

...by consumers, for consumers

Ripoff Report

Don't let them get away with it.™

Report: #31016

Report: Bernard Haldane Associates

Category: [Employment Services](#)

Bernard Haldane Associates ripoff Dallas Texas *Editor's Comment .. We will not rest until they change their ways

*UPDATE

Bernard Haldane Associates
12750 Merit Drive, suite 200
Dallas, Texas, 75251
U.S.A.

Phone: 972-503-4100
Fax: 972-503-4445

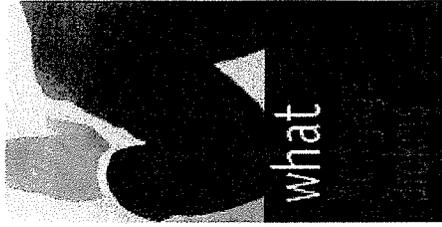
Tim mansfield, tx



Submitted: 9/25/2002 2:25:37 AM
Modified: 9/25/2002 2:25:37 AM

I signed on with Haldane in July, 2001. Paid \$7,250 up front and agreed to another \$4,250 if placed above a certain salary level. The facilities were splendid, they knew all the hot buttons, there was a lot of traffic. Specifically, I was promised that:

1. They knew how to get around HR. I already knew that HR was a real problem for me. They promised contacts in over 80,000 companies in the US. They promised that they could solve the HR problem.
2. That I would get my money back. They told me that they would not even send me on an interview unless the company was going to pay a fee and refund my money. They told me that many people put the fee on a credit card and got their money back before the credit



Respond to this report!

Are you an owner, employee or ex-employee with either negative or positive information about the company or can you provide "insider information" on this company?

[File a Rebuttal](#)

Victim of this person/company?

Are you also a victim of the same company or person? Want Justice? File a Ripoff Report and don't let them get away with it!

[File a Report](#)

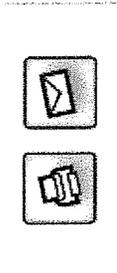
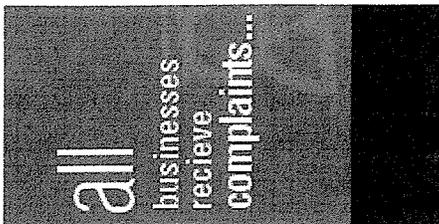
You may be due a REFUND!

Did you refinance your Home in the last 3 years?

If so, you might be entitled to a refund. Fax 602-532-7953 or email classaction@careylaw.com your HUD 1 form immediately to see if you qualify.

Ripoff Report Verified -safe advertisement-





card was even due.

3. That they, in fact, WERE a recruiting agency through Sterling Hightower. A young woman claiming to work for SH even attended one of my meetings with Haldane. The Haldane website is shared with SH.

I attended all the meetings, the group session, and worked the program hard. In September I signed up for unemployment and found out that everything that I had paid for through Haldane was available for free through the Texas Workforce Commission. I went back to Haldane and complained that they had done nothing for me that had any value. They had no business contacts at all, they couldn't help with HR in any fashion. Sterling Hightower, after 3 months had provided -0- leads of any value. And my 'counselor' laughed when I asked him about how my fee would be recovered.

Finally in November I realized it was all a scam and demanded a full refund. I filed a complaint with the Dallas BBB and with the Texas Attorney General. The Texas AG asked us to try to resolve it on our own. I have been wrestling this thing through the BBB process (which is another nightmare) and we are finally going to arbitration, although it hasn't been scheduled yet.

