a lot less hours every week doing it. Is
2 that you, Sue?

3 SUE MARTY: That's me.

4 CHRIS YOUNG: Okay. Sue, I'm here to help
5 you. I'm going to tell you right now, whether you do
6 this or not, I do very well, okay? So again, I want
7 to help you, but at the same time, you're going to
8 have to be willing to give yourself permission to do
9 something good for yourself.

10 SUE MARTY: Yeah.

11 CHRIS YOUNG: Okay?

12 SUE MARTY: Put this in perspective for me.
13 When you -- when everybody talks about all this money
14 you're going to make and all this whatever --

15 CHRIS YOUNG: Sue, I'm going to take you
16 through some examples.

17 SUE MARTY: -- I mean, give me a range.
18 Give me a ballpark.

19 CHRIS YOUNG: Sue, I already told you I'm
20 going to take you through some examples tonight.

21 SUE MARTY: Okay.

22 CHRIS YOUNG: You're getting -- you're
23 getting -- see, Sue, this -- all this coaching aside,
24 can I help you with something?

25 SUE MARTY: Mm-hmm.

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1 CHRIS YOUNG: You're getting too hyper-
2 focused on particular things. Stop it. Because what
3 you're doing, Sue, you're overanalyzing and you get
4 yourself into analysis paralysis. Does that make
5 sense?

6 SUE MARTY: Yeah. I'm not an analysis
7 paralysis person. I'm kind of a debt paralysis
8 person.

9 CHRIS YOUNG: Well --

10 SUE MARTY: That's true.

11 CHRIS YOUNG: -- then, Sue, how are you
12 going to do real estate?

13 SUE MARTY: I know it's something I have to
14 get over. I'm just shooting straight with you.

15 CHRIS YOUNG: I know and I'm shooting
16 straight with you. You're going to be looking at
17 making \$3-, \$400,000 decisions.

18 SUE MARTY: Yeah.

19 CHRIS YOUNG: And you're going to use debt
20 to do those deals. That's why I'm trying to get you
21 over this now. Whether we do this coaching or not, I
22 want to get you over this, Sue.

23 SUE MARTY: Yeah.

24 CHRIS YOUNG: Maybe I'm the guy to do it
25 because I just tell you how it is.

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1 SUE MARTY: Yeah.

2 CHRIS YOUNG: You know, I like to do it
3 respectfully. So if I sound disrespectful, I don't
4 mean to sound that way. But I -- I'm the guy who I'm
5 going to kind of flick you between the eyes and say,
6 hey, Sue, wake up. Here's the reality.

7 SUE MARTY: I'm okay with that.

8 CHRIS YOUNG: Huh?

9 SUE MARTY: I'm okay -- I'm okay with that.

10 CHRIS YOUNG: Okay. Well, that's good. I
11 don't want to be a jerk.

12 SUE MARTY: (Inaudible) upside the head
13 (inaudible).

14 CHRIS YOUNG: No, I don't want to be a jerk
15 or my wife will get mad at me.

16 SUE MARTY: Yeah.

17 CHRIS YOUNG: And then Chad will get mad at
18 me and then everybody's mad. But, you know, but, Sue,
19 it's coming back to once I go over with you how this
20 works, what's involved, I'll give you crystal clarity,
21 I will expect a decision. Are you willing to do that?

22 SUE MARTY: I will do it, yes.

23 CHRIS YOUNG: Okay. I'm going to hold you
24 to that, Sue. And I already told you be prepared, I'm
25 going to scare the heck out of you in this

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1 conversation.

2 SUE MARTY: Okay.

3 CHRIS YOUNG: Okay? And, again, it's not to
4 be mean, I'm going to use it to teach you things,
5 okay?

6 SUE MARTY: I got nothing to lose, right?

7 CHRIS YOUNG: You got nothing to lose,
8 you're right. I want you to get out a pen, a paper
9 and a calculator.

10 SUE MARTY: I already have the pen and
11 paper, so hold on one second.

12 CHRIS YOUNG: Okay.

13 SUE MARTY: I'll get my calculator. I
14 mean, I've got my phone calculator, but I'll get a
15 separate one.

16 CHRIS YOUNG: Well, go get it.

17 SUE MARTY: I got it. I'm here.

18 CHRIS YOUNG: Okay. Now --

19 SUE MARTY: Remember, I only live in an 817-
20 square-foot apartment. It's pretty easy.

21 CHRIS YOUNG: Yeah, that's very true. Now,
22 Sue, one thing I want to overemphasize to you, if we
23 have you work with a coach, the coach is not only
24 going to want, but they're going to expect to be
25 getting you through deals and making money

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1 immediately. I'm talking yesterday, okay?

2 Sue, are you there?

3 SUE MARTY: Yeah, I'm here.

4 CHRIS YOUNG: Okay. And, Sue, I'm sure you
5 were taught when you're flipping properties, you don't
6 want to use your own money to do it.

7 SUE MARTY: Right.

8 CHRIS YOUNG: Okay. Now, Sue, the big piece
9 to this whole puzzle is going to be finding and
10 acquiring the right properties, okay? And I need you
11 to take this to heart. Once a real estate agent knows
12 about it or once it gets on the MLS, everybody's going
13 to know about it. So with a --

14 SUE MARTY: Right.

15 CHRIS YOUNG: With a coach, we want you
16 learning and getting to the deals well before that
17 happens, okay?

18 SUE MARTY: Right, right.

19 CHRIS YOUNG: Now, on your paper, I want
20 you to write down wholesale/assignment deals.
21 That's going to equal your quick cash flow. And, Sue,
22 these are great deals. With a coach, you're going to
23 learn to do these nationally pretty quick because you
24 don't do any rehab work. You get a property under
25 contract --

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1 SUE MARTY: Right.

2 CHRIS YOUNG: -- and you assign the
3 contract. That's all you do, Sue. Sue --

4 SUE MARTY: Yeah.

5 CHRIS YOUNG: -- you can be in and out of
6 these deals in just a couple of hours to a couple of
7 weeks and your target on these is you want to make at
8 least 5- to 10,000, okay? Now, a lot of times, Sue,
9 you can make more, but that's going to be your target.
10 And, Sue, in all the years I've done this where I see
11 a lot of people go wrong, a lot of people want to jump
12 right into the fix-and-flips, the rehab deals.

13 SUE MARTY: Right.

14 CHRIS YOUNG: And your problem with that,
15 Sue, you're not cashing out of those for 30, 60, 90
16 days, okay? You always, always want to start out with
17 those wholesale deals. That way, you get good money
18 coming in real quick and constantly.

19 SUE MARTY: Yeah.

20 CHRIS YOUNG: That's important to any new
21 business and that's going to give you a lot of
22 confidence as well, right?

23 SUE MARTY: Right.

24 CHRIS YOUNG: So from now on, I want you to
25 look at the wholesale deals as your operating income,

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1 it's your living expense.

2 SUE MARTY: Okay.

3 CHRIS YOUNG: Okay? Now, underneath that, I
4 want you to write down rehab deal. These are going to
5 equal your lump sum cash flow. These are going to
6 become your buckets of money, okay? Now, with these
7 deals, you can be in and out of them in 30 to 90 days
8 and you want to make 20 percent of after-repair value.

9 So in the examples today, we're using
10 300,000 as the average, right?

11 SUE MARTY: Yep.

12 CHRIS YOUNG: Yeah. So 20 percent of that,
13 Sue, would be \$60,000. So in all the examples today,
14 you want to make 60,000 a rehab and 5- to 10,000 a
15 wholesale.

16 SUE MARTY: Yep.

17 CHRIS YOUNG: Okay. Now, Sue, when you have
18 a coach, you're going to learn and be able to do
19 multiple deals at a time. This doesn't mean you're
20 putting in more hours. The coach is going to teach
21 you how to manage it because we want to work smart,
22 not hard.

23 SUE MARTY: Right.

24 CHRIS YOUNG: Okay? Now, underneath that, I
25 want you to write down buy and hold, these are the

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1 rentals. These are going to equal your long-term
2 passive income. These become your true financial
3 freedom and, Sue, these are going to be your legacy.

4 SUE MARTY: Okay.

5 CHRIS YOUNG: Okay? So if we have you work
6 with a coach, Sue, the first thing the coach is going
7 to do is they're going to teach, they're going to help
8 you find and acquire the right properties quickly.
9 You have got to have the right properties to get the
10 funding so you can make your money, okay?

11 SUE MARTY: Uh-huh.

12 CHRIS YOUNG: Then it's going to come to
13 funding these properties. And, Sue, there's lots of
14 lenders out there, lots of them.

15 SUE MARTY: Yep.

16 CHRIS YOUNG: You never want to get tied in
17 to one lender because if that lender rubs you wrong or
18 you rub the lender wrong, you're stuck. So you're
19 going to want multiple lenders. The coach, they're
20 actually going to teach, they're going to help you get
21 the right lenders for you. But, more importantly,
22 your coach will be working with you on how to talk
23 with them, deal with them, and present the deals to
24 them. Because, Sue, you could have the best deal in
25 the world. If you don't present it properly, what

CHRIS YOUNG CALL WITH SUE MARTY (APRIL 24, 2019)
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1 happens?

