

THE DISTRICT COURT OF APPEAL OF FLORIDA
FOURTH DISTRICT

MARINA MUKANOVA,

Appellant,

v.

AIRLINE TRAINING ACADEMY, INC.,

Appellee.

CASE NO.: 4D2025-1771

APPENDIX

TABLE OF CONTENTS

Exhibit 1 – Credit Card Authorization Form with Refund Clause (Sept 15, 2023)	3
Exhibit 2 – Email and Text Messages Correspondence with ATA Flight School (2023-2024)	5
Exhibit 3 – Initial Refund Request Email from Stephen White (March 13,2024)	13
Exhibit 4 – ATA Gift Certificate (Original with December date)	16
Exhibit 5 – ATA Gift Certificate (Updated version without date)	18
Exhibit 6 – Payment Receipt (Square / Florida General Aviation, \$7,596.90)	20
Exhibit 7 – ATA Website Policy Metadata (Refund Policy created Dec, 2024)	22
Exhibit 8 – Trial Court Final Judgment	23

Exhibit 1



Credit Card Authorization Form

CARDHOLDER INFORMATION

Name: _____

Billing Address: _____

City: _____ State: _____ Postal Code: _____

Country: _____

Address: _____

Direct Telephone: (____) _____ - _____

I hereby affirm that I am the owner of the below referenced credit card and that my name is listed on the front of the credit card.

I hereby authorize that Airline Training Academy to charge my credit card (listed below) in the amount of \$ _____ for payment of my application fee.

Account Holder Signature

CREDIT CARD INFORMATION:

Credit Card Type: MasterCard Visa American Express Discover Card

Number: _____

Expiration month _____ Expiration year _____ Security Code: _____

Cardholder Signature X _____ Date ____ / ____ / ____

Zip Code: _____

Note: We offer a full refund in case the student decided to not to pursue with the training

Exhibit 2

ATA Flight School

10 messages

ATA flightschool <ataflightschoolnp@gmail.com>
To: M.Mukanova@gmail.com

Fri, Sep 15, 2023 at 1:37 PM

Good afternoon,

Thank you for reaching out to ATA Flight School, we're looking forward to meet you and your husband in person.
My name is Mariem, I will be more than happy to assist you. You can call me on (470) 398-8062.

Kind regards,



A.T.A Flight School
305-303-8127
Instgram-ataflightschool
Website:<https://www.ataflightschool.com/>

Marina Kopelevich <m.mukanova@gmail.com>
To: ATA flightschool <ataflightschoolnp@gmail.com>

Fri, Sep 15, 2023 at 1:38 PM

Hello Mariem,

Thank you for the email! Could you please send me a form to fill out and I can give you credit card information over the phone.

Thanks,
Marina

[Quoted text hidden]

—
Marina Mukanova
PR-manager
mob. Moscow: +7 (916) 215 54 35
mob. Los Angeles: +1 (323) 4238327
E-mail: m.mukanova@gmail.com
Skype: Marina Mukanova
Facebook: Marina Mukanova

ATA flightschool <ataflightschoolnp@gmail.com>
To: Marina Kopelevich <m.mukanova@gmail.com>

Fri, Sep 15, 2023 at 4:29 PM

Good evening,

Please find attached the authorization form, the certificate and the payment link below.

<https://square.link/u/WpypZOeh>

Kind regards,



A.T.A Flight School
305-303-8127
Instagram-ataflightschool
Website:<https://www.ataflightschool.com/>

[Quoted text hidden]

2 attachments

Credit-Card-form:refund policy.pdf
165K

Gift Certificate PPL Stephen White.pdf
64K

ATA flightschool <ataflightschoolnp@gmail.com>
To: Marina Kopelevich <m.mukanova@gmail.com>

Fri, Sep 15, 2023 at 4:58 PM

Please find the updated gift certificate attached.