This company is a total FRAUD. They are trained well to deceive you but they have absolutely no ability to help you GET a job. Everything, absolutely everything, that they offer is available for FREE. I found dozens of jobs that I was interested in and qualified for. They were of absolutely no help in getting an interview. I never had a single interview during the entire 10 months that I was looking for a job. I finally did talk to a recruiter from MRI who told me, after quite a long conversation, that my resume was awful. The final insult, Haldane can't even write a resume that meets industry standards.

tim
Mansfield, Texas

[Click here to read other Rip Off Reports on Bernard Haldane Associates](#)

[CLICK HERE, You must read this!! ...Financial Post Article LINK - Haldane not up to the job ...exposing this company for what it really is - a huge scam](#)

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If you would like to see more Rip-off Reports on this company/individual, please use the search box below:

Bernard Haldane Associates

In order to assure the best results in your search:

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Prescription
Drug Card
Rip-Off?

Are you a member of a prescription drug plan or do you have a prescription drug card through any organization, such as:

- SaveRx
- MatureRx
- Coventry
- AdvantraRx
- Humana
- Unicare
- HealthNet
- SierraRx
- United
- Healthcare
- Veterans
- Advantage

If so, you may have unknowingly been injured financially and therefore be entitled to reimbursement of your losses.

To see if you were injured and

whether you are eligible to be a member of a class action to recover your losses please contact classification@earthlaw.com



| | | | |
|--|---|--|---|
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|--|---|--|---|

Updates & Rebuttals:

UPDATES & REBUTTALS

Haldane Dallas
 [10/22/2002 7:47:20 AM]
 Editor's Comment
 [10/23/2002 1:34:34 AM]

Do-it-yourself guide



Don't let them get away with it!

Update by Author

Submitted: 10/22/2002 7:47:20 AM
 Modified: 1/2/2003 4:00:25 PM

 Haldane Dallas
 My differences with this company have been resolved.

Update by Author

Submitted: 10/23/2002 1:34:34 AM
 Modified: 1/2/2003 4:00:25 PM

 Editor's Comment

Haldane has learned that they can't mess with the Rip-Off Report. Victims on this site have vowed, 'We will not rest until they either change their fraudulent business practices or are run out of business.'

In the meantime, we will do our best to help their victims get their money back. Texas, Wisconsin, Ontario, Virginia, Florida and California have gotten the message and many more are to come.

ED Magedson
Editor@ripoffreport.com

| | | | |
|--|---|--|---|
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Do-it-yourself guide





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Ripoff Report

Don't let them get away with it.™

Report: #27324

Report: Haverty's Furniture

Category: Furniture & Furnishings

Haverty's Furniture Delivered late & damaged, then ruined my credit Austin Texas *Editor's Comment

*REBUTTAL Individual responds ..Unsatisfied with Haverty's ..six different deliveries with damaged furniture.

Haverty's Furniture
5555 Airport Blvd.
Austin, Texas,
U.S.A.

Phone: 512-407-8614
Fax:

Cindy
Austin, TX

Submitted: 8/19/2002 11:18:40 AM
Modified: 4/28/2003 2:15:07 AM

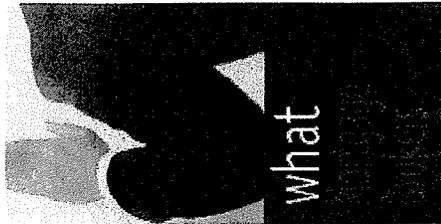
I was drawn in by a 1 year to pay, no interest deal. The office furniture was beautiful. However, it took 4 months to receive all of it, they DID charge me interest and trashed my credit.

First of all it was back ordered. Then, when the furniture did arrive at my house most of it was damaged. This happened several times with one or two pieces each time being alright. I finally accepted a couple of pieces with fixable damage because I was tired of waiting. BTW, it was never fixed.

I got irritated and stopped making regular payments, however the furniture WAS PAID OFF A YEAR after I received it. I kept my end

Do-it-
guide

Ripoff Report
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Ripoff Report Verified -safe advertisement-

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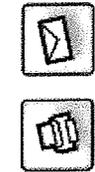
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[File a Report](#)



of the deal, but they went ahead and charged me interest, and I just found out, they also trashed my credit report.

I'm trying to buy a house and this could cost me thousands!!

