

- > For Consumers
- > For Businesses
- > For Charities and Donors
- > About Us
- > News Center

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- > Check Out a Business or Charity
 - > Complaints
 - > Resource Library
 - > BBB Accredited Business & Charity Directory
 - > Programs and Services
 - > Find a BBB
 - > BBBs Across Colorado
 - > Request a Quote
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 - > En Espanol

BBB Reliability Report for

Real Talk Radio Network

Original Business Start Date: 09/14/2004

BBB Rating **D** [Ratings Explanation](#)

BBB issues Reliability Reports on all businesses, whether or not they are BBB accredited. If a business is a BBB Accredited Business, it is stated in this **report**.

Find out more about this business:

- > [BBB Accreditation](#)
- > [BBB Rating](#)
- > [Business Contact and Profile](#)
- > [Business Management](#)
- > [Additional Locations and Phone Numbers](#)
- > [Licensing](#)
- > [Customer Complaint History](#)
- > [Government Actions](#)
- > [Advertising Review](#)
- > [Industry Tips](#)
- > [BBB Copyright and Reporting Policy](#)

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Please let this business know that you found them at the BBB.

What is a BBB Accredited Business?
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[Back to top](#)

BBB Accreditation

This business is [not a BBB Accredited Business](#).

[Back to top](#)

BBB Rating

Based on BBB files, this business has a BBB Rating of **D** on a **scale** from A+ to F.

Reasons for this rating include:

- 80 complaints filed against business
- Business has failed to resolve underlying cause(s) of a pattern of complaints.

[Click here for an explanation of BBB Ratings](#)

Your BBB has notice a **pattern** of complaints concerning this company and the company has failed to address the underlying cause of those complaints. Complaints allege the initial seminar lacks information to reduce, eliminate or consolidate debt. The seminars are tools to have attendees purchase their products for \$2000, an up front fee, so as not to incur more debt. Consumers state that the company does provide small tips on debt reduction throughout the initial seminar leading the consumer into the purchase of the program software; such as, compound interest converting to simple interest. Consumers **report** being told there is a money back guarantee during the seminar. They also express difficulty obtaining a refund after they have paid. Consumers are later told that no money back guarantee is in the contract. Consumers allege that after they pay for the program they are given reasons why they don't qualify and referred over to another program which has additional cost.

[Back to top](#)

Business Contact and Profile

Name: Real Talk Radio Network

Phone: (877) 291-8373

Fax: (303) 457-8017

Address: 1333 W 120th Ave Ste 113

Westminster, CO 80234-2709

Website: www.gortn.com

Original Business
Start Date: September 2004

Principal: Mr. David Burke, President & CEO

Customer Contact: Ms. Billi Sue Carwile, COO/Director of Operations

Incorporated: CO

Type of Business: Credit & Debt Counseling, Advertising-Radio,
Financing Consultants

BBB Accreditation: This company is not a BBB Accredited business.

Additional DBA Radio Talk Network

Names: Real Talk Network

[Back to top](#)

Business Management

Additional company management personnel include:

Mr. Berkley Freeman, Esq

Ms. Melodie Burke - Owner

Mr. Erik Sale - Vice President of Sales

[Back to top](#)

Additional Locations and Phone Numbers

Additional Phone Numbers

Tel: (877) 572-1405

Tel: (303) 280-7284

Additional Email Addresses

support@gortn.com

[Back to top](#)

Licensing

Many local municipalities, townships, and counties have registration, bonding and/or licensing requirements. The BBB encourages you to check with the appropriate agency to be certain any requirements are currently being met.

Permit and **license** requirements for regulated industries in the state of Colorado can be viewed at the following website:

<http://www.colorado.gov/oed/industry-license/>

[Back to top](#)

Customer Complaint History

When considering complaint information, please take into account the company's size and volume of transactions, and understand that the nature of complaints and a firm's responses to them are often more important than the number of complaints.

BBB processed a total of 80 complaints about this company in the last 36 months, our standard reporting period. Of the total of 80 complaints closed in 36 months, 79 were closed in the last year.

These complaints concerned :

- 8 regarding [Billing or Collection Issues](#)
- 19 regarding [Contract Issues](#)
- 10 regarding [Customer Service Issues](#)
- 8 regarding [Guarantee or Warranty Issues](#)
- 1 regarding [Product Issues](#)
- 14 regarding [Refund or Exchange Issues](#)
- 16 regarding [Sales Practice Issues](#)
- 4 regarding [Service Issues](#)

These complaints were closed as:

- 44 [Resolved](#)
- 36 [Administratively Closed](#)

[Back to top](#)

Government Actions

BBB has no information regarding government actions at this time.