2 SUE MARTY: It fails.

3 CHRIS YOUNG: No money, right?

4 SUE MARTY: Right.

5 CHRIS YOUNG: Okay. Then it's going to come
6 to fixing the property and we don't want you ever
7 lifting a hammer, unless maybe you had a really bad
8 day or a bad week and a wall needs to come down, Sue.

9 SUE MARTY: Yeah.

10 CHRIS YOUNG: Then you can go to town. It's
11 fun, okay? But the coach, they're going to teach,
12 they're going to help you get the right people to do
13 all the work for you and then how to properly market
14 and quickly flip the property on the back end. So,
15 Sue, the coach, they're doing everything with you, not
16 for you. That way, you're learning. And I mean
17 everything, ground zero, point A to point Z in a
18 straight line. They're even helping you analyze and
19 negotiate the deals as well. Now, is that what you're
20 looking for?

21 SUE MARTY: Well, yeah, of course. Who
22 wouldn't want that?

23 CHRIS YOUNG: Well, again, Sue, you'd be
24 surprised, okay? And, Sue, look, the attack at this
25 level when you work with a coach, like I said earlier,

CHRIS YOUNG CALL WITH SUE MARTY (APRIL 24, 2019)
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1 the coach is going to start you out of the gate doing
2 the wholesale and assignment deals. Let's get the
3 good money coming in quick and that's going to give
4 you a lot of confidence, okay?

5 SUE MARTY: Mm-hmm.

6 CHRIS YOUNG: Then the coach is going to
7 have you start doing the rehab deals as well. So now,
8 you're doing both wholesales and rehab deals. With
9 these deals, we're not only going to want, but, Sue,
10 we're going to expect you to build significant cash
11 reserves, okay? I'm talking outside of your
12 retirement. Okay?

13 Then the coach will take you into buy and
14 hold, because when you buy and hold any property,
15 you're going to use some of your own money to do it.
16 So we want the cash reserves built up so high that
17 when you start to buy and hold, you have plenty of
18 money to do it and it's not going to hurt you. Are
19 you good with that attack?

20 SUE MARTY: Yep, yeah, that makes sense.
21 You got to build it up before (inaudible) --

22 CHRIS YOUNG: Yeah. We got to --

23 SUE MARTY: Yeah.

24 CHRIS YOUNG: We're going to walk, jog, and
25 then run, right?

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1 SUE MARTY: Yep.

2 CHRIS YOUNG: Absolutely. And, you know,
3 what's neat, Sue, when you have a coach, you can
4 actually go in any direction you want to go. That
5 could be houses, commercial properties, apartment
6 complexes, condos, duplexes. Now, me, I like storage
7 facilities.

8 SUE MARTY: Okay.

9 CHRIS YOUNG: I'm waiting for you to go,
10 why.

11 SUE MARTY: No, I understand why. Cash
12 (inaudible).

13 CHRIS YOUNG: Well, I'm going to explain it
14 to you anyways. Number one, they're super low
15 maintenance, okay?

16 SUE MARTY: Okay.

17 CHRIS YOUNG: And a small storage facility
18 probably has 100 units. Now, let's say each unit
19 rented out, for example, at just \$100 a month. Well,
20 that's \$10,000 a month and you put a camera and a
21 keypad at the front gate.

22 SUE MARTY: Right.

23 CHRIS YOUNG: But imagine if over time, Sue,
24 you got up to where you had a thousand of those
25 storage units at \$100 a month. That's --

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1 SUE MARTY: Yeah.
2 CHRIS YOUNG: -- 100,000 a month, Sue. I
3 think you could squeak by on that and sure help a lot
4 of people. Right?
5 SUE MARTY: Yes, right.
6 CHRIS YOUNG: Yeah. Billboards along the
7 road are great, Sue. Everybody forgets about those.
8 Mobile home parks are great. I'm talking the whole
9 park. So, Sue, with a coach, you can go in any
10 direction you want to go -- oh, you got to get your
11 microwave?
12 SUE MARTY: No, it's -- I'm cooking chicken,
13 so I've got to shut off the timer.
14 CHRIS YOUNG: Okay.
15 SUE MARTY: Hang on one second.
16 CHRIS YOUNG: Uh-huh.
17 SUE MARTY: I'm having a bunch of people
18 over tomorrow.
19 CHRIS YOUNG: Oh, that's cool.
20 SUE MARTY: So I'm trying to get some stuff
21 ready. I'm doing a salad bar, so --
22 CHRIS YOUNG: Cool.
23 (Brief pause.)
24 SUE MARTY: I'm good.
25 CHRIS YOUNG: Okay. So, Sue, when you're

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1 working with a coach, you can go in any direction you
2 want to go. You're going to have the ability to run
3 as fast as you want to run. I -- I look at working
4 with a coach. It's going to be like taking you off a
5 bicycle and it will put you in a race car. But, Sue,
6 it's a very safe race car. Working with the coach,
7 it's actually the safer, more conservative way of
8 doing things because you're not making mistakes. With
9 a coach, you're going to be finding, analyzing,
10 evaluating. You'll do the deals the way we do them,
11 so what kind of result should you get?

12 SUE MARTY: Yeah, I should get really good
13 results. I get that.

14 CHRIS YOUNG: So but do you want to be in
15 the race car?

16 SUE MARTY: Of course.

17 CHRIS YOUNG: Okay. Then I have a question
18 for you. I want you to tell me how many of the fix-
19 and-flips, the rehab deals, would you say you could do
20 over a year with a coach?

21 SUE MARTY: Gosh, that's a good question.

22 CHRIS YOUNG: Yeah.

23 SUE MARTY: Well, it would depend on if I'm
24 working full-time or not. But if I'm working full-
25 time --

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1 CHRIS YOUNG: No, it doesn't. No, it
2 doesn't. Stop it. I told you --
3 SUE MARTY: Why?
4 CHRIS YOUNG: -- ten hours a week. How
5 many --
6 SUE MARTY: Even flipping a house?
7 CHRIS YOUNG: Yeah. You're not doing the
8 work; you're an investor. See, you're --
9 SUE MARTY: Yeah, but --
10 CHRIS YOUNG: Sue, you're overanalyzing.
11 Just listen to the question. How many of the fix-and-
12 flips, the rehab deals, could you do over a year with
13 a coaching working with you?
14 SUE MARTY: As many as I want.
15 CHRIS YOUNG: Okay. But let's put a number
16 to it.
17 SUE MARTY: Well, that's like putting the
18 cart before the horse.
19 CHRIS YOUNG: No, it isn't, Sue.
20 SUE MARTY: Because --
21 CHRIS YOUNG: Sue, stop it. You're
22 overanalyzing again. You can be in and out of a rehab
23 deal in 30 to 90 days. With a coach, you'll learn to
24 do multiple deals at a time.
25 SUE MARTY: That's mind-boggling to me.

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1 CHRIS YOUNG: Because you haven't done it
2 yet. That's all it is, Sue.

3 SUE MARTY: Right. It's overwhelming.

4 CHRIS YOUNG: Right. Sue, there's no right
5 or wrong answer here. Don't overanalyze it. How many
6 could you do over a year? Six? Twelve? Twenty?

7 SUE MARTY: How many would I want to do over
8 a year? Maybe that's a better question

9 CHRIS YOUNG: How many would you want to do
10 over a year with a coach?

11 SUE MARTY: Probably six.

12 CHRIS YOUNG: Okay. I like that number.
13 Next question, how many of the wholesale/assignment
14 deals would you want to do each month on average with
15 a coach?

16 SUE MARTY: Well, I'm just -- 25 to 1 is
17 what they told us.

18 CHRIS YOUNG: No, that's out there
19 implementing on your own. With a coach, you're going
20 to zero in on things much, much faster.

21 SUE MARTY: So what's the ratio with a
22 coach?

23 CHRIS YOUNG: Well, they're -- I'm not going
24 to give you a set ratio because you're going to
25 overanalyze it.

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1 SUE MARTY: Why can't you tell me a number?

2 CHRIS YOUNG: You know what, I'm going to
3 tell you this, you can be in and out of them in a
4 couple of hours to a couple of weeks. Could you do
5 two a month --

6 SUE MARTY: Okay, let's say --

7 CHRIS YOUNG: -- four a month, six a month?

8 SUE MARTY: Yeah, let's say four a month.

9 CHRIS YOUNG: Okay. Because what I'm going
10 to do here, Sue, even though you kind of fight me on
11 it, okay, is I'm going to take you through a couple of
12 examples. Now, these examples are just for clarity.
13 So I'm going to keep this very conservative, okay?

14 SUE MARTY: Okay.

15 CHRIS YOUNG: Sue, I don't want you feel
16 limited by the examples, all right?

17 SUE MARTY: Okay.

18 CHRIS YOUNG: So on your paper, write down
19 track one and right next to that write down track two.

20 SUE MARTY: Okay.

21 CHRIS YOUNG: Now, track one is you taking
22 the Diamond package and doing it and implementing it
23 on your own. Track two is you working with a coach
24 like we're talking about, okay?