Kind regards,



A.T.A Flight School
305-303-8127
Instagram-ataflightschool
Website:<https://www.ataflightschool.com/>

[Quoted text hidden]

Gift Certificate PPL Stephen White .pdf
197K

Marina Kopelevich <m.mukanova@gmail.com>
To: ATA flightschool <ataflightschoolnp@gmail.com>

Fri, Sep 15, 2023 at 4:59 PM

Perfect, thank you so much!

[Quoted text hidden]

Marina White <m.mukanova@gmail.com>
To: Stephen White <tostephenw@yahoo.com>

Wed, Mar 13, 2024 at 10:06 AM

Marina White
Cell: +1 (323) 4238327
E-mail: m.mukanova@gmail.com

[Quoted text hidden]

Marina White <m.mukanova@gmail.com>
: ATA flightschool <ataflightschoolnp@gmail.com>

Mon, Aug 26, 2024 at 11:45 AM

<https://mail.google.com/mail/u/0/#inbox/1777704074510502162?label=SEARCHED&ui=ht&hl=en>

Page 3 of 4

Hello,

I purchased a gift certificate for my husband last year and we discussed that it is fully refundable in case he decides to not do the course.

He contacted you a few months ago and asked for a refund. Unfortunately it hasn't moved any further since then and we haven't been refunded. Could you please check it on your end and kindly proceed with the refund as per our initial agreement.

Thank you!

Best regards,
Marina

[Quoted text hidden]

—
Marina White
Cell: +1 (323) 4238327
E-mail: m.mukanova@gmail.com

Marina White <m.mukanova@gmail.com>
To: ATA flightschool <ataflightschoolnp@gmail.com>

Wed, Sep 4, 2024 at 2:12 PM

Hello,

Following up on my previous email.

Thanks,
Marina

[Quoted text hidden]

Marina White <m.mukanova@gmail.com>
To: ATA flightschool <ataflightschoolnp@gmail.com>

Tue, Nov 5, 2024 at 12:35 PM

Hello Karim,

As per our phone conversation, in order for our credit card company to help with the process, we would need a written statement that you are willing to refund the full amount of \$7,596.9 to my credit card ending in 0901.

Thank you for your cooperation!

Best regards,
Marina and Stephen

[Quoted text hidden]

Marina White <m.mukanova@gmail.com>
To: ATA flightschool <ataflightschoolnp@gmail.com>

Thu, Nov 7, 2024 at 6:51 AM

Hello Karim,

Following up on the previous email.

Thanks,

Marina White
Cell: +1 (323) 4238327
E-mail: m.mukanova@gmail.com

<https://mail.google.com/mail/u/0/?ik=170ss2bb8U&visw=pt&ssarc...=msg-a:r-48U3507707848G15185&simpl=msg-a:r8G4551U7G3U11U0044U>

A

ATA flightschool <ataflightschool@gmail.com>
to me ▾

Please find the updated gift certificate attached.

Kind regards,



A.T.A Flight School
305-303-8127
Instagram-ataflightschool
Website:[https://www.
ataflightschool.com/](https://www.ataflightschool.com/)

...

One attachment • Scanned by Gmail ⓘ



A

ATA flightschool <ataflightschoolnp@gmail.com>

to me ▾

Please

Kind r



from: **ATA flightschool** <ataflightschoolnp@gmail.com>
to: Marina Kopelevich <m.mukanova@gmail.com>
date: Sep 15, 2023, 4:58 PM
subject: Re: ATA Flight School
mailed-by: gmail.com
signed-by: gmail.com
security: ⓘ Standard encryption (TLS) [Learn more](#)
...
↳: Important mainly because you often read messages with this label.

One attachment • Scanned by Gmail ⓘ





PRIVATE PILOT LICENSE
GIFT CERTIFICATE

Welcome to ATA Flight School

Stephen White



Karim, Manager

DATE

Marina Karpovskaya, Director of Operations
ATA Flight School

Please let me know if you have any questions.

Page 1 / 1

- +

< 7



+1 (305) 303-8127 >

iMessage
Thu, Nov 7 at 10:36 AM

Can I call you later?

