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Better Business Bureau®  
**Start With Trust**®  
 Los Angeles, Orange, Riverside, and San Bernardino Counties of Southern California



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BBB Reliability Report for  
**The Law Office of Christopher Persaud**

BBB Rating **F** [Rating Explanation](#)

**Company Rating F**

**Our opinion of what this rating means:**  
 We strongly question the company's reliability for reasons such as that they have failed to respond to complaints, their advertising is grossly misleading, they are not in compliance with the law's licensing or registration requirements, their complaints contain especially serious allegations, or the company's industry is known for its fraudulent business practices.

**TrustLink Community**  
 A Better Business Bureau Program

Check out the **The Law Office of Christopher Persaud** storefront to view photos of the business, read customer reviews, and even post a review yourself!

- [Read Customer Reviews](#)
- [Request a Quote](#)
- [Write a Company Review](#)
- [Ask the Community](#)

Here is my experience with this company...  
**TrustLink Rating:** ★★☆☆☆  
 based on 43 reviews


**Company Profile** **The Law Office of Christopher Persaud**

**Address:** 255 North D Street Suite 301  
 San Bernardino, CA 92404  
 Tel: (909) 945-9559  
 Fax: (800) 458-1735

**Web Site:** <http://www.legalmodificationfi...>

**Contact:** Christopher Persaud - Owner

**Business Start Date:** 2/14/2008  
**Company ID:** 100086569



[» See more photos on TrustLink](#)

**Nature of Business:**  
 This company's business is providing legal services.

**BBB Comments & Analysis**

**Bureau's Comments and Analysis of Company's Business:**  
 Effective October, 2009 in California, it is illegal to collect any fees, regardless of the form, for negotiating or attempting to negotiate a loan modification for a residential mortgage. All modification services must be fully completed before any money can be collected. It is also illegal to divide fees or services into components for the purpose of avoiding this law.

HUD approved housing counseling agencies are exempt from this law.

**Accreditation**

This business is not a BBB Accredited Business.

**Other Considerations**

Although our files show disconnected phone numbers, returned mail or both at some of the addresses or contact information on file, this company is not out of business. On May 13, 2010 we were able to verify with the company that they were no longer operating from their Corona location, but were still conducting business at the ...  
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**Complaint Experience** **Bureau Summary and Analysis of customer complaints and company responses:**

Complainants allege unfulfilled contracts, failure to honor their money back guarantee, and inability to obtain refunds when the company fails to provide modifications. Other customers complain that their financial hardships escalate due to months of waiting in expectation of loan modifications tha... [»More](#)

[View Complaints](#)

**Licensing**

**Agency:** California State BAR  
**License Number:** 262620  
**Status:** Active

**Advertising Review**

This company currently displays the BBB name or logo on their website [www.loanmodification.com](http://www.loanmodification.com). This company is not currently a member of our BBB and has been previously asked to immediately desist and refrain from using our name or logo in their promotional materials or on their website.

**Complaint Closing Statistics** The following grid displays the number and responses to complaints over the last 36 months:

No. of Cmpl	Type of Response
5	Making a full refund, as the consumer requested
5	Making a partial refund
16	Agreeing to perform according to their contract
2	Refusing to make an adjustment
13	Refuse to adjust, relying on terms of agreement
33	Unanswered
0	Unassigned
<b>74</b>	<b>Total</b>

**Government Actions**

BBB has no information regarding government actions at this time.

**Rating Reasons**

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

Factors that lowered this business's rating include:

- > Length of time business has been operating
- > 74 complaint(s) filed against business
- > Failure to respond to 33 complaint(s) filed against business
- > 17 complaint(s) filed against business that were not resolved
- > 31 serious complaint(s) filed against business
- > Overall complaint history with BBB
- > Advertising issue(s) found by BBB

Factors that raised this business's rating include:

- > BBB has sufficient background information on this business

**Addl. Company Info**

- > Additional DBAs
- > Additional Contacts
- > Additional Addresses
- > Additional Websites
- > Additional Phone Numbers
- > Additional Fax Numbers