

1 DAVID C. SHONKA
2 Acting General Counsel

3 SARAH SCHROEDER, Cal. Bar No. 221528
4 ROBERTA TONELLI, Cal. Bar No. 278738
5 EVAN ROSE, Cal. Bar No. 253478
6 Federal Trade Commission
7 901 Market Street, Suite 570
8 San Francisco, CA 94103
9 sschroeder@ftc.gov, rtonelli@ftc.gov, erose@ftc.gov
10 Tel: (415) 848-5100; Fax: (415) 848-5184

11
12 **UNITED STATES DISTRICT COURT**
13 **NORTHERN DISTRICT OF CALIFORNIA**
14 **OAKLAND DIVISION**

15 FEDERAL TRADE COMMISSION,

16 Plaintiff,

17 vs.

18 AMERICAN FINANCIAL BENEFITS CENTER,
19 a corporation, also d/b/a AFB and AF STUDENT
20 SERVICES;

21 AMERITECH FINANCIAL, a corporation;

22 FINANCIAL EDUCATION BENEFITS
23 CENTER, a corporation; and

24 BRANDON DEMOND FRERE, individually and
25 as an officer of AMERICAN FINANCIAL
26 BENEFITS CENTER, AMERITECH
27 FINANCIAL, and FINANCIAL EDUCATION
28 BENEFITS CENTER,

Defendants.

Case No. 4:18-cv-00806-SBA

RELATED TO: 4:17-cv-04817 SBA

**DECLARATION OF STEVE
RHODE IN SUPPORT OF
FEDERAL TRADE
COMMISSION'S MOTION FOR
PRELIMINARY INJUNCTION**

DECLARATION OF STEVE RHODE

1
2 1. My name is Steve Rhode and I reside in North Carolina. The following
3 statements are within my personal knowledge and if called as a witness I could and
4 would competently testify thereto.

5 2. I am an investigative reporter and journalist who specializes in covering consumer
6 debt and the debt relief world. From 1994 to 2004, I ran a large non-profit organization
7 that helped people find a path through their financial troubles. During this time, I also
8 had a syndicated Q&A advice column that ran in approximately 50 newspapers and wrote
9 three books, including “How to Get Out of Debt Without Getting Scammed and What to
10 Do if You Have Been.” I have made numerous television and radio appearances as a
11 consumer debt expert, including appearances on FOX, CNN, ABC, NBC, MSNBC, and
12 local stations.

13 3. Since 2007, I have operated the website “Get Out of Debt Guy,” getoutofdebt.org,
14 which provides consumers with free information about the debt relief industry. One of
15 the features on my website is a program called “I Buy Junk Mail.” A true and correct
16 copy of the “I Buy Junk Mail” page on my website is attached as **Rhode Attachment A**.
17 I pay consumers \$5 for certain types of debt relief solicitations because the best way to
18 protect consumers is to use real examples in my articles.

19 4. In June or July 2013, a Canadian consumer sent me a student loan debt relief
20 mailer through my “I Buy Junk Mail” program. The consumer requested that I not
21 publish his name or address. On July 19, 2013, I published photos of the mailer on my
22 website, with the consumer’s personal information redacted. A true and correct copy of
23 my July 19, 2013 article about the mailer is attached as **Rhode Attachment B**.

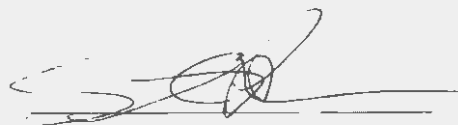
24 5. In January or February 2014, a consumer named Emily sent me a student loan
25 debt relief mailer. I do not have contact information for Emily or the original message
26 from her. The fine print at the bottom of the mailer identified the company sending the
27 offer as “AFB, 311 Professional Center Drive, Suite 200, Rohnert Park, CA 94928.” On
28 February 26, 2014, I published photos of the AFB mailer on my website, with Emily’s

1 personal information redacted. A true and correct copy of my February 26, 2014 article
2 about the AFB mailer and an image of the mailer Emily sent me are attached as **Rhode**
3 **Attachment C**.

4 6. In December 2014, a consumer sent me a student loan debt relief mailer through
5 my "I Buy Junk Mail" program. The consumer requested that I not publish his name or
6 address. The fine print at the bottom of the mailer identified the company sending the
7 offer as "AF Student Services." On December 18, 2014, I published photos of the AF
8 Student Services mailer on my website, with the consumer's personal information
9 redacted. A true and correct copy of my December 18, 2014 article about the AF Student
10 Services mailer and an image of the mailer the consumer sent me are attached as **Rhode**
11 **Attachment D**.