Yes

Wed, Nov 20 at 11:23 AM

Can I call you later?

Ok

Wed, Dec 11 at 10:52 AM

Hi Karim, I never received a call back the other day. I just tried calling you again. Please give me a call back at your earliest convenience.
Thank you.

Wed, Dec 11 at 12:58 PM

Hi how are you

Good how are you? Just checking on when I can come pick up the check?

Fri, Dec 13 at 9:14 PM

Good evening

Good evening

Read 12/13/24

Exhibit 3

Fwd: Refund

1 message

stephen white <tostephenw@yahoo.com>
To: "m.mukanova@gmail.com" <m.mukanova@gmail.com>

Tue, Mar 4, 2025 at 9:57 AM

Sent from my iPhone

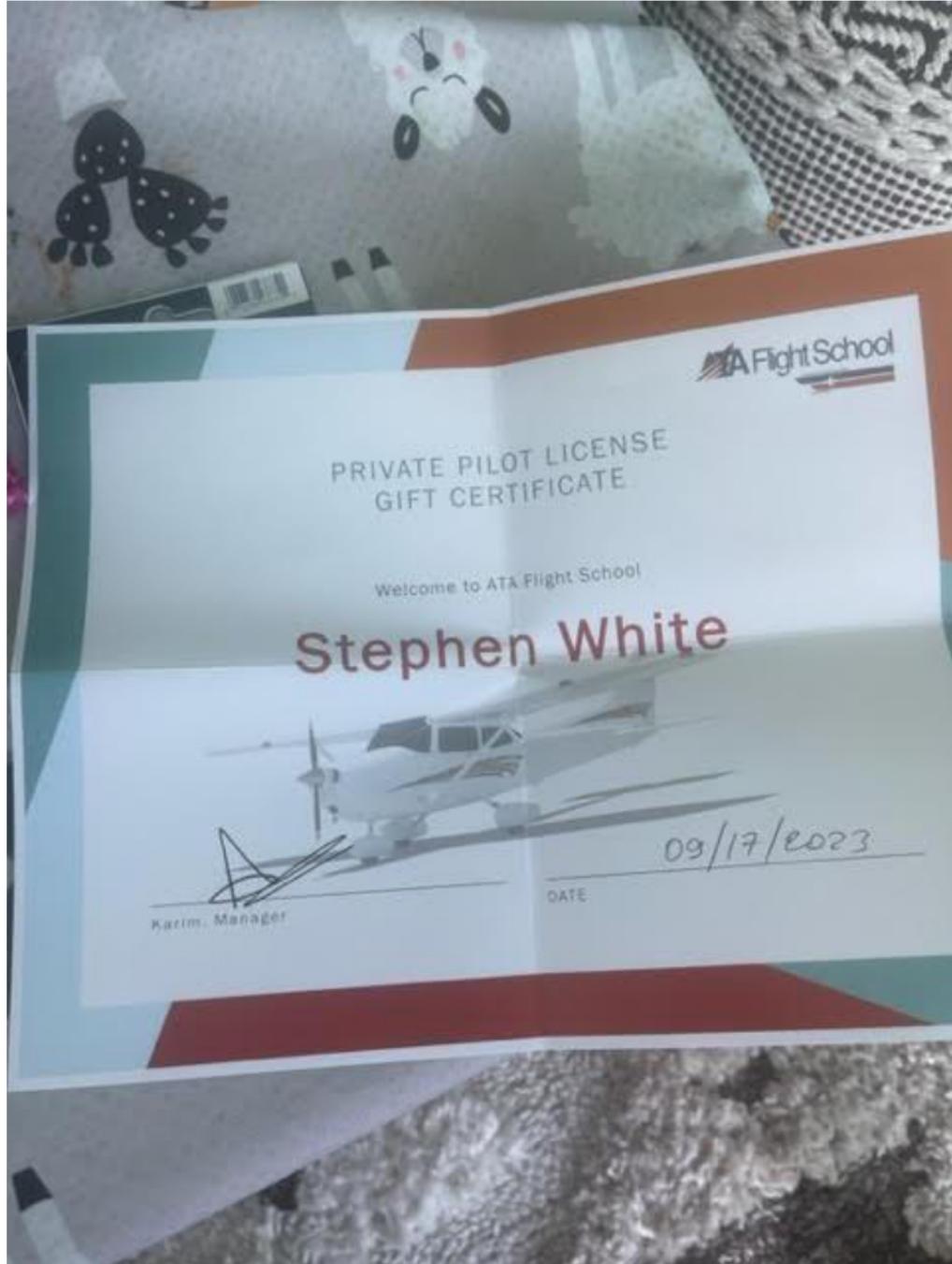
Begin forwarded message:

From: stephen white <tostephenw@yahoo.com>
Date: March 13, 2024 at 1:08:17 PM EDT
To: ataflightschoolnp@gmail.com
Subject: Refund

Hi, I just got off the phone with someone that requested me send this information. Unfortunately I will not be able to do the private pilots license at this current time and I would like to be issued the refund.

Thank you,

Stephen White



Sent from my iPhone

<https://mail.google.com/mail/u/0/?ik=170ss2bb8U&visw=pt&ssarch...=thrsad-f:1825G872550U07UG550&simpl=msg-f:1825G872550U07UG550>

Pags 2 of 2

Exhibit 4

PRIVATE PILOT LICENCE GIFT CERTIFICATE

This certificate is awarded to

Stephen White

for your stellar performance for the month of December



Karim. Manager

DATE

Exhibit 5



PRIVATE PILOT LICENSE GIFT CERTIFICATE

Welcome to ATA Flight School

Stephen White



Karim, Manager

DATE

Exhibit 6

Receipt from Florida general aviation

1 message

Florida general aviation <messenger@messaging.squareup.com>

Fri, Sep 15, 2023 at 5:33 PM

Reply-To: Florida general aviation via Square

<CAESKBIAGhpYX29qbmRzcWt3aW5kZGl0c3Vncmd1Z3drZClZGlhbG9ndWUiO6rWRw7ykU9B+L6S4Ksfhn0YA1MzzJ9xvYZV+5agDIW@reply2.squareup.com>

To: m.mukanova@gmail.com

Florida general aviationLet Florida general aviation know how
your experience was

\$7,596.90

Custom Amount \$7,596.90

Total \$7,596.90

Florida general aviation

305-303-8127

Visa 3676 (Keyed)

Sep 15 2023 at 8:28 PM



#vnqX

Auth code: 04359G

**Receipt Settings**[Not your receipt?](#) [Manage preferences](#)

© 2023 Square Privacy Policy

1955 Broadway, Suite 600

Oakland, CA 94612

Exhibit 7

ataflightschool.com/_files/ugd/433355_ba6a15b4fc7d4e858e6455be6283dda3.pdf

ATA FLIGHT SCHOOL BROUCHURE-61

ATAflight School

The following program costs are estimates based on F.A.A. required minimums for each respective license and ratings. All prices are subject to change without notice. These prices do not incorporate incidental costs such as headsets, charts, handbooks, test prep software, exam fee, checkride fee or the cost of non owned rental insurance policy. Such incidental costs are directly by the student to third parties.

BASIC COSTS:

Cessna 172(Wet):	\$ 175 / Hour
Piper PA-28-161/181 (Wet):	\$ 175 / Hour
Multifaceted Aircraft (Wet):	\$ 95 / Hour
Instruction:	\$ 60 / Hour
Helicopter:	\$ 590 / Hour
SIM (FMX RedBird)	\$ 85 / Hour(Dual)

ADMINISTRATION FEE:

Initial administration fee: \$ 350.00

The administration fee is a one time non refundable fee charged to each pilot upon signing up with ATA Flight School.

INCIDENTAL COSTS:

These amounts are approximations and they are paid directly by the pilots to the respective third parties.

