



## BBB BUSINESS REVIEW

What is a BBB Business Review?

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## THIS BUSINESS IS NOT BBB ACCREDITED

## Credit Advocates Law Firm, LLC

(888) 298-7444

[View Additional Phone Numbers](#)

8201 Peters Road, Suite 1000, Fort Lauderdale, FL 33324

<http://www.creditadvocateslaw.com/>[View Additional Web Addresses](#)**! 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

Credit Advocates Law Firm, LLC 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* Credit Advocates Law Firm, LLC's rating include:

- > BBB concerns with the industry in which this business operates.
- > 43 complaints filed against business.
- > Failure to respond to 40 complaints filed against business.
- > Overall complaint history with BBB.
- > Business has failed to resolve underlying cause(s) of a pattern of complaints.
- > BBB does not have sufficient information to determine how long this business has been operating.
- > BBB does not have sufficient background information on this business. BBB made two or more requests for background information from the business. BBB has not received a response from this business and/or has not been able to verify information received from this 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

[Read complaint details](#)

43 complaints closed with BBB in last 3 years | 33 closed in last 12 months

Complaint Type	Total Closed Complaints
Advertising / Sales Issues	4
Billing / Collection Issues	6
Problems with Product / Service	33
Delivery Issues	0
Guarantee / Warranty Issues	0
<b>Total Closed Complaints</b>	<b>43</b>

## Additional Complaint Information

BBB has recently received numerous complaints from consumers alleging Credit Advocates Law Firm, LLC did not provide credit repair or credit improvement service after paying thousands of dollars in monthly fees. Consumers on file say the company did not contact or negotiate with their creditors.

Credit Advocates Law Firm, LLC has not responded to these complaints.

On July 15, 2013, BBB sent correspondence to Credit Advocates Law Firm, LLC requesting their voluntary cooperation in resolving complaints on file with BBB and providing steps it will implement to eliminate the pattern of customer complaints; however, as of today BBB has not received a response from the company.

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

## Customer Reviews Summary

[Read customer reviews](#)

2 Customer Reviews on Credit Advocates Law Firm, LLC

Customer Experience	Total Customer Reviews
Positive Experience	0
Neutral Experience	0
Negative Experience	2
<b>Total Customer Reviews</b>	<b>2</b>

[Read Customer Reviews](#) | [Submit a Customer Review](#) | [See Trends in Customer Reviews on Credit Advocates Law Firm, LLC](#)

## Government Actions

BBB knows of no significant government actions involving Credit Advocates Law Firm, LLC.

What government actions does BBB report on?

## Advertising Review

BBB has nothing to report concerning Credit Advocates Law Firm, LLC's advertising at this time.

What is BBB Advertising Review?

## Additional Information

BBB file opened: 09/05/2012

## 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.

## Business Management

Principal: Ms. Adele Estopinan (MGR)

## Business Category

Attorneys &amp; Lawyers, Attorneys &amp; Lawyers - Collections Law, Attorneys &amp; Lawyers - Personal Injury &amp; Property Damage, Attorneys &amp; Lawyers - Bankruptcy, Debt Relief Services, Loan Modification

## Products &amp; Services

On July 19, 2013 Better Business Bureau requested that Credit Advocates Law Firm, LLC send in all documentation that would show that they were compliant with all FTC regulations regarding the debt relief industry. Additionally, BBB requested a listing of all attorneys that they network with across the country if they're not licensed in all 50 states to practice law in. As of August 19, 2013, Better Business Bureau has not received this documentation.

Full details on the FTC rule and detailed comments can be found at <http://www.ftc.gov/os/2010/07/R411001finalrule.pdf>

## Industry Tips

Tips for Consumers Considering Bankruptcy