I was also planning on buying new furniture for my new place, but if I can't resolve this that's also history. If they don't clean this mess up, one of my new goals in life will be to make sure everyone knows what this company is about.

Cindy
Austin, Texas

[Click here to read other Rip Off Reports on Haverty's Furniture](#)

Search for additional reports

If you would like to see more Rip-off Reports on this company/individual, please use the search box below:

Haverty's Furniture

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Prescription Drug Card Rip-Off?

Are you a member of a prescription drug plan or do you have a prescription drug card through any organization, such as:

- SaveRx
- MatureRx
- Coventry
- AdvantraRx
- Humana
- Unicare
- HealthNet
- SierraRx
- United
- Healthcare
- Veterans
- Advantage

If so, you may have unknowingly been injured financially and therefore be entitled to reimbursement of your losses.

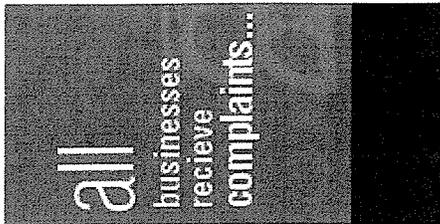
To see if you were injured and

Updates & Rebuttals:

Read the fine print
VIC [12/17/2002 9:27:06 AM]

Editors Comment: ...bring your lawyer and your accountant to a place like this

UPDATES & REBUTTALS



Unsatisfied with Haverly's...six different deliveries with damaged furniture.
Cartez [4/26/2003 6:57:28 PM]

whether you are eligible to be a member of a class action to recover your losses please contact classaction@earthlaw.com

Do-it-yourself guide

Bluff Report
Don't let Bluff get away with it.

donate now
help keep this site free

 VTC
bartow, Florida
U.S.A.

Submitted: 12/17/2002 9:27:06 AM
Modified: 12/18/2002 3:18:54 AM

Consumer Suggestion

Read the fine print

First, as we all know all those attention geater advertisements do just that. Get our attention. Now once we are in the store and fall in love with an item, we have images of how it would look like in our homes and we are excited because we are getting such a great deal, right? Well sure we are if we follow all the stipulations of the contract. That means we have to take time to read all of the contract word for word. Espacialy the 'Fine Print.' The sales associate is there to help you so if you need time to read that contract before you sign then do so, its your right. Be informed and absolutely sure of what you are signing. If you have questions or concerns ask someone will answer your questions. If they act like they don't want to or you think they are just blowing smoke, leave. If they want your business they will answer your questions.

Second, if the furniture was damaged I would not have accepted it. It's your money, you paid for good furniture and that's what you should get. I know you might be frustrated because it took so long to get all of your furniture, but did you call anyone to complain? The original store you made your purchase from or a customer service hot-line? I am sure someone might have helped you or even given you a discount on a next purchase.

Third, even though you paid off the furniture in the year specified you did not continue to make all your monthly payments on time. And that I belive was one of the stipulations for an intrest free year. Therefore you where charged for the intrest. Ultimately it was up to you to be the informed consumer. So the only person to blame for your tarnished credit is yourself. I am sorry that this would cause you future credit problems. But I hope this is a lesson learned for you and any other consumer reading this. My advise please, 'READ THE FINE PRINT.'



Submitted: 12/18/2002 3:18:54 AM
Modified: 12/18/2002 3:18:54 AM

Update by Author

Editors Comment: ..bring your lawyer and your accountant to a place like this
NO, I suggest you bring your lawyer and your accountant to a place like this. Especially when buying a car! Doing so is necessary if they cannot be upfront with you, and explain to you the fine print so you know what you are getting yourself into.

Sorry VIC, companies today are more concerned about what they can get away with than what is fair. They purposely misuse of the power that they have over you when they know you are so thrilled with the product. This, along with their cunning salesmanship, purposely diverts your attention away from what you are signing.

This is wrong! They will say it's all 'business'. Businesses like this take away the personal values of honesty and integrity, and they show no mercy. This is one of several reasons why I started Rip-off Report.com

ED Magedson
Editor@ripoffreport.com



Cartez
Irontdale, Alabama
U.S.A.