Medical Exam Fee:	\$ 100.00
Written Exam Fee:	\$ 175.00
Checkride Fee:	\$ 1,500.00
Rental Aircraft Insurance:	\$ 570.00
Charts & Checklist:	\$ 100.00

PRIVATE PILOT LICENSE:

ACCELERATED FLIGHT

Document properties

File name: 433355_ba6a15b4fc7d4e858e6455be6283dd...
File size: 2.3 MB
Title: ATA FLIGHT SCHOOL BROUCHURE-61
Author: OFFICIAL DOCUMENTS
Subject: -
Keywords: DAGIm4s_lbs,BAEnMTSzWa8
Created: 23/12/2024, 13:36:30
Modified: 23/12/2024, 13:36:29
Application: Canva
PDF producer: Canva
PDF version: 1.4
Page count: 2
Page size: 279 x 216 mm (landscape)
Fast web view: No

TIME BUILDING

50 HRS Flight Time:	\$ 3,750.00
100 HRS Flight Time:	\$ 7,000.00
500 HRS Flight Time:	\$ 32,500.00

TERMS AND CONDITIONS:

Accelerated programs should be completed within 60 days from the date of enrollment.
Accelerated programs should be paid in full.
Accelerated program fees are non-refundable.
After 60 days, all remaining packaged hours are considered forfeit and students revert to regular pay as you go structure.
Within 60 days, if the hours exceed package hours, all additional hours are paid at the published hourly rates.

1620 SW 75 th Ave, Pembroke Pines, Fl. 33023 | North Perry Hollywood Airport (KHWO) | (305) 303 - 8127
www.ataflightschool.com | ataflightschoolnp@gmail.com

Close

Exhibit 8

IN THE COUNTY COURT OF THE 17TH JUDICIAL
CIRCUIT IN AND FOR BROWARD COUNTY,
FLORIDA

CASE NO. COCE25006000 DIVISION: 51 JUDGE: McHugh, Kathleen (51)

Marina Mukanova

Plaintiff(s) /

Petitioner(s) v.

Airline Training Academy Inc.

Defendant(s) / Respondent(s)

 /

FINAL JUDGMENT

This cause came before the Court for a bench trial on the 19th of May, 2025, on the Plaintiff's claim for Money due on accounts stated and agreed. The Court, having considered the testimony, admissible evidence, and arguments presented, makes the following findings of fact:

1. Plaintiff purchased the Accelerated Flight Training course from Defendant Airline Training Academy, Inc. on September 15, 2023.

2. The Accelerated Flight Training course is a 60-day course for a person to obtain a Private Pilot License. This Accelerated Flight Training course offers refunds during the 60-day course for any unused portion, but does not offer any refunds after the expiration of the 60-days.
3. On September 15, 2023, the Plaintiff paid the enrollment fee for the Accelerated Flight Training course, triggering the start of the 60-day course.
4. Plaintiff did not request a refund until after the expiration of the 60-day period.
5. Plaintiff has not demonstrated by a preponderance of the evidence that she is entitled to an award under the terms of the agreement.
6. The Court finds that the Plaintiff has not met her burden of proof in this matter. Accordingly, it is:
ORDERED AND ADJUDGED
Case Number: COCE25006000

Final Judgment is entered in favor of the Defendant, AIRLINE TRAINING ACADEMY, INC, and against the Plaintiff, MARINA MUKANOVA.

DONE AND ORDERED in Chambers at Broward County, Florida on 22nd day of May, 2025.

COCE25006000 -22-2025 6:40 AM

COCE25006000 05-22-2025 6:40 AM

Hon. Kathleen Mchugh
COUNTY COURT JUDGE
Electronically Signed by Kathleen
Mchugh

Copies Furnished To:

Lindsay A Kennedy , E-mail :

LindsayKennedyEsq@gmail.com Lindsay A
Kennedy , E-mail : Lkennedy624@gmail.com

Marina Mukanova , E-mail :

m.mukanova@gmail.com

Mark A Schneider , E-mail :

masv35@aol.com Mark A Schneider ,
E-mail : fouga101@aol.com