25 SUE MARTY: Okay.

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1 CHRIS YOUNG: So let's look at track one.
2 Let's say on your own, over the next year, you did one
3 rehab deal. That means you made 60,000. Write that
4 down under track one.

5 SUE MARTY: Okay.

6 CHRIS YOUNG: And, Sue, let's say on your
7 own, over a whole year, you did just five wholesale
8 deals, okay?

9 SUE MARTY: Okay.

10 CHRIS YOUNG: That would be another 25- to
11 50,000. What's in the middle? Let's call it 37,000.

12 SUE MARTY: Okay.

13 CHRIS YOUNG: Simple math, what's 60 plus
14 37?

15 SUE MARTY: Ninety-seven.

16 CHRIS YOUNG: Now, subtract out of that the
17 31 that you paid for your package. Take 97 minus 31,
18 what do you get?

19 SUE MARTY: Sixty-six thousand.

20 CHRIS YOUNG: Sixty-six thousand in profit
21 in this example, you doing it and implementing it on
22 your own, which, Sue, that's great. Most businesses,
23 they take three to five years to be profitable, if
24 ever. So what I'm showing you here is you can take
25 the Diamond package and just working with that, you

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1 can do good, okay?

2 SUE MARTY: Uh-huh.

3 CHRIS YOUNG: That's important. You need to
4 see that.

5 Now, let's look at track two with a coach.
6 You said six rehab deals over a year. Now, Sue, I'm
7 not telling you you won't do that many, okay? But
8 we're going to be even more conservative. Let's just
9 say you did four of them over a year with a coach,
10 okay?

11 SUE MARTY: Okay.

12 CHRIS YOUNG: That would be 240,000. Write
13 that down.

14 SUE MARTY: Okay.

15 CHRIS YOUNG: Now, Sue, you said you felt
16 you could do four wholesales each month with a coach.
17 I'm not telling you you wouldn't do that many. But
18 I'm keeping this real conservative. Let's say you did
19 a couple a month, okay? Because if you're doing two
20 of those a month, Sue, you're making 10- to 20,000 a
21 month right there. That's 120- to 240,000 a year.
22 What's in between 120- and 240-, 180,000, it's right
23 in the middle. Call that 180,000 over a year.

24 SUE MARTY: Mm-hmm.

25 CHRIS YOUNG: So what's 240 plus 180?

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1 SUE MARTY: 420.

2 CHRIS YOUNG: Okay. Now, let's subtract out
3 that 31 again. Take 420 minus 31, what do you get?

4 SUE MARTY: 389.

5 CHRIS YOUNG: 389,000 in profit in this
6 example working with a coach. So, Sue, you tell me
7 which track do you want to be on?

8 Are you really having to think about it that
9 long, Sue?

10 SUE MARTY: Well, if you were talking to
11 somebody that's completely motivated by money, then it
12 would be an easy answer.

13 CHRIS YOUNG: Sue, what else -- you're
14 motivated by creating money to build a legacy for your
15 family and to help your son and his family.

16 SUE MARTY: And my daughter, of course.

17 CHRIS YOUNG: Okay. But what's going to do
18 that?

19 SUE MARTY: And my parents.

20 CHRIS YOUNG: Is money going to do that?
21 Does money give you the ability to help them?

22 SUE MARTY: Yeah.

23 CHRIS YOUNG: So that's why I'm asking you,
24 which track do you want to be on, track one or track
25 two? Because, to me, you saying, well, if I only

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1 cared about money, to me, that's a copout because --

2 SUE MARTY: No, no, I get that part of it.

3 But, now, you haven't told me the whole story here.

4 CHRIS YOUNG: You know what, Sue, I'm going
5 to help you with something because I got to get this
6 out of your head. It doesn't cost this much to work
7 with a coach. I'm just going to make a point here,
8 okay?

9 Go back to track two. In track two, you
10 make 389,000, right? So let's just say in this
11 example it costs 100,000 to work with a coach. Take
12 389 minus 100, what do you get?

13 SUE MARTY: 289.

14 CHRIS YOUNG: Which track do you want to be
15 on?

16 SUE MARTY: You're funny.

17 CHRIS YOUNG: No, I already told you it
18 doesn't cost that much. I'm just really driving home
19 a point to you here.

20 SUE MARTY: Mm-hmm.

21 CHRIS YOUNG: Even if it did cost that much,
22 which track do you want to be on?

23 SUE MARTY: Well, if I'm going to make that
24 kind of money, I might as well quit my job tomorrow.

25 CHRIS YOUNG: Okay. You can do that if you

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1 want. The problem with doing that is you want to wait
2 until you have good money coming in from the real
3 estate. Because when you quit your job, you also give
4 up your benefits, right?

5 SUE MARTY: Yep, exactly.

6 CHRIS YOUNG: Okay. It's not -- I already
7 told you, it's not either/or with your job, Sue.

8 SUE MARTY: Yeah.

9 CHRIS YOUNG: Most people we help at this
10 level, they have full-time jobs.

11 SUE MARTY: And the other part of it is is
12 the real estate. I was thinking about becoming an
13 agent.

14 CHRIS YOUNG: Why? You know the difference
15 between an investor and an agent?

16 SUE MARTY: Yes, 100 percent difference.

17 CHRIS YOUNG: It's a college graduate to a
18 fourth grader. It's that big of a difference.

19 SUE MARTY: Really?

20 CHRIS YOUNG: Oh, yeah. Sue, you'd be a
21 great agent. You can sit on the houses that the
22 investors do and you can sell them. Do you want to be
23 an agent or an investor?

24 SUE MARTY: I would rather be an investor.

25 CHRIS YOUNG: Okay. You're saying you don't

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1 want to sit in houses 60 hours a week selling the
2 houses?

3 SUE MARTY: No, I think I -- what's
4 motivating me more than anything is working for myself
5 and working less hours not more hours.

6 CHRIS YOUNG: Okay. So if you could work
7 less hours and make more money so that you can help
8 your family, is that what you want?

9 SUE MARTY: Yes, of course.

10 CHRIS YOUNG: Okay. Guess what, Sue? I
11 give you permission to be successful. Because you
12 keep fighting me on it. Do you realize that?

13 SUE MARTY: It's hard for me.

14 CHRIS YOUNG: Because, Sue, just because
15 you've never made that kind of money, does that mean
16 you can't?

17 SUE MARTY: No, I guess not.

18 CHRIS YOUNG: And I'm being more
19 conservative than what you told me you felt you could
20 do with a coach.

21 SUE MARTY: How much is it to hire a coach?

22 CHRIS YOUNG: We're not there yet, Sue. It
23 doesn't matter. I already told you it's less than
24 100,000. You said even at 100,000, I'd want to do it,
25 right?

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1 SUE MARTY: Yeah.

2 CHRIS YOUNG: Do you see my point, Sue?
3 Right now, it would be like if I said to you, Sue, I
4 have a car, I'll sell it to you right now for 100,000.
5 Do you want to buy it? Yes or no?

6 SUE MARTY: No.

7 CHRIS YOUNG: Oh, that's too bad, Sue. I
8 would have told you, it's a brand new Lamborghini and
9 it retails for 250,000. Because you didn't --

10 SUE MARTY: I'd still say no.

11 CHRIS YOUNG: Because you -- no, but my
12 point is, Sue, because you didn't know what it was,
13 you made a decision solely based on cost, didn't you?

14 SUE MARTY: Well, actually, it's more about
15 the time and the effort and the style of life that I'm
16 going to have.

17 CHRIS YOUNG: Well --

18 SUE MARTY: I'm at that point in my life
19 where I don't want to run myself crazy.

20 CHRIS YOUNG: Then why wouldn't you want a
21 coach?

22 SUE MARTY: Which is why this is exciting to
23 me because if I could do it in less hours, I'll have
24 more time to just relax and not be working my tail off
25 all the time.

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1 CHRIS YOUNG: Well, and, Sue, here's another
2 thing, the students we --

3 SUE MARTY: Well, that sounds like I don't
4 want to work hard. I work hard (inaudible) --

5 CHRIS YOUNG: No, Sue, it's not about
6 working hard; it's about working smart.

7 SUE MARTY: Mm-hmm.

8 CHRIS YOUNG: Okay? And when we work with a
9 student at this level, Sue, we're not just going to
10 work with you until you earn money back because you
11 can do that in a deal, okay? At this level, we're
12 going to work with you as long as it takes until you
13 decide you're satisfied and happy. It's a minimum of
14 a year and that will be in writing for you.

15 So, Sue, let's say you're working with a
16 coach. Let's say over the next year you make 3- or
17 400,000, for example. Well, you're happy you made a
18 lot of money. I don't think it means you're
19 satisfied, do you?

20 SUE MARTY: That's a good question. I don't
21 know.

22 CHRIS YOUNG: Well, the answer is -- with
23 somebody like you, it is no, Sue, because as you're --
24 I'll tell you why, because as you're working with the
25 coaches, you're doing more and more deals. There's

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1 going to become different types, different facets of
2 real estate you'll want to get into and the coach can
3 help you with all that.