Submitted: 4/26/2003 6:57:28 PM
Modified: 4/28/2003 2:15:07 AM

Individual

Unsatisfied with Haverty's ..six different deliveries with damaged furniture.

My husband and I just happen to go on the Haverty's web site and ran across the Rip off Report. We made a purchase of over \$5,000 for bedroom furniture. We had at least six different deliveries with damaged furniture.

The furniture was first delivered Dec.31st, and up until April 5th we never received furniture that was undamaged. The Irontdale,AL Haverty's store was not willing to discount the furniture after all of our inconvenience.

I'm so thankful my husband checked the furniture each time before it was brought into the house; and had them to take it back to the store.I'm convinced had we kept the furniture in our home waiting for Haverty's to get the delivery right,we would be paying for damaged/ reconditioned furniture, or worse bad credit.

| | | | |
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Ripoff Report

Don't let them get away with it.™

Report: #6250

Report: Richard Fuller Homes

Category: Builders & Contractors

Richard Fuller Homes Honest Opinion ..horrible warranty, poor quality construction ..nothing but horror stories *REBUTTALS by contractor *Editor's Comments

*UPDATE

Richard Fuller Homes

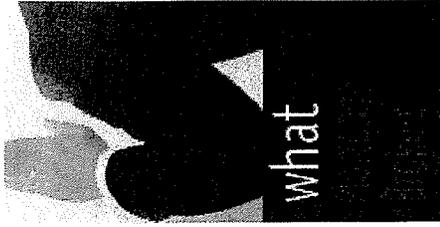
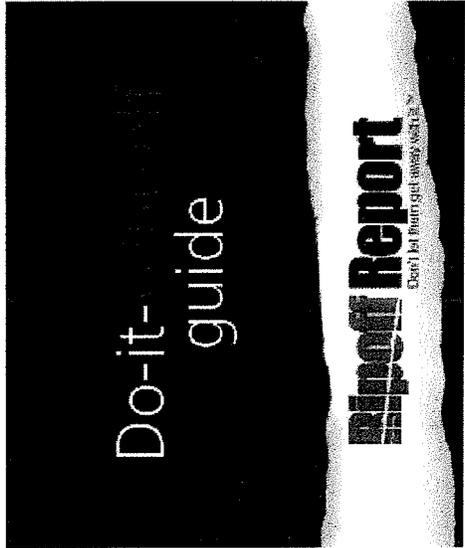
Fort Worth, Texas,
U.S.A.

Phone:
Fax:

Kyleigh
TX,

Submitted: 8/20/2001 12:00:00 AM
Modified: 8/24/2001 12:00:00 AM

Let me start off by saying, I have a Richard Fuller Home. I agree with everyone, the rebuttal from the original person was probably Richard himself or someone in his organization, not a homeowner. I think that we all agree building a new home is a trying and time consuming proposition regardless of what builder you use. My home was no exception. We went through 5 foreman and numerous unqualified subcontractors during our almost 8 month build time. We had issues and still do. We liked the floor plan and design, but the quality of construction and warranty work are questionable at best. We share horrors stories with neighbors all the time. Each of us has a different one, but they all center around the two comments



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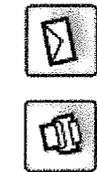
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above. This builder, like any other, will cut corners when ever possible.

At the time of our build, he had under qualified foreman running the construction site who made mistake after mistake. Now that we are in our home we have had the a/c unit fixed numerous time, roof repaired twice and various other minor repairs. But, we still have a laundry list of repairs needed which seem to be ignored by Richard Fuller every time we request help. We have been plagued with a very poorly graded yard and are suffering through standing water, excess bugs and various other problems that arise with a poorly graded yard. In short, Richard Fuller designs a nice home, lots of amenities, but the build is questionable and the warranty service is horrible.

