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BBB BUSINESS REVIEW

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Overview

Complaints

Directions

What is a BBB Business Review?

THIS BUSINESS IS NOT BBB ACCREDITED

Emilio Francisco Attorney At Law

(949) 474-2222

17532 Von Karman Avenue, Irvine, CA 92614
http://www.drlawcenter.com



On a scale of A+ to F

Reason for Rating
BBB Ratings System Overview

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Description

This company's business is providing legal services for debt reduction, loan modification, foreclosure and bankruptcy services.

BBB Accreditation

This business is not BBB Accredited.

Businesses are under no obligation to seek BBB accreditation, and some businesses are not accredited because they have not sought BBB accreditation.

To be accredited by BBB, a business must apply for accreditation and BBB must determine that the business meets BBB accreditation standards, which include a commitment to make a good faith effort to resolve any consumer complaints. BBB Accredited Businesses must pay a fee for accreditation review/monitoring and for support of BBB services to the public.

Reason for Rating

BBB rating is based on 16 factors. [Get the details about the factors considered.](#)

Factors that *lowered* this business's rating include:

- › BBB concerns with the industry in which this business operates
- › 20 complaint(s) filed against business
- › Failure to respond to 1 complaint(s) filed against business
- › 2 serious complaint(s) filed against business
- › Overall complaint history with BBB
- › Business has failed to resolve underlying cause(s) of a pattern of complaints

Customer Complaints Summary

20 complaints closed with BBB in last 3 years | 1 closed in last 12 months

Complaint Type	Total Closed Complaints
Advertising / Sales Issues	2
Billing / Collection Issues	1
Problems with Product / Service	17
Delivery Issues	0
Guarantee / Warranty Issues	0
Total Closed Complaints	20

Additional Complaint Information

Complainants allege dissatisfaction with services. Some customers state the company failed to communicate with creditors which resulted in a court action, accounts are not followed up on, settlements did not meet the percentages advertised, harrassing phone calls are received from creditors, or the company did not respond to phone calls and other forms of communication sent by customers. The company responds to some complaints by agreeing to issue refunds, or by providing explanations for charges or services provided. In some cases, they disputed allegations they failed to provide services, and provided evidence of contacts with creditors or other related documents. Several complaints are unresolved meaning the company failed to properly address the complaint allegations or their response was inadequate. Others are unanswered.

[Complaint Details](#) | [Definitions](#) | [BBB Complaint Process](#) | [File a Complaint](#)

Government Actions

BBB has no information regarding government actions at this time.

What government actions does BBB report on?

Advertising Review

BBB has no information regarding advertising review at this time.

What is BBB Advertising Review?

Additional Information

Top

BBB file opened: 8/9/1991
Business started: 1/1/1982

Contact Information

Emilio Francisco - President

Frank Kucera (Attorney at Law)
George Elias (Office Manager)
Angi Santana (Operations Manager)
Cheryl Scott ()

Number of Employees

1

Business Category

Debt Relief Services - non-compliant with FTC Rule

Alternate Business Names

Emilio Francisco Attorney At Law
Emilio N Francisco Debt Reduction Law Center
Emilio Francisco & Associates LLP
Emilio N. Francisco, ESQ.
E. Francisco & Associates, P.C.
E. Francisco & Associates

Alternate Web Sites

Industry Tips

Our experience with debt negotiating companies is that they attract customers with large credit card debt by claiming to be able to settle those debts for a fraction of their face value. They often claim that their services are more effective than those provided by credit counseling services and that they are a superior alternative to bankruptcy.

These companies usually instruct their clients to stop paying their creditors. Some companies direct clients to make their payments to the debt negotiation company instead. They promise that when sufficient cash has been accumulated to offer a settlement to a creditor, they will do so. They go on to say that their program may take two or three years to complete. Most companies collect their fees upfront and generally the fees are based on some percentage of the promised savings.

Other companies simply collect their fee and advise debtors to save their money to pay their creditors themselves. California law limits the amount of fees debt negotiators can charge, but by not collecting the money and distributing it to your creditors, companies can remove themselves from the limiting statutes and charge whatever they wish. What they are supposed to do for you while you're saving up your money is to contact your creditors and inform them that they're working with you, negotiate the amount to settle your debt, and ask them stop contacting you.

Complaints on these companies allege that creditors continue to harass clients, fees and interest continue to accumulate, and that the companies do not contact the creditors. Usually, creditors turn the claims over to collection agencies, file suit and pursue collection of the money owed to them. Debts are seldom settled, customer's credit is ruined, and many people are sued forcing them to seek bankruptcy protection. Typically, it is difficult to obtain refunds from the companies.

Debtors may not realize that if their creditors do accept a negotiated settlement, the amount forgiven constitutes taxable income.



Directions