[Back to top](#)

Advertising Review

BBB has no information regarding advertising review at this time.

[Back to top](#)

Industry Tips

Credit & Debt Counseling, Management and Consolidation

The Federal Trade Commission offers the following advice regarding credit and debt counseling, management and consolidation:

If you or someone you know is in financial hot water, consider these options: realistic budgeting, credit counseling from a reputable organization, debt consolidation, or bankruptcy. Debt negotiation is yet another option. How do you know which will work best for you? It depends on your level of debt, your level of discipline, and your prospects for the future.

CREDIT COUNSELING AND DEBT MANAGEMENT PLANS

CREDIT COUNSELING: If you're not disciplined enough to create a workable budget and stick to it, can't work out a repayment plan with your creditors, or can't keep track of mounting bills, consider contacting a credit counseling organization. Many credit counseling organizations are nonprofit and work with you to solve your financial problems. But be aware that, just because an organization says it's "nonprofit," there's no guarantee that its services are free, affordable, or even legitimate. In fact, some credit counseling organizations charge high fees, which may be hidden, or urge consumers to make "voluntary" contributions that can cause more debt.

Most credit counselors offer services through local offices, the Internet, or on the telephone. If possible, find an organization that offers in-person counseling. Many universities, military bases, credit unions, housing authorities, and branches of the U.S. Cooperative Extension Service operate nonprofit credit counseling programs. Your financial institution, local consumer protection agency, and friends and family also may be good sources of information and referrals.

Reputable credit counseling organizations can advise you on managing your money and debts, help you develop a budget, and offer free educational materials and workshops. Their counselors are certified and trained in the areas of consumer credit, money and debt management, and budgeting. Counselors discuss your entire financial situation with you, and help you develop a personalized plan to solve your money problems. An initial counseling session typically lasts an hour, with an offer of follow-up sessions.

DEBT MANAGEMENT PLANS:

If your financial problems stem from too much debt or your inability to repay your debts, a credit counseling agency may recommend that you enroll in a debt management plan (DMP). A DMP alone is not credit counseling, and DMPs are not for everyone. You should sign up for one of these plans only after a certified credit counselor has spent time thoroughly reviewing your financial situation, and has offered you customized advice on managing your money. Even if a DMP is appropriate for you, a reputable credit counseling organization still can help you create a budget and teach you money management skills.

In a DMP, you deposit money each month with the credit counseling organization, which uses your deposits to pay your unsecured debts, like your credit card bills, student loans, and medical bills, according to a payment schedule the counselor develops with you and your creditors. Your creditors may agree to lower your interest rates or waive certain fees, but check with all your creditors to be sure they offer the concessions that a credit counseling organization describes to you. A successful DMP requires you to make regular, timely payments, and could take 48 months or more to complete. Ask the credit counselor to estimate how long it will take for you to complete the plan. You may have to agree not to apply for - or use - any additional credit while you're participating in the plan.

DEBT CONSOLIDATION:

You may be able to lower your cost of credit by consolidating your debt through a second mortgage or a home equity line of credit. Remember that these loans require you to put up your home as collateral. If you can't make the payments - or if your payments are late - you could lose your home.

What's more, the costs of consolidation loans can add up. In addition to interest on the loans, you may have to pay "points," with one point equal to one percent of the amount you borrow. Still, these loans may provide certain tax advantages that are not available with other kinds of credit.

PROTECT YOURSELF:

Be wary of credit counseling organizations that:

*charge high up-front or monthly fees for enrolling in credit counseling or a DMP.

*pressure you to make "voluntary contributions," another name for fees.

*won't send you free information about the services they provide without requiring you to provide personal financial information, such as credit card account numbers, and balances.

*try to enroll you in a DMP without spending time reviewing your financial situation.

*offer to enroll you in a DMP without teaching you budgeting and money management skills.

*demand that you make payments into a DMP before your creditors have accepted you into the program.

Visit www.ftc.gov for more information.

Credit Card Protection Offers

The thought of someone getting their hands on your credit cards and charging hundreds, even thousands of dollars is alarming. There are companies out there that are trying to ease such fears by offering credit card loss protection programs. Your BBB, along with the Federal Trade Commission warns that some offers are not worth the money, so beware.

Credit card protection offers are popular among fraudulent promoters who are trying to exploit consumers' uncertainty. In some cases, scare tactics and misleading information are used to sell protection that is not needed. Some scam artists may even claim to be connected with your credit card issuer and ask to "verify" your account number to make sure you are protected. Your real credit card issuer does not need your account number-it already has it.