If building with Richard Fuller, I recommend staying on top things weekly if not daily and paying \$300 or so for an independent inspection prior to closing. And the best advice that I can give..... don't close until the house is 100% the way you want it.... otherwise good luck.

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Richard Fuller Homes

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To see if you were injured and

Updates & Rebuttals:

It seems that people these days are increasingly hard to please. *Editor's Comment to this [8/21/2001 12:00:00 AM]

UPDATES & REBUTTALS

whether you are eligible to be a member of a class action to recover your losses please contact classaction@earthlaw.com



[8/22/2001 12:00:00 AM] ...if Fuller had such a thriving home building company then he wouldn't be selling lots left
[8/22/2001 12:00:00 AM] All we have gotten from Fuller Homes is excuses.
[8/22/2001 12:00:00 AM] no one complains about builders for fun, no one gets paid to do it, and the attorney
[8/23/2001 12:00:00 AM] stoop low enough to call a new home owner white trash.
[8/24/2001 12:00:00 AM]

Do-it-yourself guide



Update by Author

Submitted: 8/21/2001 12:00:00 AM
Modified: 8/24/2001 12:00:00 AM

It seems that people these days are increasingly hard to please *Editor's Comment to this REBUTTAL

This email is a rebuttal to RipOff #6250. It was sent by Sub-Contractor for them and other builders at sash899180@hotmail.com.

Richard Fuller Homes Honest Opinion ..horrible warranty, poor quality construction ...nothing but horror stories (#6250) They filed the following rebuttal to the above Rip-Off Report:

Their email: sash899180@hotmail.com
Their name: Sub-Contractor for them and other builders
Their relationship to the company: Consumer Suggestion

Rebuttal:

It seems that people these days are increasingly hard to please. People want everything perfect and once it is their still not happy. I doubt 'Rip Off Report' will show this rebuttal. I am a sub-contractor for Richard Fuller Homes and various other builders. I know about this site from listening to homeowners that I do warranty work for. If you think this is affecting their business, you are sorely misguided. By my best estimates, Mr. Fuller probably makes 10-20 million per year off homebuilding and other investment interests. He can afford to completely ignore people who choose to take extreme measures like this. Most every builder has complaints on this site and they also have no intention of responding

to these complainants. I see both sides of the story. I think Fuller is wrong in some areas as well as homeowners. I as a contractor build a quality home for them. The home is safe and structurally sound. I will admit their warranty dept leaves a lot to be desired. I just want you people to know that the employees of that company know about this site but give it no consideration. Richard Fuller Homes is in Texas to stay. They have a multi-million dollar investment in land and development. Although you may cost them 1 or 2 customers, too a builder that builds 300-500 homes a year in Texas alone and near a 1000 a year in New Mexico you are not costing them a dime. Im also sure by my own opinion that Richard Fuller Homes will never settle with Cindy whatever in Oklahoma. She is a wack and nothing more than white trash. Thats my opinion.

Editor's Comments to the above REBUTTAL:.....:

Well, you certainly thought enough about the Rip-off Report to respond. You may be yourself a good contractor, but you know nothing about what kind of crap these builders and their sales people pull once your gone from the job site. You're in the construction end.

One thing you can relate to, is many of your fellow contractors have unskilled workers resulting in poor workmanship. Many are on drugs. Definitely a nationwide problem.

Contractors are closing up walls that are sopping wet with no regard as to the future devastation this will cause the residents. Were talking mold, resulting in major health problems.

The rich and so wealthy Fuller you brag about. How do you think he got all his riches? Screwing the consumer. Fuller could do the right thing by correcting all these problems and he would still be a very rich man, and not only with money. Several former employees close to him describe him as a prick. Their word. Not mine.

White trash? You're an idiot. A wack? If you were ripped of for over \$100,000 you would be a little wacky too!