4 SUE MARTY: Mm-hmm.

5 CHRIS YOUNG: Because you're the type of
6 person, once you start making money, you're going to
7 get excited, you're going to want to learn more and
8 more and do different things, and that's good. Okay?
9 So I'm curious, Sue, how motivated are you to work
10 with a coach like this on a scale of one to ten?
11 Where are you at?

12 SUE MARTY: Eight.

13 CHRIS YOUNG: I like eight. How come you're
14 not a ten?

15 SUE MARTY: I'm sort of not real confident
16 in my ability with the financial portion of this.

17 CHRIS YOUNG: What do you mean?

18 SUE MARTY: I don't feel very confident in
19 my ability with financial stuff.

20 CHRIS YOUNG: Okay. But do you feel
21 confident if you were working with a coach like we're
22 discussing that you could start making money quickly?

23 SUE MARTY: Yeah, but you still got to do
24 the basic stuff, right?

25 CHRIS YOUNG: No, the coaches take you by

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1 the hand, ground zero, point A to point Z in a
2 straight line. So what basic stuff are you referring
3 to?

4 SUE MARTY: Setting up things, analyzing --

5 CHRIS YOUNG: Sue --

6 SUE MARTY: -- the numbers, all that stuff.

7 CHRIS YOUNG: The coach is helping you with
8 all that. Why would you need to --

9 SUE MARTY: Because they'd get really
10 frustrated with me because my brain doesn't work very
11 well when it comes to numbers.

12 CHRIS YOUNG: It does --

13 SUE MARTY: I'm a salesperson. I can sell
14 things all day long.

15 CHRIS YOUNG: Sue, Sue, it doesn't matter.
16 The coach is helping you with all that.

17 SUE MARTY: Yeah.

18 CHRIS YOUNG: They're not going to get
19 frustrated with you. I haven't gotten frustrated with
20 you. I just tell you how it is.

21 SUE MARTY: Yeah.

22 CHRIS YOUNG: Right?

23 SUE MARTY: Yep.

24 CHRIS YOUNG: You'll love these coaches. I
25 promise you that. Personally, Sue, I think you'd be

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1 great with a coach.

2 SUE MARTY: Mm-hmm.

3 CHRIS YOUNG: Here's why I say this. I like
4 your goal because you're being like ultra-
5 conservative, okay? More importantly, you have a
6 great energy about you. I can see why Chad had me
7 talk to you, okay? And you're a good communicator.
8 In my mind, in my opinion, with a coach, you'd hit the
9 ball out of the park.

10 SUE MARTY: Mm-hmm.

11 CHRIS YOUNG: That's my opinion. Okay?

12 SUE MARTY: Yeah.

13 CHRIS YOUNG: So let's go -- let's go over
14 how this would work. And I'm going to break it up
15 into five components. It's easy for me to explain
16 that way, okay?

17 SUE MARTY: Okay.

18 CHRIS YOUNG: And by the way, if we have you
19 work with a coach, we're going to put Andrea's name
20 right on the file with you so she can learn with you,
21 okay? Even though you're going to do --

22 SUE MARTY: Mm-hmm.

23 CHRIS YOUNG: -- different types of deals,
24 all right? So let's break it up into five components.
25 Component number one, write down the word "coaching."

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1 Component number two, write down "software."
2 Component number three, write down "three-day Inside
3 Edge workshop." Component number four, write down
4 "success accelerator." And then component number
5 five, write down "tax lien tour," like a bus tour.
6 Did you get all those?

7 SUE MARTY: Yep.

8 CHRIS YOUNG: Okay. Components three, four,
9 and five, Sue, you're going to be responsible for
10 travel and stay. And, Sue, we've designed it that way
11 because you're going to need write-offs, okay? Say
12 working with a coach, you do four or five deals, you
13 may tell your whole family, hey, everybody, I'm taking
14 you all to Maui for a week, we're going to lay on the
15 beach, okay?

16 SUE MARTY: Mm-hmm.

17 CHRIS YOUNG: But while you're on Maui, take
18 an hour, look at a property, what kind of a trip is
19 it?

20 SUE MARTY: Yeah, it's a business trip.
21 Yep, you're going to need write-offs, okay? So let's
22 jump in to component number one. Now, starting day
23 one for a minimum of a year, Sue, you're going to have
24 daily, unlimited, one-on-one access to the coach by
25 both phone and email, where the coach is proactively

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1 calling you and you're proactively calling the coach.
2 You and Andrea can be calling the coach together or
3 separate, not going to matter, okay? And that's going
4 to be Monday through Friday from 9:00 to 5:00 Mountain
5 time, which is 10:00 in the morning until 6:00 your
6 time at night and many, many times much later as well,
7 okay?

8 SUE MARTY: Okay.

9 CHRIS YOUNG: Now, in addition to the daily
10 access for a minimum of a year, once a week for the
11 first few months, you're going to have a set scheduled
12 session with the coach as well. You and Andrea will
13 do that at the same day and time, but you don't have
14 to be at the same location, okay?

15 SUE MARTY: Okay.

16 CHRIS YOUNG: And these sessions, they last
17 about 30 minutes long. This is where the coach is
18 making sure you're on track. Most importantly, that
19 all of you are always on the same page.

20 SUE MARTY: Okay.

21 CHRIS YOUNG: Okay? Now, Sue, you'll have
22 access to all 11 of the coaches. We want you to use
23 all of them. We'll assign you to a primary coach and
24 we've done it that way because if you ever call your
25 coach, if your coach is busy at that moment, well,

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1 then you can talk to one of the other coaches. You're
2 always covered, all right.

3 SUE MARTY: Okay.

4 CHRIS YOUNG: And in very rare
5 circumstances, if we have a student who isn't meshing
6 with the primary coach, well, you'd let Chad know.
7 He's the director and he would immediately switch you
8 to a different coach. Sue, there's no hurt feelings
9 there. This is about your success.

10 Now, you can even call and schedule as many
11 one-on-one sessions with the coach during the week as
12 you want and your coach will call you at that time.
13 So, Sue, I'm going to challenge you to wear the coach
14 out. I mean it. If you got to call them 10 times or
15 20 times a day, do it. Because every time you talk to
16 the coach one-on-one, it doesn't mean it's a long
17 conversation. It may only be 5, 10, 15 minutes long.

18 For example, you may call the coach and the
19 coach may go, I want you to do this, this, and that,
20 and here's why so you're understanding, and then as
21 soon as you're done with that, call me back. Well,
22 you do those things. You call the coach back and you
23 go, here's the results I got. And the coach goes,
24 good, now I want you to do this and this. So, Sue,
25 they're telling you what and when to do things. It

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1 gets the guesswork out, doesn't it?

2 SUE MARTY: Yeah.

3 CHRIS YOUNG: Sue, can --

4 SUE MARTY: But I'm -- we're a little
5 concerned about the timing just because I'm working.

6 CHRIS YOUNG: Well --

7 SUE MARTY: You know, we have to figure that
8 out.

9 CHRIS YOUNG: -- we have plenty of other
10 students that do it.

11 SUE MARTY: Yeah.

12 CHRIS YOUNG: Okay? You get ten-minute
13 breaks here and there during the workday, don't you?

14 SUE MARTY: I typically don't. I just work
15 straight through pretty much.

16 CHRIS YOUNG: Well, here and there, you're
17 going to take ten-minute breaks, Sue, or five-minute
18 breaks.

19 SUE MARTY: Okay.

20 CHRIS YOUNG: It's that simple. That's how
21 it works, okay? And, I mean, but, Sue, can you see
22 how important, how valuable that kind of access is?

23 SUE MARTY: Yeah.

24 CHRIS YOUNG: Okay. Let's go to component
25 two, the software. Right now, you have what's called

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1 Property Finder software, okay? And that's a good
2 tool. A coach will actually help you with it.
3 They're going to get you far more effective with it,
4 okay?

5 SUE MARTY: Uh-huh.

6 CHRIS YOUNG: At this level, you're going to
7 have an additional software. The additional software,
8 you'll have it a full year, the coach will help you
9 with it, it works two counties at a time. So you're
10 going to set it up for two counties, work those
11 counties, and then you can move it. You can move it
12 as much as you want and it works nationally. What
13 this software does, Sue, is it's scanning -- it's
14 scanning court records, public records. It's looking
15 for things like death certificate filings, divorce
16 filings, things in that arena. It's designed to get
17 you out in front of a foreclosure market, okay?

18 SUE MARTY: Okay.

19 CHRIS YOUNG: Now, Sue, the coach is going
20 to teach you multiple other ways to find the deals as
21 well. We -- we want you covered every way and we want
22 you getting to the deals before anybody else. Can you
23 see how critical that is?

24 SUE MARTY: Yes.

25 CHRIS YOUNG: Okay. Now, once your coach

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1 has gotten you through some deals, you go to component
2 three, the Inside Edge workshop. This is only for
3 students we work with at this level. We keep it real
4 small and intimate and we do it primarily here in Salt
5 Lake City, okay? This is not a rah-rah or a hype-up
6 workshop. The experts are going to be teaching you
7 advanced strategies. They're giving a behind-the-
8 scenes look at how they do their business. They're
9 going to be very focused in with you on growing, on
10 scaling your business so you can get big.

