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Debtmerica Relief

 based on 7 reviews.

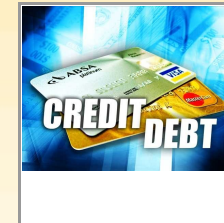
Debt settlement programs are designed to lower consumer's debt levels by negotiating with creditors to reduce principal balance. Our philosophy is that clients come first and all of our representatives go through training to communicate accurate inf

Category: Debt Negotiation - Prorator

Address: 3100 South Harbor Blvd. Suite 250
Santa Ana, CA 92704
(714) 389-4200

Web Site: <http://www.debtmerica.com>

Hours: 7am - 7pm PST Monday- Friday 9am - 2pm PST
Saturday



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Sarah

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Seth H.



 1 Review
 0 Answers

★☆☆☆☆


People ignored all of the warning signs of Bernie Madoff. If you have any questions as to whether Debtmerica is a a company that you should work with it is very simple. Just call the California Attorney General at (916) 322-3360, or Toll-free in California at (800) 952-5225. They know all about the status of Debtmerica's ongoing investigation in New York, by the New York State attorney general, Andrew Cuomo. Don't leave this to chance. There were those that said Bernie was a swell guy at one time also. Do not ignore huge RED FLAGS, and HUGE WARNING SIGNS. This company does not have an A with the Better Business Bureau. They do not have a B with the Better Business Bureau. They do not have a C with the Better Business Bureau. They do not have a D with the Better Business Bureau. THEY HAVE AN F!!! AND, THEY ARE UNDER INVESTIGATION!!!



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Posted on 2/3/2010

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Heidi T.



 1 Review
 0 Answers

★☆☆☆☆

Munro, curious as to why you would make no mention of the fact that Debtmerica is 1 of 15 Companies under investigation in New York by the New York State attorney general, Andrew Cuomo. Anyway USOBA and TASC are not where you need to go to do your due diligence on Debtmerica. They are both paid by Debtmerica. You need to call the California Attorney General at (916) 322-3360, or Toll-free in California at (800) 952-5225. They will

be able to provide you with the proper council on this matter. As indicated below, just because a "debt settlement" salesperson makes something "sound" good, doesn't mean it is going to work out for you. They don't care if they ruin your credit, and they don't care if they ruin your life. They just want to collect their fees. REMEMBER THERE ARE REASONS DEBTMERICA IS UNDER INVESTIGATION.

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Posted on 2/2/2010

Was this review...?

Useful

(385)

Funny

(0)



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Munro M.



1 Review

0 Answers



I have clients who are deep in debt and cannot make ends meet. Bankruptcy is available to them, but some of them wish to settle with their creditors, but are not qualified to negotiate with experienced creditors. Attorneys (like me) are expensive, and most attorneys do not do a lot of negotiating reductions in debt. After all, creditors are much better clients.

I have investigated about a dozen debt relief companies. I came across two trade organizations, The association of Settlement Companies, and the United States Organization for Bankruptcy Alternatives. Both have established standards for membership which have been met by few companies. Among other matters, TASC has a strict requirement for full disclosure of all ramifications of debt relief. Perhaps you should check them out.

You appear to have decided that debt relief/reduction through negotiation is unamerican or unethical, and have decided to brand all such companies with an F rating without bothering to do any investigation. You should keep faith with BBB clients by disclosing your opinion, and since the rating is not based on any investigation of the particular company, you should decline to rate them, explaining that it is against your principles to deal with anyone in that industry. That is not very helpful, but at least it is honest.

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Posted on 2/2/2010

Was this review...?

Useful

(0)

Funny

(17)



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Greg K.



★ 1 Review

💡 0 Answers



If Debtmerica is harassing you with their "Debt Settlement Program", and making promises that they can't possibly keep: call the California Attorney General at (916) 322-3360, or Toll-free in California at (800) 952-5225. They will be able to provide you with the proper council on this matter. Just because a "debt settlement" salesperson makes something "sound" good, doesn't mean it is going to work out for you. They don't care if you blow your credit, and they ruin your life. They just want to collect their fees. REMEMBER THERE ARE REASONS THIS COMPANY IS UNDER INVESTIGATION.

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Posted on 1/28/2010

Was this review...?

Useful
(751)

Funny (0)

Flag this Review

Joseph D.