Mr. Contractor, you should also stick around for the false promises made at the signing of the papers. Then come back around 6 or 12 months later and talk to all the home owners who have no warrantee work done. Then view the major defects from the poor workmanship. Then view their useless home warrantee with all the fine print, leaving the home owner with their nightmare home.

Buying a home is the American Dream which has turned in to the American nightmare, which has become the biggest Rip-off by business to consumers. (along with Auto Dealers)

Fuller Homes will pay, eventually, one way or another. Ripped off home owners need to band together and target a Fuller Development in progress, distributing Rip-off Reports to perspective buyers, non stop, every day in continual shifts till the bastard satisfies every home buyer that was Ripped off!
Homeowners who are interested for the right way to do so, let me know. I will show you the right way to get action.
No lawyers. No courts.

Editor@RipoffReport.com

badbusinessbureau.com
Don't let them get away with it.
Make sure they make the Rip-off Report!

We are not lawyers.
We are not a collection agency.

We are Mediators.
We are Consumer Advocates.
WE are Civil and Human Rights Activists

We are a Nationwide Consumer Reporting News Agency
...by consumers, for consumers.

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Prince Charles Street
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USA Volunteer Contact & Victim Hotlines:
East Coast 518-923-HELP (4357)
West Coast 602-474-0366

United States west coast office FAX: 425-799-9729
United States east coast office FAX: 305-832-2949

e-mail us: info@badbusinessbureau.com

Remember.
Don't let them get away with it!
Make sure they make the Rip-off Report.

Great ideas have always Encountered Violent Opposition - einstein



Submitted: 8/22/2001 12:00:00 AM
Modified: 8/24/2001 12:00:00 AM

Update by Author

This person is mistaking the author of this new complaint with mine, # 4633, but obviously they know who I am
This email is a rebuttal to RipOff #6250.
It was sent by Cindy Schnackel at cschnackel@fourteen.net.

Richard Fuller Homes Honest Opinion ..horrible warranty, poor quality construction ..nothing but horror stories *REBUTTAL
by contractor *Editor's Comments (#6250)

They filed the following rebuttal to the above Rip-Off Report:

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Ripoff Report

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Search Results: Texas

You searched for: Legend

Texas

Approximately **14100**

Reports Found

Showing 1 - 15

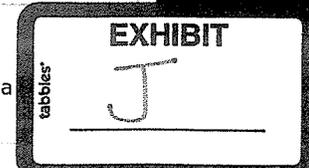
NEW New **UPDATE** Updated **REBUTTAL** Rebuttal **PHOTOS** Photos

| Date | Title | City, State |
|--|--|------------------------------|
| 1. 4/7/2007 4:01:40 AM REBUTTAL | <u>USA Card Services - James 1 scam hustle ripoff</u> <u>*Consumer Suggestion ..my lease cancelled John</u> Credit & Debt Services : USA Card Services - James 1 Texas | Author: denton, Texas |
| 2. 3/22/2007 3:19:00 PM | <u>Cottman Transmision Cottman transimmision stole my money & ruined my car. Ripoff Houston Texas</u> Auto Service Stations : Cottman Transmision Texas | Author: houston, Texas |
| 3. 3/16/2007 8:05:00 AM | <u>Citibags - Nathan Traders Theives! DO NOT ORDER FROM THEM! ripoff Hutto Texas</u> Corrupt Companies : Citibags - Nathan Traders Texas | Author: Brooklyn, New York |
| 4. 10/17/2006 8:49:40 PM REBUTTAL | <u>Capital One Auto Finance Very difficult to deal with Plano Texas</u> <u>*Consumer Comment ..Chip you shouldn't judge until it happens to you</u> Loans : Capital One Auto Finance Texas | Author: Las Vegas, Nevada |
| 5. 8/15/2006 7:38:00 PM | <u>Sweepstakes Clearing House -Paid for a bedroom set I never recieved. Dallas Texas</u> Bed & Bath : Sweepstakes Clearing House Texas | Author: Milwaukee, Wisconsin |
| 6. 3/13/2006 8:15:00 AM | <u>Kwik Kar Lube & Tune ripoff, dishonest, did not use correct parts and when asked to fix correctly and lied and said they did. Texarkana Texas</u> Auto Service Stations : Kwik Kar Lube & Tune Texas | Author: Texarkana, Texas |
| 7. 10/28/2005 10:04:00 PM | <u>Brent Bordic ripoff Austin Texas</u> Con Artists : Brent Bordic Texas | Author: gerber, California |