11 Now, getting big, Sue, doesn't mean you're
12 putting in more hours. It's knowing how to do it,
13 okay? I mean, they'll be teaching you and helping you
14 with things, Sue, like setting up marketing funnels so
15 that way deals will start to come to you. Because,
16 ultimately, we're going to want you inundated with so
17 many deals, you can't handle them all. That's a good
18 problem to have, isn't it?

19 SUE MARTY: Not for me.

20 CHRIS YOUNG: Not for you?

21 SUE MARTY: I'm not that motivated --

22 CHRIS YOUNG: Well --

23 SUE MARTY: -- to have that much going on.

24 CHRIS YOUNG: Yeah, but, Sue, would you
25 rather have that or have maybe one deal a year that

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1 comes up?

2 SUE MARTY: Well, that's a big extreme
3 difference.

4 CHRIS YOUNG: Well, Sue, even if you have
5 too many deals and you can't do them all, you get to
6 cherry-pick which ones you do. See, you're
7 overanalyzing, Sue. You're saying, oh, my gosh, if I
8 have so many deals, I'm too busy, I can't handle them.
9 You're not doing all the deals, Sue. But you don't
10 want to be somebody who does one deal and then you
11 don't do another deal for 8, 10, 12 months either,
12 right?

13 SUE MARTY: Yeah.

14 CHRIS YOUNG: Okay. I'd rather have you
15 have a barrel full of deals and you just kind of stick
16 your hand in now and then and go, okay, I want this
17 one or this one. See what I'm saying?

18 SUE MARTY: Yep.

19 CHRIS YOUNG: Okay. Now, the next
20 component, the success accelerator, that's where
21 you're going to go to Vegas for a day, you're going to
22 spend a full day with the experts working on your
23 mindset because we've found over many, many years that
24 mindset is going to be critical to your success, Sue.
25 Critical. Okay?

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1 Now, the final component, the tax lien tour,
2 with the tax lien tour, we do this in either Arizona,
3 Texas or Florida. This is where the experts will
4 spend a few days with you. They get on the computers
5 and they're going to teach, they're going to show you
6 how to find and do tax liens on the primary market,
7 Sue. Then they take you to the courthouse, they show
8 you how to research them. Then they'll take you out
9 and you'll actually tour some tax lien properties.
10 So, Sue, you'll leave there a tax line investor.
11 Whether you buy a \$100 or a million dollar tax lien,
12 that doesn't matter. You're going to leave there
13 knowing how to do it and you'll leave there a tax lien
14 investor.

15 So there's the five components. Is that the
16 structure, the relationship you want to take on?

17 SUE MARTY: It's a lot.

18 CHRIS YOUNG: It's not a lot, Sue, when you
19 have somebody holding you by the hand telling you what
20 to do every step of the way.

21 SUE MARTY: Yeah.

22 CHRIS YOUNG: You tell me, is this what you
23 want to do?

24 (Brief pause.)

25 SUE MARTY: Yes, I do.

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1 CHRIS YOUNG: Okay. I applaud you, Sue.
2 You're thinking things through and you're making good
3 decisions, okay?

4 Now, when you work with a coach with our
5 team at this level, there is a one-time up-front cost
6 to do it. Now, what our students will do is they'll
7 break it up on some credit cards. The coach, they're
8 going to want and expect to get you through some deals
9 quickly and we would expect you to take the first part
10 of the profit you make and reimburse yourself, not
11 just what you paid for this, but what you paid for the
12 Diamond package as well. Because, that way, how much
13 money are you out of pocket to do this?

14 SUE MARTY: I don't want to be out any.

15 CHRIS YOUNG: Well, if you pay a million
16 dollars and earn a million dollars back, how much are
17 you out of pocket, Sue?

18 SUE MARTY: Well, exactly, that's what I'm
19 -- my point.

20 CHRIS YOUNG: Yeah, nothing. And even once
21 you earned all your money back, does that mean the
22 coach quits working with you?

23 SUE MARTY: No.

24 CHRIS YOUNG: No. They're just getting
25 warmed up. Sue, the students we work with at this

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1 level, they run circles around everybody else. When
2 somebody has that Diamond package like you have and
3 they do this program right along with it, those
4 people, they can earn all their monies back far faster
5 and they can continue to make money at a much higher
6 level than taking that Diamond package and working
7 with it on its own, for obvious reasons. Would you
8 agree?

9 SUE MARTY: Well, yeah, I mean, I haven't
10 even really had a chance to try it on my own
11 because --

12 CHRIS YOUNG: Mm-hmm.

13 SUE MARTY: -- of life in general lately.

14 CHRIS YOUNG: Yeah, because you need to
15 learn to do this spending far less time. Am I
16 correct?

17 SUE MARTY: Yeah.

18 CHRIS YOUNG: And that's why you need a
19 coach, Sue. Sue, I want you to write down this number
20 for me, okay? I want you to write down \$90,000.
21 Write that down. Now, Sue, do you feel you could make
22 that amount of money fairly quickly with a coach?

23 SUE MARTY: I hope so.

24 CHRIS YOUNG: Ahh --

25 SUE MARTY: That's more than I make in a

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1 year.

2 CHRIS YOUNG: Well, guess what, Sue, we're
3 pausing for a minute because you used one of my poison
4 words.

5 SUE MARTY: I know I did.

6 CHRIS YOUNG: Starting right now, if we're
7 going to help you, the words "hope", "maybe," and
8 "try," they are done. They're out of your vocabulary.
9 We do it. That's our attitude. Sue, those words give
10 you an excuse to fail, okay? So from now on, you use
11 the word "expect." Okay?

12 SUE MARTY: Okay.

13 CHRIS YOUNG: That will help you. So I'm
14 going to ask you the question again. Do you feel you
15 can make at least 90,000 fairly quickly with a coach?

16 SUE MARTY: When you say "fairly quickly,"
17 how long are you saying?

18 CHRIS YOUNG: In the next few months.

19 SUE MARTY: 90,000 in the next few months?

20 CHRIS YOUNG: Yeah, I don't care if it's
21 three months, four months, five months, six months.
22 Can you make 90,000 working with a coach?

23 SUE MARTY: Yes.

24 CHRIS YOUNG: Okay. But go back to what I
25 taught you at the beginning so you get in the habit of

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1 it. Now that you know how this works, are you going
2 to be better off with a coach?

3 SUE MARTY: Yes.

4 CHRIS YOUNG: Okay. Now, take a deep
5 breath, Sue, it doesn't cost that much. I told you
6 I'd scare you, huh?

7 SUE MARTY: Yeah, you scared the daylights
8 out of me.

9 CHRIS YOUNG: Well, but, Sue, you're
10 expressing to me you want to be up making a few
11 hundred thousand or more a year so you can help your
12 family and help others, and if you didn't feel you
13 could make at least 90,000 working with a coach, one
14 of our top investors, I'd be really worried about you.
15 That wouldn't make sense to me.

16 SUE MARTY: Yeah.

17 CHRIS YOUNG: Right? More importantly, it
18 gives me the opportunity to teach you something. Pull
19 your calculator back out, okay?

20 SUE MARTY: Okay.

21 CHRIS YOUNG: Now, Sue, put 90,000 into your
22 calculator.

23 SUE MARTY: Okay.

24 CHRIS YOUNG: Now, if you put 90,000 on
25 credit cards, every month you're going to get a credit

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1 card bill. And the minimum payment, I believe the
2 national average is about 2 percent. So do times .02.

3 SUE MARTY: That's \$1,800.

4 CHRIS YOUNG: Okay. So if you put 90,000 on
5 credit cards, every month, you're going to have
6 roughly \$1,800 in a credit card bill, right?

7 SUE MARTY: Yeah.

8 CHRIS YOUNG: Do you feel that you can make
9 more than \$1,800 a month working with a coach?

10 SUE MARTY: I expect to.

11 CHRIS YOUNG: Good answer, Sue. I just
12 taught you how to take fear out of big numbers, didn't
13 I? See, when you break things down, they're not so
14 scary.

15 Now, but, Sue, is that a good business
16 decision?

17 SUE MARTY: Spending \$1,800 a month with
18 interest?

19 CHRIS YOUNG: Putting -- if you put 90,000
20 on credit cards, if that means you're going to have to
21 make a minimum payment to your credit cards each month
22 of roughly 1,800, but you're working with a coach and
23 making a lot more than that, is that a good decision?

24 SUE MARTY: Yes.

25 CHRIS YOUNG: It is. Now, I want you to

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1 write down the real price and then we're going to
2 analyze it the way I taught you so you get in the
3 habit of it, okay? Here's the cost. Write down
4 "\$46,000." That's the cost to do it, okay?

5 SUE MARTY: Okay.

6 CHRIS YOUNG: So put 46,000 into the
7 calculator times .02.

8 SUE MARTY: They expect more than 2 percent
9 a month.

10 CHRIS YOUNG: No, they don't, not if you
11 look at the minimum payment. Some are a little
12 higher, some are lower. I said the average is about
13 2 percent.