The BBB advises consumers to avoid doing business with telemarketers who claim that:

-you are liable for more than \$50 in unauthorized charges on your credit card account

-you need credit card loss protection because hackers can access your credit card number and charge thousands of dollars to your account

-a computer bug could make it easy for thieves to place unauthorized charges on your credit card account

-they are from the "security department" of your credit card company and want to activate the protection feature on your credit card, but first they need to "verify" your account number to make sure you are protected.

The best defense against these types of scams is to educate yourself and know your rights as a consumer. Under federal law, you are not responsible for any charges if you **report** your card missing before someone else has used it and you are not liable for more than \$50 if it has been used, as long as you **report** the problem promptly.

Most card issuers have voluntary policies to remove unauthorized charges completely if you **report** them as soon as you discover them. In you are not sure what your issuer's policy is, ask.

As a precaution for all unsolicited telephone calls, never give out personal information unless you have initiated the call and know the company with which you are dealing. Also, check out any company with your BBB before making a purchase decision.

Credit Repair Fraud

All consumers now can obtain a free credit **report** once a year through the Federal Trade Commission at www.annualcreditreport.com. This can also be ordered toll-free at 1-877-322-8228.

Every day, there are companies nationwide that appeal to consumers with poor credit histories. For a fee, they promise to clean up your credit **report** so you can obtain a car loan, a home mortgage or even get a

job. Unfortunately, many of these companies can't deliver. After paying these companies hundreds or thousands of dollars in upfront fees, these companies do nothing to improve your credit **report** and many simply vanish with your money.

The truth is, no one can legally remove accurate and timely negative information from a credit **report**. The law does, however, allow you to request a reinvestigation of information in your file that you dispute as inaccurate or incomplete. There is no charge for this. Everything a credit repair clinic can do for you legally, you can do for yourself at little or no cost. According to the Fair Credit Reporting Act, you are entitled to a free copy of your credit **report** anytime you've been denied credit within the last 30 days. You can also dispute mistakes or outdated items for free. Ask the credit reporting agency for a dispute form or submit your dispute in writing, along with any supporting documentation.

If you decide to respond to a credit repair offer, your BBB suggests you beware of companies that:

- do not tell you your legal rights and what you can do -- legally -- for free

- recommend that you not contact a credit bureau directly

- want you to pay for credit repair services before any services are provided

- advise you to dispute all information in your credit **report** or take any action that seems illegal, such as creating a new credit identity by obtaining a federal employer identification number to use instead of a social security number. If you follow illegal advice and commit fraud, you may be subject to prosecution.

It's a federal crime to make false statements on a loan or credit application, to misrepresent your Social Security Number and to obtain an Employer Identification Number from the Internal Revenue Service under false pretenses.

If you have a complaint about a credit repair clinic, contact your BBB,

your state attorney general's office and the Federal Trade Commission.

[BBB System and ClearPoint Financial Solutions, Inc. Launch New Credit Education Partnership](#)

[BBB Warns College-Bound Students and Parents to Beware of Financial Aid Schemes](#)

[Campaign Launched to Educate Students and Families about Responsible Debt Management](#)

[Consumers Encouraged to Avoid Debt "Hangovers"](#)

[Credit Repair Fraud Proliferates](#)

[Dont Wait for the Post-Holiday Remorse; Develop a Financial Roadmap Today](#)

[DONT LET YOUR FINANCIAL SITUATION DETERIORATE](#)

[Financial Aid for College](#)

[High Cost Payday Lenders Advertise Everywhere](#)

[How to Choose a Credit Counseling Agency](#)

[Looking for Debt Relief? BBBTips Offer Consumers Advice on Choosing a Credit Counseling Agency](#)

[Phony Grant Foundations Target Business Owners](#)

[The Holiday Season is Not a Time to Ignore Unpaid Bills](#)

[Tips on Choosing a Credit Counselling Agency](#)

[Back to top](#)

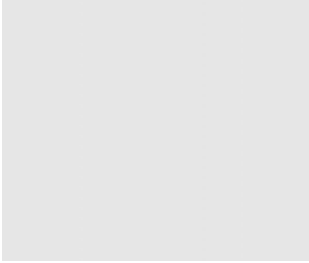
BBB Copyright and Reporting Policy

As a matter of policy, BBB does not endorse any product, service or business.

BBB Reliability Reports are provided solely to assist you in exercising your own best judgment. Information in this BBB Reliability **Report** is believed reliable, but not guaranteed as to accuracy.

BBB Reliability Reports generally cover a three-year reporting period. BBB Reliability Reports are subject to change at any time.

If you choose to do business with Real Talk Radio Network, please let them know that you contacted BBB for a BBB Reliability **Report**.



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