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BBB BUSINESS REVIEW

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[Complaints](#)

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THIS BUSINESS IS NOT BBB ACCREDITED

Clear Your Debt

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Phone: (512) 634-6595

Fax: (866) 227-6129
PO Box 82721, Austin, TX 78708-2721
<http://www.cydebt.com>

! There is an alert for this business !

F On a scale of A+ to F
Reason for Rating
[BBB Ratings System Overview](#)

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BBB Business Reviews may not be reproduced for sales or promotional purposes.

BBB Accreditation

Clear Your Debt 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* Clear Your Debt's rating include:

- > BBB concerns with the industry in which this business operates.
- > Length of time business has been operating.
- > 18 complaints filed against business
- > Failure to respond to 2 complaints filed against business.
- > 2 complaints filed against business that were not resolved.
- > Government action(s) against business.
- > Business has failed to resolve underlying cause(s) of a pattern of complaints.
- > One serious complaint filed against business.
- > BBB does not have sufficient information to determine size of business. BBB evaluation of business is based on rating formula's smallest size classification.

Customer Complaints Summary

18 complaints closed with BBB in last 3 years | 3 closed in last 12 months

Complaint Type	Total Closed Complaints
Advertising / Sales Issues	1
Billing / Collection Issues	4
Problems with Product / Service	13
Delivery Issues	0
Guarantee / Warranty Issues	0
Total Closed Complaints	18

Additional Complaint Information

Consumer disputes received by BBB allege that consumers are not notified that they are enrolled in the company's debt settlement program. BBB has received complaints alleging consumers filled out applications and did not know they were signing up for the debt settlement program and monthly debits are made from their checking accounts without their consent or knowledge.

Consumers report that the company failed to lower their debt as promised and, although monthly debits are made from their checking accounts, their creditors continue to call them demanding payment. Some consumers state they have been threatened with legal action or even sued because the company failed to provide the promised services.

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

Government Actions

The following describes a pending government action that has been formally brought by a government agency but has not yet been resolved. We are providing a summary of the government's allegations, which have not yet been proven.

On February 10, 2010, the Illinois Attorney General file suit against Clear Your Debt, LLC, Swiftrock Financial, Inc., Orion Processing, LLC, and two managing members, Derin Scott and Shannon Scott. The suit alleges that the defendants have violated the Illinois Consumer Fraud and Deceptive Business Practices Act by misrepresenting the services they can provide to consumers and the impact that those services will have on consumers' credit and therefore are engaging in deceptive marketing practices, charging excessive fees and doing little or nothing to improve consumers' financial standing. The suit asks the court to enter a permanent injunction barring the defendants from engaging in debt settlement in Illinois and order the defendants to pay restitution for aggrieved consumers, civil penalties of \$50,000 for violating the Consumer Fraud Act, an additional \$50,000 penalty for each violation committed with the intent to defraud, as well as a \$10,000 penalty per violation committed against a person 65 years or older. The matter is pending.

[What government actions does BBB report on?](#)

Advertising Review

BBB has nothing to report concerning Clear Your Debt's advertising at this time.

[What is BBB Advertising Review?](#)

Additional Information

BBB file opened: 11/20/2006
Business started: 01/23/2006

Licensing

This company is in an industry that may require licensing, bonding or registration in order to lawfully do business. BBB encourages you to check with the appropriate agency to be certain any requirements are currently being met.

These agencies may include:

Office of Consumer Credit Commissioner
2601 N Lamar Blvd
Austin, TX 78705-4260
(800) 538-1579
<http://www.occc.state.tx.us>

Type of Entity

Limited Liability Corporation

Business Management

Swift Rock Financial Services, Mesa Rock Financial Services, Topaz Financial Services, and Clear Your Debt are sales organizations. These companies market the debt management and debt negotiation services provided by Orion Processing. Clear Your Debt has indicated that they have ceased operations, but consumers who contacted this company will continue to have their debt managed and/or negotiated by Orion Processing.

These companies are individually owned by Shannon Scott and Derrin Scott. Please see the Related Business section for more information.

Contact Information

Principal: Mr Derin Scott (President)
Customer Contact: Randy Lepley
Janilee Contraras
Mr. Jordan Lane (Director of Operations)
Tamisha or Saline
Ms. Shannon Scott (Member)

Related Businesses

Swift Rock Financial Services - PO Box 81867, Austin, TX
Topaz Financial Services - 7550 IH 10 W # 110, San Antonio, TX
Mesa Rock Financial Services - 1507 Osprey Ridge Loop, Lago Vista, TX
Orion Processing - 2201 Donley Dr # 250, Austin, TX

Business Category

Debt Relief Services, Credit & Debt Counseling, Credit Services, Credit - Debt Consolidation Services

Products & Services

This company offers credit counseling services, debt negotiation, and financial services.

Alternate Business Names

Clear Your Debt LLC

QUICK LINKS

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