14 SUE MARTY: That's \$920.

15 CHRIS YOUNG: Okay. Sue, do you feel you
16 could make more than \$920 a month with a coach?

17 SUE MARTY: \$46,000 at 920, how long is that
18 going to take to pay it off?

19 CHRIS YOUNG: Well, Sue, the reality is, if
20 we're going to do this, I need you very prepared for
21 something, okay? You would start working with the
22 coach immediately. The coach is going to want to get
23 you through some deals quickly because we don't want
24 you to carry the debt long. I'm --

25 SUE MARTY: Right.

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1 CHRIS YOUNG: All's I showed you --

2 SUE MARTY: Because that would be four years
3 otherwise.

4 CHRIS YOUNG: Right. All's I showed you is
5 how to take the fear out of the big numbers.

6 SUE MARTY: Right.

7 CHRIS YOUNG: That's all. Okay? So but
8 again, if we're going to do this, we don't want you to
9 carry the debt longer. So you've got to be coachable
10 and teachable. You're going to have to put in a
11 little bit of time. Is this what you want to do?

12 SUE MARTY: Yes.

13 CHRIS YOUNG: Okay. So let me explain the
14 process to you, okay, Sue?

15 SUE MARTY: Yeah.

16 CHRIS YOUNG: What I'm going to do is I'm
17 going to fill out your file. I will get your
18 information, how you're paying for it and everything,
19 okay? And I put it all on your file. And then I'm
20 going to give it all to Chad. Do you have Chad's last
21 name?

22 SUE MARTY: I don't think so.

23 CHRIS YOUNG: It's Olson, O-L-S-O-N. So I
24 get it all to Chad. I go over your profile with him
25 and I'm going to give him my recommendation for you,

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1 okay?

2 SUE MARTY: Mm-hmm.

3 CHRIS YOUNG: Now, Chad's going to want to
4 spend a few minutes with you on the phone. And when
5 he talks with you, as long as he feels good about you,
6 he will offer you the invitation to come aboard. He's
7 going to get you registered and we're going to have
8 you start working with a coach immediately because we
9 want you doing deals and making money right now. Are
10 you good with that process?

11 SUE MARTY: Yeah, I have one question.

12 CHRIS YOUNG: Mm-hmm.

13 SUE MARTY: Why would I take it on credit
14 cards if I could pull it out of my CMA?

15 CHRIS YOUNG: Okay. Can I help you? Why?

16 SUE MARTY: Because I can make more money
17 leaving my cash in there.

18 CHRIS YOUNG: It's not just that. Credit
19 cards give you all kinds of bonus points, frequent
20 flyer miles, all kinds of incentives to use them.

21 SUE MARTY: Yeah, if you have the right
22 cards. It doesn't look like I have the right ones.

23 CHRIS YOUNG: Oh, you'll be surprised. But
24 it doesn't matter anyways. Even if you put it on
25 credit cards, instead of writing a check, put it on

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1 the credit cards. That's -- and then if you want to
2 write a check, write a check and pay off your credit
3 cards in 30 days. Because that way, you're driving up
4 your credit score, right?

5 SUE MARTY: Yeah.

6 CHRIS YOUNG: Yeah. See what I'm saying?

7 SUE MARTY: Okay. Yeah, that's a mindset
8 change for me.

9 CHRIS YOUNG: Yeah. You're using the bank's
10 -- if you pay it off in 30 days out of your CMA
11 account, you're not paying any interest or anything,
12 Sue.

13 SUE MARTY: Right.

14 CHRIS YOUNG: You're using their money for
15 30 days for nothing. Sue, you got to think like a
16 business.

17 SUE MARTY: Right. But if I didn't do that,
18 then I am paying interest on the cards while I'm using
19 the money.

20 CHRIS YOUNG: Well, my recommendation is
21 make a couple minimum payments, let the money from the
22 deals pay off the cards. But if that's making --

23 SUE MARTY: Okay.

24 CHRIS YOUNG: -- you feel so uncomfortable,
25 in 30 days, pull some money out of your CMA account

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1 and pay the cards off.

2 SUE MARTY: Well, if I could pay it off
3 right away in the next couple of months, who cares?

4 CHRIS YOUNG: There's my whole point. Thank
5 you, Sue. That's -- that's -- and, again, that's the
6 mindset shift and that's something, Sue, a coach is
7 going to be really helping you with. When you start
8 working with a coach, you're going to be in a very,
9 very different place.

10 SUE MARTY: So then we're talking about
11 32,000 plus 46,000 plus 3,000.

12 CHRIS YOUNG: Okay.

13 SUE MARTY: But -- \$81,000.

14 CHRIS YOUNG: Okay.

15 SUE MARTY: That's what I make in a year.

16 CHRIS YOUNG: You're right.

17 SUE MARTY: That I'm investing with you guys
18 in three months.

19 CHRIS YOUNG: Okay. And if that's giving
20 you the ability to make -- go back to our example. If
21 that gives you the ability to make 3- or 400,000 a
22 year, is that a good return on the money?

23 SUE MARTY: Yeah.

24 CHRIS YOUNG: There you go. Okay?

25 SUE MARTY: Yeah.

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1 CHRIS YOUNG: Okay. So let me verify your
2 address, Sue. I've got you at [REDACTED],
3 [REDACTED].
4 SUE MARTY: Mm-hmm.
5 CHRIS YOUNG: And that's in Hopkins,
6 Minnesota [REDACTED].
7 SUE MARTY: It's actually Minnetonka.
8 CHRIS YOUNG: Oh, it is? They had Hopkins.
9 SUE MARTY: It shows up -- it shows up as
10 both.
11 CHRIS YOUNG: Well, let's --
12 SUE MARTY: But the actual address is
13 Minnetonka.
14 CHRIS YOUNG: Oh, I'm just going to leave it
15 Hopkins right now if it shows up at both because it's
16 already in there. You want me to change it to
17 Minnetonka?
18 SUE MARTY: No, it doesn't -- it doesn't
19 matter.
20 CHRIS YOUNG: Okay. And then, Sue, is this
21 the email you want to use, [REDACTED].com?
22 SUE MARTY: No.
23 CHRIS YOUNG: Okay.
24 SUE MARTY: No, definitely do not use that
25 email.

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1 CHRIS YOUNG: What email do you want to use?
2 SUE MARTY: [REDACTED], [REDACTED], 2 --
3 CHRIS YOUNG: Mm-hmm.
4 SUE MARTY: -- @comcast.net.
5 CHRIS YOUNG: Okay.
6 SUE MARTY: So Andrea and I have named --
7 kind of named our company.
8 CHRIS YOUNG: Mm-hmm.
9 SUE MARTY: We called -- we're going to call
10 it -- we think anyway, we're still debating -- 007
11 Investors, LLC.
12 CHRIS YOUNG: I like that.
13 SUE MARTY: Isn't that fun?
14 CHRIS YOUNG: I love that. I really do.
15 And, look, once you set up that business email, you'll
16 just call and let customer service know. It takes
17 them 30 seconds to change it.
18 SUE MARTY: Okay. Because --
19 CHRIS YOUNG: Yeah.
20 SUE MARTY: -- we did buy the website.
21 CHRIS YOUNG: Yeah.
22 SUE MARTY: The domain name.
23 CHRIS YOUNG: Uh-huh.
24 SUE MARTY: And the email is available. So
25 it would be -- my [REDACTED] and [REDACTED] is

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1 [REDACTED].
2 CHRIS YOUNG: Yeah.
3 SUE MARTY: So it would be [REDACTED]@
4 [REDACTED].com.
5 CHRIS YOUNG: That's awesome. For right
6 now, we're going to use the [REDACTED]@comcast.net,
7 though, correct?
8 SUE MARTY: Right.
9 CHRIS YOUNG: Okay.
10 SUE MARTY: Yep.
11 CHRIS YOUNG: And then, Sue, the number
12 we're on, is this the best number for the coaches to
13 have for you?
14 SUE MARTY: Yep.
15 CHRIS YOUNG: What's the best number for the
16 coaches to have for Andrea?
17 SUE MARTY: [REDACTED] --
18 CHRIS YOUNG: Mm-hmm.
19 SUE MARTY: -- [REDACTED] --
20 CHRIS YOUNG: Yep.
21 SUE MARTY: -- [REDACTED].
22 CHRIS YOUNG: Wow, it's all over for you
23 guys. It's meant to be. And here's the thing, Sue,
24 we're charging you as one person because she's your
25 daughter, okay?

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1 SUE MARTY: Yep.
2 CHRIS YOUNG: And you're doing -- you're
3 both learning. So -- but just be sensitive to
4 that. We're not charging you as two people, all
5 right? Now --
6 SUE MARTY: Yeah.
7 CHRIS YOUNG: -- Sue, the first credit card
8 you'd like to use, how would your name appear on that
9 card?
10 SUE MARTY: Oh, now you're going to make me
11 use a card. Okay. It's going to be Susan R. Marty.
12 CHRIS YOUNG: Okay. And what's the card
13 number?
14 SUE MARTY: I haven't even activated it yet.
15 CHRIS YOUNG: You're going to get a chance
16 to activate it here. I just -- all's I'm doing is
17 getting the info, Sue.
18 SUE MARTY: I forgot I just got it. I did
19 it with Bank of America, of course --
20 CHRIS YOUNG: Mm-hmm.
21 SUE MARTY: -- because this is going to be
22 my business account.
23 CHRIS YOUNG: Perfect.
24 SUE MARTY: I even have to take it off the
25 paper. I haven't even done it yet.

