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## BBB BUSINESS REVIEW

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**THIS BUSINESS IS NOT BBB ACCREDITED**

### Wise Debt Relief

Phone: (800) 381-7767

*View Additional Phone Numbers*  
9800 Rockside Rd, Cleveland, OH 44125

**! There is an alert on Wise Debt Relief !**

**F** On a scale of A+ to F  
Reason for Rating  
BBB Ratings System Overview

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### BBB Accreditation

This business 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* the rating for Wise Debt Relief include:

- BBB concerns with the industry in which this business operates
- BBB does not have sufficient information to determine how long this business has been operating
- Advertising issue(s) found by BBB
- BBB does not have sufficient background information on this business

### Customer Complaints Summary

0 complaints closed with BBB in last 3 years | 0 closed in last 12 months

Complaint Type	Total Closed Complaints
Advertising/Sales Issues	0
Billing/Collection Issues	0
Delivery Issues	0
Guarantee/Warranty Issues	0
Problems with Product/Service	0
<b>Total Closed Complaints</b>	<b>0</b>

### Additional Complaint Information

This company first came to the attention of the Cleveland BBB in December of 2012. At that time a Nebraska consumer received a mailing from "Client Services" offering credit card debt reduction services. Since that time consumers in Georgia, Pennsylvania and Virginia have reported similar mailings. At least one of those includes the additional name of "Wise Debt Relief".

As of March 2013, BBB has been unable to confirm any Ohio Secretary of State corporate filings for either company name. In addition, mail sent to the 9800 Rockside Rd address on the mailing has not been returned.

This review will be updated when more information becomes available.

BBB advises consumers seeking assistance with managing their debt to be cautious of companies that...

- Charge any fees before settling a debt
- Touts a "new government program" to bail out personal credit card debt
- Guarantees it can make unsecured debt go away
- Tells you to stop communicating with your creditors, but doesn't explain the serious consequences
- Tells you it can stop all debt collection calls and lawsuits
- Guarantees that your unsecured debts can be paid off for pennies on the dollar

More information about this industry is available online at [www.consumer.ftc.gov/articles/0145-settling-credit-card-debt](http://www.consumer.ftc.gov/articles/0145-settling-credit-card-debt)

[Definitions](#) | [BBB Complaint Process](#) | [File a Complaint against Wise Debt Relief](#)

### Customer Reviews Summary

[Read customer reviews](#)

0 Customer Reviews on

Customer Experience	Total Customer Reviews
Positive Experience	0
Neutral Experience	0
Negative Experience	0
<b>Total Customer Reviews</b>	<b>0</b>

[Read Customer Reviews](#) | [Submit a Customer Review](#) | [See Trends in Customer Reviews on Wise Debt Relief](#)

### Government Actions

BBB knows of no significant government actions involving Wise Debt Relief.

What government actions does BBB report on?

### Advertising Review

On April 29, 2013, BBB contacted the business regarding its mailings which reference "Indemnifications/Disbursement Division" and "Liquidation Notice". Also included is a warning citing Title 18, Section 1702 of the U.S. Code which might give the impression of a government affiliation.

The BBB Code of Advertising states that the composition and layout of advertisements should be such as to minimize the possibility of misunderstanding by the reader. An advertisement as a whole may be misleading although every sentence separately considered is literally true. Misrepresentation may result not only from direct statements but by omitting or obscuring a material fact. In addition, the BBB Do's and Don'ts of Advertising state that no business should disguise its true nature, by a misleading business name, trade name, or otherwise.

The business did not respond to BBB's request for an explanation and clarification of its advertising.

[What is BBB Advertising Review?](#)

### Additional Information

BBB file opened: December 17, 2012

#### Business Management

Mr. Michael Gross, Owner

#### Contact Information

Principal: Mr. Michael Gross, Owner

#### Business Category

Debt Relief Services

#### Alternate Business Names

Client Services

#### Referral Assistance

The following Government Agency(s) or Association(s) may be able to provide you additional information:

Federal Trade Commission (FTC) / Consumer Response Center  
600 Pennsylvania Avenue, NW, Washington DC 20580  
Phone Number: (877) 382-4357  
<http://www.ftc.gov>

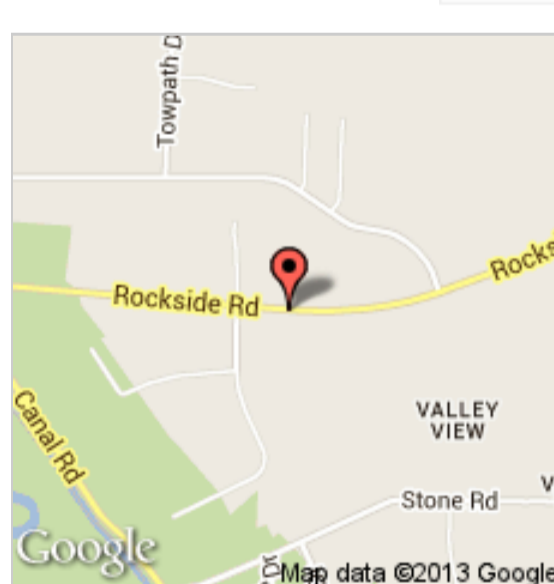
U.S. Postal Service (USPS) / Cleveland, Ohio Main Branch  
2400 Orange Avenue, Cleveland OH 44101  
Phone Number: (216) 443-4000  
Fax Number: 216-443-4049  
<http://www.usps.gov>

Ohio Attorney General - Cleveland Office  
615 Superior Ave. West, 11th Floor, Cleveland OH 44113  
Phone Number: (216) 787-3030  
<http://www.ag.state.oh.us>

Annual Credit Report Request Service  
P.O. Box 105281, Atlanta GA 30348-5281  
Phone Number: (877) 322-8228  
<http://www.annualcreditreport.com>

#### Industry Tips

Credit Repair Services



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