★ 1 Review

💡 0 Answers



THIS IS NEVER A GOOD SIGN!!! Debtmerica Debt Settlement - 1 of 15 Companies under Investigation in New York More and more states are cracking down on unscrupulous Debt Settlement firms that charge consumers hefty fees before performing a service. Calling debt settlement "a rogue industry" that gives strapped consumers false hopes while socking them with high fees, New York State's attorney general, Andrew Cuomo, has announced an investigation involving numerous companies in the field. Cuomo has recently issued Subpoenas and launched investigations into 15 Debt Settlement companies. The complaints where initiated mainly because of consumer complaints that Cuomo has received from New York residents about these firms over the last several years. The following firms all received Subpoenas from Cuomo's office: Debt Settlement Companies Being Investigated 1. American Debt Foundation Inc. 2. American Financial Service 3. Consumer Debt Solutions 4. Credit Answers L.L.C. 5. Debt Remedy Solutions L.L.C. 6. Debt Settlement America 7. Debt Settlement USA 8. Debtmerica Relief 9. DMB Financial L.L.C. 10. Freedom Debt Relief 11. New Era Debt Solutions 12. New Horizons Debt Relief Inc. 13. Preferred Financial Services Inc. 14. U.S. Financial Management Inc. (operating as My Debt Negotiation) 15. Allegro Law. Today over 2,000 debt settlement companies operate in the United States, up from just a few dozen 10 years ago. Unfortunately most of the 2,000 companies do not help consumers at all, but rather siphon large amounts of fees upfront and leave consumers worse off than they were before. Make sure to thoroughly research and investigate any company before signing a contract. You should also seek the advice of a qualified financial professional to help you to first determine the best financial strategy for your situation. Just because a debt settlement salesman can make something sound good, doesn't mean it is the right strategy for you. THINK TWICE BEFORE DOING BUSINESS WITH A FIRM UNDER INVESTIGATION. If you have anv questions rearding

this matter, or complaints about Debtmerica, you may reach the New York State attorney general (Andrew Cuomo's office) by calling 212-416-8000.

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Posted on 1/23/2010

Was this review...?

Useful

(1325)

Funny

(0)



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**Business responded on
2/1/2010**

Debtmerica, along with 13 other debt settlement companies, did receive subpoenas (a legal request of information) in 2009 from the Attorney General of the State of New York in connection to the debt settlement industry model. Inquiries have primarily focused on industry practices. Debtmerica is committed to cooperating with the Attorney General's requests and discussions with the Attorney General's office which seem to indicate a desire on the part of that office to gather information on larger industry entities. At Debtmerica, we welcome consumers and clients to contact us with any questions, comments or complaints. We strive to be an industry leader and will work with any client to deliver the best experience possible.

Debtmerica R.



0 Reviews

0 Answers

William S.



1 Review

0 Answers



I initially thought Debt America would help me with my outstanding credit card balances. They assured me they would. My creditors were never paid, and though Debtmerica debited my account for \$200.00 monthly for 3 months, I found myself in a financial bind. My credit score has gone down to below 500. I have since made arrangements with my creditors on my own, but Debtmerica scammed me. Debt America promised to have me out of debt in 3 years, but did not help me with my debt, instead they made it a nightmare.

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Posted on 1/20/2010

Was this review...?

Useful

(614)

Funny

(0)



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Business responded on

Business response on
2/1/2010

At Debtmerica, we are not a Company that takes advantage of its clients or intentionally mislead clients in any way. All of our sales management practices are based on the philosophy that clients come first and all of our representatives go through rigorous training to communicate accurate information about the pros and cons of our debt settlement programs. We have enrolled thousands of clients and are happy to have had very few complaints. But we do take any complaints very seriously and do our best to address each one that is brought to our attention. Debt settlement or debt negotiation programs are designed to dramatically lower consumer's debt levels by negotiating with one's creditors to reduce the principal balances in the shortest amount of time. At Debtmerica we focus on being patient with our clients and make every effort possible to explain how a debt settlement program will work prior to enrolling a consumer. Debt settlement programs require commitment from the client usually for a 2 – 3 year period and there are some challenges to debt settlement programs. Debt settlement programs are not for everyone and Debtmerica goes to great lengths to not place a consumer in a program unless the consumer is aware of all aspects of a program. However, upon program completion by a qualified client, they will graduate with having settled their unsecured debt and hopefully be in a better financial position than when they started. Debtmerica realizes that there can be occasionally a breakdown in communication between the client and our representatives but we are focused on resolving issues to the best of our ability and look for ways to proactively decrease possible misunderstandings. Debtmerica's representatives are proud members of the International Association of Professional Debt Arbitrators (IAPDA), where they receive training and education on the debt settlement industry. Debtmerica is also an accredited member of TASC and USOBA, industry associations t



0 Reviews

0 Answers

 **First to Review**

Sarah



1 Review

0 Answers



The people over at Debmerica really helped me out and now 3 years later I am out of all my credit card debt! I have been in debt for over 10 years, and I didn't ever think I could be out of debt. I was in a really bad financial situation 3 years ago and was contemplating Bankruptcy. At the time I could only qualify for chapter 13 and I didn't like the 5 years the attorney told me about. Instead I used Debtmerica to work with my creditors and they eventually got the creditors to settle all my debts. I have another friend that filed bankruptcy at the same time and his payments were higher than mine, AND he is still has payments for another year! I can't believe that the bbb says these guys are no good, that not my vote.

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Posted on 4/10/2008

Useful

Easy

Was this review...?

Useful

(156)

Funny

(47)



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