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1 CHRIS YOUNG: Yeah, you never even gave me
2 this card either.
3 SUE MARTY: No, I -- no, I never gave you
4 the -- no, I did. Mastercard, I said I had 17,000.
5 CHRIS YOUNG: I thought that was your
6 Merrill Lynch card.
7 SUE MARTY: That is my Merrill Lynch card.
8 This is a Bank of America/Merrill Lynch card.
9 CHRIS YOUNG: Oh, okay.
10 SUE MARTY: (Inaudible).
11 CHRIS YOUNG: Yeah, you're right. They
12 bought Merrill Lynch, duh. Sorry. Okay. What --
13 SUE MARTY: Yep.
14 CHRIS YOUNG: What's the card number, Sue?
15 SUE MARTY: [REDACTED] --
16 CHRIS YOUNG: Mm-hmm.
17 SUE MARTY: -- [REDACTED] --
18 CHRIS YOUNG: Mm-hmm.
19 SUE MARTY: -- [REDACTED] --
20 CHRIS YOUNG: Mm-hmm.
21 SUE MARTY: -- [REDACTED].
22 CHRIS YOUNG: Expiration?
23 SUE MARTY: [REDACTED].
24 CHRIS YOUNG: Three-digit code?
25 SUE MARTY: [REDACTED].

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1 CHRIS YOUNG: And how much would you want to
2 do on that card?
3 SUE MARTY: Well, I probably can't do the
4 full 17, can I, or can I?
5 CHRIS YOUNG: No, you can, but maybe you
6 just do like 16 on it.
7 SUE MARTY: All right, let's do that.
8 CHRIS YOUNG: Yeah. And then the next card
9 you'd like to use, how does your name appear?
10 SUE MARTY: Let me see which one I want to
11 do here.
12 CHRIS YOUNG: Okay.
13 SUE MARTY: This one will give me miles.
14 CHRIS YOUNG: Beautiful. That's the one you
15 want to max out.
16 SUE MARTY: Umm, let's see. I am not sure
17 about the balance on this one because this -- I
18 haven't filed stuff lately.
19 CHRIS YOUNG: Which one is that?
20 SUE MARTY: This is a Southwest Visa.
21 CHRIS YOUNG: Okay. Well, do at least 12 on
22 it because, remember, I rounded down your limit on
23 that one.
24 SUE MARTY: I know. But I have a 13 limit
25 and I think I might actually still have a balance on

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1 this one.

2 CHRIS YOUNG: Oh, you told me there was no
3 balance on that one.

4 SUE MARTY: I don't -- I don't think --
5 well, see, what I just did was I transferred money
6 from one to another and I can't remember if this was
7 the one.

8 CHRIS YOUNG: Well, if we -- if we run it
9 for an amount, Sue, if for some reason it doesn't
10 authorize, it doesn't ding adversely against you. We
11 have a merchant (inaudible) --

12 SUE MARTY: Well, that's what I was going to
13 say. Why don't we just play it safe on this one and
14 do 10.

15 CHRIS YOUNG: Okay, perfect. How does your
16 name appear on that card? With or without the middle
17 initial?

18 SUE MARTY: It's with, I think. Hold on one
19 sec, I'll double-check.

20 CHRIS YOUNG: Okay.

21 SUE MARTY: That is the one card I do carry
22 with me. Yeah, it's Susan R. You ready?

23 CHRIS YOUNG: Yeah, I'm ready.

24 SUE MARTY: Okay. It's a Visa,

25 [REDACTED] --

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1 CHRIS YOUNG: Does it have your middle --
2 SUE MARTY: (Inaudible).
3 CHRIS YOUNG: Does it have your middle
4 initial?
5 SUE MARTY: Yes, it does.
6 CHRIS YOUNG: Okay. [REDACTED].
7 SUE MARTY: [REDACTED].
8 CHRIS YOUNG: Mm-hmm.
9 SUE MARTY: [REDACTED].
10 CHRIS YOUNG: Mm-hmm.
11 SUE MARTY: [REDACTED].
12 CHRIS YOUNG: Expiration?
13 SUE MARTY: [REDACTED].
14 CHRIS YOUNG: Three-digit code?
15 SUE MARTY: [REDACTED].
16 CHRIS YOUNG: And we're doing 10 on that
17 one?
18 SUE MARTY: Yeah.
19 CHRIS YOUNG: Okay. And then the next card,
20 how does your name appear?
21 SUE MARTY: Oh, you're giving me a heart
22 attack.
23 CHRIS YOUNG: I know. And you know what,
24 that's why the coach is going to want to get you
25 through some deals quickly because then those

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1 butterflies are replaced by excitement, empowerment,
2 and confidence.
3 SUE MARTY: All right. Then let's do
4 13,000.
5 CHRIS YOUNG: Okay. And does the card have
6 your middle initial or no?
7 SUE MARTY: Yes.
8 CHRIS YOUNG: Okay. And what's the card
9 number?
10 SUE MARTY: It's Visa.
11 CHRIS YOUNG: Mm-hmm.
12 SUE MARTY: [REDACTED].
13 CHRIS YOUNG: Mm-hmm.
14 SUE MARTY: [REDACTED].
15 CHRIS YOUNG: Mm-hmm.
16 SUE MARTY: [REDACTED].
17 CHRIS YOUNG: Expiration?
18 SUE MARTY: [REDACTED].
19 CHRIS YOUNG: Three-digit code?
20 SUE MARTY: [REDACTED].
21 CHRIS YOUNG: And you want to do how much on
22 that, 13?
23 SUE MARTY: Thirteen.
24 CHRIS YOUNG: Okay. That gets us up to 39,
25 right?

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1 SUE MARTY: Yep.
2 CHRIS YOUNG: Which means we're seven away.
3 SUE MARTY: Okay, hold on.
4 CHRIS YOUNG: Mm-hmm.
5 SUE MARTY: I'm just writing stuff down.
6 CHRIS YOUNG: Mm-hmm.
7 SUE MARTY: Okay.
8 (Brief pause.)
9 SUE MARTY: And -- hold on a second.
10 CHRIS YOUNG: Mm-hmm.
11 (Brief pause.)
12 SUE MARTY: I'm not sure what my balance is
13 on this one.
14 CHRIS YOUNG: Well --
15 SUE MARTY: This is the Slate.
16 CHRIS YOUNG: This is the Slate?
17 SUE MARTY: Chase Slate.
18 CHRIS YOUNG: Okay. So it's not the
19 Southwest Chase, right?
20 SUE MARTY: No, that's the one I just gave
21 you.
22 CHRIS YOUNG: Yeah, the Chase Slate, you
23 said you had about 12,000 available.
24 SUE MARTY: I'm thinking that's right, but
25 I'm just double-checking here.

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1 CHRIS YOUNG: Okay.

2 SUE MARTY: Actually, hold on, I'm just
3 checking the number.

4 CHRIS YOUNG: Mm-hmm.

5 SUE MARTY: I actually have 22,000 on this
6 one.

7 CHRIS YOUNG: Okay, no-brainer there then,
8 right?

9 SUE MARTY: Yeah. I mean, I -- I was just
10 making sure that this was -- yeah, because this one
11 says only good through April of '19.

12 CHRIS YOUNG: Oh, well, let's see if it will
13 go.

14 SUE MARTY: Hold on one sec.

15 CHRIS YOUNG: Yeah, but it's usually 'til
16 the end of the month, so you should be fine.

17 (Brief pause.)

18 SUE MARTY: Okay. Let's see. I just wanted
19 to see when they sent this to me. July of '17.

20 CHRIS YOUNG: Okay, we're going to be fine
21 here.

22 SUE MARTY: It says, we will close your
23 credit card due to inactivity. So this might not go
24 through.

25 CHRIS YOUNG: Oh, well, let's use a

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1 different card then.
2 SUE MARTY: Because it's -- that was an old
3 letter.
4 CHRIS YOUNG: Yeah.
5 SUE MARTY: Okay. I have Connexus. Let's
6 see. How much are we needing?
7 CHRIS YOUNG: Seven.
8 SUE MARTY: All right. So let's do 7,000 on
9 Connexus Credit Union.
10 CHRIS YOUNG: Okay.
11 SUE MARTY: It's a Visa.
12 CHRIS YOUNG: Does your name have the middle
13 initial?
14 SUE MARTY: Yep.
15 CHRIS YOUNG: Okay. And then what's the
16 card number?
17 SUE MARTY: [REDACTED].
18 CHRIS YOUNG: Mm-hmm.
19 SUE MARTY: [REDACTED].
20 CHRIS YOUNG: Mm-hmm.
21 SUE MARTY: [REDACTED].
22 CHRIS YOUNG: Mm-hmm.
23 SUE MARTY: [REDACTED].
24 CHRIS YOUNG: Ex --
25 SUE MARTY: Expiration [REDACTED].

