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 BBB Accredited

Central, Coastal, Southwest Texas and the Permian Basin BBB > Business Directory > Debt Relief Services > **Swift Rock Financial Services**

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BBB BUSINESS REVIEW

[Complaints](#)

[What is a BBB Business Review?](#)

THIS BUSINESS IS NOT BBB ACCREDITED

Swift Rock Financial Services

Phone: (866) 415-1821

Fax: (866) 543-2817
PO Box 81867, Austin, TX 78708
<http://www.swiftrock.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 Accreditation

Swift Rock Financial Services 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* Swift Rock Financial Services' rating include:

- > Failure to comply with arbitration decision or mediated settlement.
- > BBB concerns with the industry in which this business operates.
- > Length of time business has been operating.
- > 54 complaints filed against business
- > 8 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.
- > Failure to respond to one 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

54 complaints closed with BBB in last 3 years | 6 closed in last 12 months

Complaint Type	Total Closed Complaints
Advertising / Sales Issues	4
Billing / Collection Issues	8
Problems with Product / Service	42
Delivery Issues	0
Guarantee / Warranty Issues	0
Total Closed Complaints	54

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.

The company responds to complaints by stating their contract features a disclaimer that says even when the company does everything exactly as they have indicated they would, a creditor might still sue the client.

[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 alleging 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 Swift Rock Financial Services' advertising at this time.

What is BBB Advertising Review?

Additional Information

BBB file opened: 04/17/2008
Business started: 01/14/2008

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Type of Entity

Corporation

Incorporated: January 2008, TX

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

Contact Information

Principal: Mr Randy Lepley
Mr. Scott (Director)

Related Businesses

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 Consolidation Services, Financial Services

Alternate Business Names

Swift Rock Financial Inc., Mesa Rock Financial

Industry Tips

Finding a financial planner

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To better assist you, please take our brief survey about the format / readability of this review so that we may continually improve your experience.

CONTACT US

Email us at info@austin.bbb.org with your questions, suggestions, and concerns.