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Did you refinance your Home in the last 3 years?
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WANTED *Rip-Off Report Reporters*

We need bad businesses reported

Are you a consumer advocate? Here at the bad business bureau, we be public is in need of heroes and heroines, or consumer advocates, who w expose bad business and get them to clean up their act. At the Rip-Off F we call these consumer advocates Rip-Off Reporters. Do you have what takes?

Become a Rip-Off Reporter

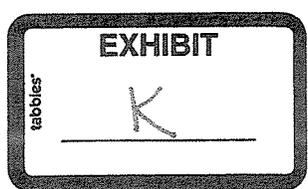
You may have just finished entering in a Rip-Off, but still have the feeling you need to do more. We've created the Rip-Off Reporter section of the Report to allow people to collaborate in an effort to expose bad business effectively.

Were always looking for new stories. We have many leads and informati people who are victims of a Rip-Off and we need you to investigate and that story.

Below we have outlined some Rip-Off reporting tactics to use in digging businesses or expanding on the report you may have made to create a l file on a particular business. The larger the file we can create and the m accurate information on a business's bad practices, the better chance w of making them succumb to the pressure and change.

Questions to ask

1. Are there other people who have had similar experiences?
 Well we would like to solicit your help in finding out all you can on a particular Rip-Off.
2. Is there trend with a particular companies business practice?



If so, can I find other people with similar experiences to post to the Report? Searching the internet will produce some interesting results and ask them some questions about their experience. Get them to submit their own report at www.RipOffReport.com.

3. Is the business a chain?

If so, the business' bad practices may not be limited to the local store involved with and may be a national problem. Try finding out if similar problems exist at other locations outside your state.

Searching the Internet is an excellent method of finding information similar to your report and to answering some of these questions. There may be other questions to ask depending on the type of situation you have. If you have any questions you can always e-mail us at info@RipOffReport.com

For your satisfaction, at first...

Unfortunately, we will not be able to pay at this time. Normally, our Rip-Off Reports are anonymous, but if you want exposure, simply provide your e-mail address in the text of the report so that people may contact you if they have further information about the report you made. If interested, after your name should put (in capital letters) - JR. RIP-OFF REPORTER. Once we see your work over a period of time, we feel you're honest and dedicated, and depending on the region you're in you will be considered for compensation.

Contact our professionals

With the RipOffReport.com, we feel we have given you a great tool and resource for bringing bad businesses to the attention of the world. But if you need more information or help, let our professionals know by contacting them via reporters@RipOffReport.com.

Feel free to send us suggestions and comments to our [editorial staff](#).

Technical questions can be addressed to our [webmaster](#).

Best if viewed with Netscape 4, Internet Explorer 4, or AOL 4.0. Support for JavaScript is needed to submit and search for reports.

If you are having trouble submitting via our JavaScript form such as Web TV users, please use our [Non-JavaScript form](#).

Having trouble searching or filing a report? It may be a browser problem. See our [FAQ](#) for help.

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reporting agencies. Additionally, other fees may be included to publicize the nature and status of the delinquency.

By submitting your Rebuttal, you agree to accept all fees connected with the collection and processing of unpaid fees in connection with this service. You also accept responsibility for legal fees associated in the collection and processing with these unpaid fees.

You agree to pay the Rip-off Report \$20.00 for each REBUTTAL you submit beginning with the 5th REBUTTAL and understand that you will be billed \$25.00 for each REBUTTAL you submit that is not Responsive.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: June 22, 2007


GREG JACKSON