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Better Business Bureau®

# Start With Trust®

Los Angeles, Orange, Riverside, and San Bernardino Counties of Southern California

**I want to...**

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BBB Reliability Report for

## Freedom Debt Center

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.

Check out the **Freedom Debt Center** 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 2 reviews

### Company Profile Freedom Debt Center

**Address:** 3 Whatney Suite 200  
Irvine, CA 92691  
Tel: (877) 833-3280  
Fax: (949) 268-9812

**Web Site:** <http://www.freedomdebtcenter.c...>

**Contact:** Sean Cowell - Co-Owner

**Business Start Date:** 1/25/2008  
**Company ID:** 100080966

» See more photos on TrustLink

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

### Complaint Experience Bureau Summary and Analysis of customer complaints and company responses:

Complainants allege unfulfilled contracts, misrepresentation of services, deceptive advertising and failure to clearly disclose the terms and conditions of services offered. The company responded to one complainant by agreeing to a partial refund. The complainant disputed the response claiming ... »More

### Complaint Closing Statistics

The following grid displays the number and responses to complaints over the last 36 months:

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

### BBB Comments & Analysis

**Bureau's Comments and Analysis of Company's Business:**

This company sends out "Courtesy Notice" mailers to consumers advising them they are "eligible" for debt mediation services due to excessive credit card debt. The mailers are deceptively designed to look like a government mailing, or otherwise imply that services offered are by a government sponsored program. The solicitation displays a round emblem with stars and stripes; lists an account number; claims that enrollment fees have been waived; t... »More

### Licensing

**Agency:**  
**License Number:**  
**Status:**

We know of no licensing or registration requirement for companies engaged in this company's stated type of business.  
 »View All Licenses

### Government Actions

BBB has no information regarding government actions at this time.

### Accreditation

This business is not a BBB Accredited Business.

### Other Considerations

We know of no other matter or practice relating to this company that may assist you in your consideration of this company.

### Advertising Review

We believe the mailers used by this company designed to imply Government affiliation are deceptive and misleading. The Better Business Bureau knows of no Government sponsored debt relief programs available to the public.

### 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:

- > BBB concerns with the industry in which this business operates
- > Length of time business has been operating
- > 16 complaint(s) filed against business
- > Failure to respond to 14 complaint(s) filed against business
- > 1 complaint(s) filed against business that were not resolved
- > 5 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