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1 CHRIS YOUNG: Three-digit code?
2 SUE MARTY: [REDACTED].
3 CHRIS YOUNG: And we'll do the seven there,
4 okay. Now, I'd like you to write down some 800
5 numbers here, okay? Are you ready?
6 SUE MARTY: Yep.
7 CHRIS YOUNG: 800-619 --
8 SUE MARTY: Uh-huh.
9 CHRIS YOUNG: -- 4040. Now, my extension is
10 710. And I want you to have that because if Chad
11 invites you on board, once the coach has gotten you
12 through some deals, call me and let me know because,
13 Sue, I'm going to give you the biggest, friendliest "I
14 told you so" you've never ever heard. And I'm going
15 to enjoy it, Sue. I'm going to tell you right now.
16 Now, the important person, the director,
17 Chad Olson, O-L-S-O-N, same 800 number. His extension
18 is 134. Okay? Now, that's going to be important
19 because if he invites you on board, if you're ever
20 having an issue with something, you let Chad know and
21 he'll fix it for you. I mean, look, Sue, we can fix
22 anything. But none of us are good mind readers.
23 SUE MARTY: Right.
24 CHRIS YOUNG: Right? Okay, terrific.
25 Now, what I want you to do, your card you've

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1 got to activate, do you activate that on the computer
2 or --

3 SUE MARTY: They're all activated except the
4 Mastercard one I have to do.

5 CHRIS YOUNG: Right. But do you activate
6 that on the computer?

7 SUE MARTY: No, I can do it on the phone.

8 CHRIS YOUNG: Okay. So what we're going to
9 do --

10 SUE MARTY: But I could do it on the
11 computer, too, actually. Why don't I do it while I
12 got you on the phone?

13 CHRIS YOUNG: Yeah, why don't you do it
14 while you got me on the phone.

15 (Brief pause.)

16 SUE MARTY: Oh, it's making me sign in
17 online. I haven't done any of that stuff yet.

18 CHRIS YOUNG: Okay. How long does that
19 take? Are you doing that now?

20 SUE MARTY: Well, that's what I'm saying, I
21 haven't even enrolled yet. So I'd have to enroll.

22 CHRIS YOUNG: So is it easier for you just
23 to call them?

24 SUE MARTY: Probably.

25 CHRIS YOUNG: Okay. Because what I want to

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1 do is I want to have Chad give you a call back here in
2 about the next five to ten minutes, okay? In the
3 meantime, I want you to get that card activated, okay?
4 And then what we'll also do is we'll get what's called
5 a preauthorization on the card, Sue, which --

6 SUE MARTY: Uh-huh.

7 CHRIS YOUNG: -- we just get them
8 preauthorized. That way, if Chad invites you on
9 board, you're good to go. If he doesn't feel it's for
10 you, the authorizations just fall off.

11 SUE MARTY: Okay.

12 CHRIS YOUNG: Okay? So I'm going to hang up
13 with you. Go ahead, get that card activated, and look
14 for Chad's call here, like I said, in about the next
15 five, ten minutes, okay?

16 SUE MARTY: Oh, now it's saying I've already
17 enrolled. Hmm.

18 CHRIS YOUNG: Oh, see if you can activate it
19 right there.

20 (Brief pause.)

21 SUE MARTY: Hold on one second.

22 CHRIS YOUNG: Mm-hmm.

23 SUE MARTY: I figured it was a separate
24 enrollment because it's separate from the checking
25 account. You know what I mean?

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1 CHRIS YOUNG: Yeah.
2 SUE MARTY: But I guess not. I don't want
3 to leave you hanging out here while I figure this out.
4 I'll just get it done before he calls me.
5 CHRIS YOUNG: Okay. And what we'll do is --
6 is I'll get the other cards preauthorized, okay? And
7 then that way, when you talk with Chad, you know, if
8 he invites you on board, go, hey, I've got this one
9 ready to go.
10 SUE MARTY: Okay.
11 CHRIS YOUNG: Okay? Because it was just
12 that first card --
13 SUE MARTY: And that's the --
14 CHRIS YOUNG: Just the first one for
15 the 16 --
16 SUE MARTY: Yeah, for 16.
17 CHRIS YOUNG: -- that was the problem,
18 right?
19 SUE MARTY: Right. Right.
20 CHRIS YOUNG: Okay, perfect. All right.
21 Look for his call here in, like I said, the next five,
22 ten minutes. Get that figured out. I'm going to chat
23 with him.
24 Now, when he calls you, Sue, if you're
25 having any other questions at all, I want you to ask

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1 Chad, okay?

2 SUE MARTY: Okay.

3 CHRIS YOUNG: Or even any concerns. Bring
4 it up to him so he can address it with you. And, Sue,
5 I just -- and let him know why this is going to make a
6 difference for you and why you're the right one to
7 work with. Will you do that for me?

8 SUE MARTY: Do what?

9 CHRIS YOUNG: Let him know why this is going
10 to make a difference for you and why you're the right
11 person to work with.

12 SUE MARTY: Okay.

13 CHRIS YOUNG: Okay? And, Sue, I want to say
14 on my part, it's been a pleasure getting to know you
15 this evening. You seem to me to be a really neat lady
16 and I'm excited for you. Are you excited?

17 SUE MARTY: Yeah. Scared, too.

18 CHRIS YOUNG: Well, but share that with
19 Chad, will you?

20 SUE MARTY: Yeah.

21 CHRIS YOUNG: Yeah. Share that with Chad
22 and he'll talk to you about it. Sound good?

23 SUE MARTY: Yeah.

24 CHRIS YOUNG: Okay. So like I said --

25 SUE MARTY: I'm almost done.

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1 CHRIS YOUNG: Are you really? Well, I can
2 keep chatting with you 'til you're done if you want.

3 SUE MARTY: Okay. Well, I'm just like
4 trying to figure this out to make -- you know, I could
5 have gotten this done while we were still talking, you
6 know.

7 CHRIS YOUNG: Well, yeah, yeah. Go ahead,
8 figure it out.

9 (Brief pause.)

10 SUE MARTY: I just got to write it down so I
11 don't forget.

12 CHRIS YOUNG: Mm-hmm.

13 SUE MARTY: This one is so weird. You can't
14 even have letters that are next to each other.

15 CHRIS YOUNG: Wow.

16 SUE MARTY: It's so picky.

17 CHRIS YOUNG: Well, that's for your
18 security.

19 SUE MARTY: Right.

20 CHRIS YOUNG: So, yeah, don't -- yeah,
21 that's not a big deal.

22 SUE MARTY: Let's see if they'll let me --
23 yeah, that worked.

24 CHRIS YOUNG: Is it active?

25 SUE MARTY: Umm, hold on one sec.

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1 CHRIS YOUNG: Mm-hmm.
2 SUE MARTY: I got to enter it again.
3 CHRIS YOUNG: Okay.
4 (Brief pause.)
5 SUE MARTY: Okay, let's see. It says it
6 doesn't match.
7 CHRIS YOUNG: Sue, why don't you reenter it
8 one more time. I'm just going to put you on hold for
9 a minute. I'm going to go chat with Chad while you're
10 doing that, okay?
11 SUE MARTY: Okay.
12 CHRIS YOUNG: Yeah, so keep working on that.
13 (On hold.)
14 CHRIS YOUNG: Sue, I'm back.
15 SUE MARTY: Okay.
16 CHRIS YOUNG: Did you get it?
17 SUE MARTY: Not yet.
18 CHRIS YOUNG: Okay.
19 SUE MARTY: It's asking me for my online ID
20 and I don't know what that is.
21 CHRIS YOUNG: Oh. So do you need to call
22 them?
23 SUE MARTY: I guess. I got the password
24 done, but --
25 CHRIS YOUNG: Well --

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1 SUE MARTY: I'm going to just try it here.
2 CHRIS YOUNG: You're going to try and do and
3 what?
4 SUE MARTY: See if my email address doesn't
5 work. No, it doesn't.
6 CHRIS YOUNG: Okay. Okay.
7 SUE MARTY: Anyway, I'll figure it -- I'll
8 just call them.
9 CHRIS YOUNG: Well, yeah, why don't you call
10 them real quick and I'll have Chad give you a call
11 back here in about the next five, ten minutes, okay?
12 SUE MARTY: Okay, sounds good.
13 CHRIS YOUNG: All right. Perfect, Sue. And
14 Chad will take it from there. And, again --
15 SUE MARTY: All righty.
16 CHRIS YOUNG: -- pleasure getting to know
17 you.
18 SUE MARTY: Thank you.
19 CHRIS YOUNG: All right. Take care.
20 SUE MARTY: You, too.
21 CHRIS YOUNG: Bye-bye.
22 SUE MARTY: Okay, bye-bye.
23 (The call was concluded.)
24 (The recording was concluded.)
25

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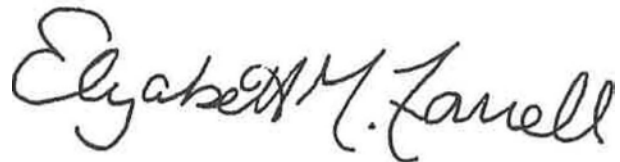
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