12 7. In December 2014, I called the phone number listed on the AF Student Services
13 mailer, 1-888-402-4006. The representative who answered the phone said the company
14 was called American Financial Benefits Center ("AFBC") and its website was
15 afbcenter.com. I did some research on AFBC and discovered that according to public
16 records, a Brandon Frere served as President of the company. In December 2014, I tried
17 to send Mr. Frere an email at brandon.frere@afbcenter.com, but the message bounced
18 back to me as undeliverable.

19 8. I declare under penalty of perjury that the foregoing is true and correct. Executed
20 on April 3, 2017, in North Carolina.

21
22
23 

24 Steve Rhode

Rhode Attachment A

I Buy Junk Mail. Sell Me Your Junk Mail.

[Ask Steve a Question](#) |
 [Report a Scam](#) |
 [I Buy Junk Mail](#) |
 [Debt Relief Industry](#) |
 [Contact](#) |
 [Submit a Tip](#) |
 [Subscribe](#)

[Ask a Question](#) |
 [Report a Scam](#) |
 [Submit a Tip](#) |
 [Subscribe](#) |
 [Submit Guest Post](#)



Home > Debt Articles > I Buy Junk Mail. Sell Me Your Junk Mail.

FREE CONSULTATION Call the Get Out of Debt Guy
FREE Debt Help Hotline
 1-866-834-4739



You will help protect people when you sell me your junk mail.

I Buy Junk Mail. Sell Me Your Junk Mail.

Posted by: Steve Rhode June 14, 2013 in Debt Articles, I Buy Junk Mail

I'm back in the market for advertising letters and mailers (no emails) people receive promising some sort of debt or credit help. As a reward for helping me scout out the latest mailers so I can review them I'm reinstating my "I Buy Junk Mail" program I offered a few years ago.

Search the Site

Get Out of Debt Hotline

FREE CONSULTATION Call the Get Out of Debt Guy
FREE Debt Help Hotline
 or Answer the Questions Below
1-888-919-3323

What may we help you with?

How much do you owe?

What type of student loans do you have?

What is the status of your loans?

Get Help



Subscribe to Get Out of Debt Guy via Email

Enter your email address to subscribe to this blog and receive notifications of new posts by email.

I Buy Junk Mail. Sell Me Your Junk Mail.

Why I Do This

I've found the best way to protect consumers is to use real examples about offers they may be approached with.

By reviewing specific offers people are actually receiving I can use them as a tool to educate and warn others so they don't fall for it or understand the offer better before accepting it.

Think of this program as a real world financial literacy tool.

Want to see more mailers I've reviewed as part of this program? [Click Here](#)

How Much I Pay

At this time I am paying the following amounts:

- Debt Relief Offers – \$5
 - Eliminate Your Debt
 - Auto Loan Modification
 - Debt Settlement
 - Credit Counseling
 - Debt Consolidation Loan
 - Sue Your Mortgage Company
 - Stop Foreclosure
 - Reduce Your Student Loans
 - And other similar offers
- Credit Card Offers – \$0 right now
- Credit Repair Offers – \$0 right now
- Debt Collection Notices – \$0 right now
- Regular Junk Mail – You pay me \$10. (Just kidding, I don't want that stuff.)

I Pay Promptly Because I Hate to Be In Debt

In the past I stopped the program simply because I became so overloaded. So this time I'm making the process stricter but simpler for all. But once your submitted material is accepted I pay promptly.

I Will Make Every Attempt to Remove Personal Information Before I Publish

I keep my eyes open and remove personal information from material people send me like names, account numbers, addresses, etc. I always do my very best to remove this information before I publish the material on the website.



However, in order to help protect consumers I may, from time to time, forward mailers submitted, that I accept and pay for, to state, local, or federal regulators. If I do forward those specifically to regulators I will leave your personal information intact. They need to see it for their enforcement efforts.

I Love Simple. Don't You?

Here is how the new program works.

In order to minimize back and forth communications if I need a mailer or not I'm afraid I'll have to shift a bit of responsibility on your end. Using the form below you can upload your front and back well scanned images of the mailer you received, including the envelope. If I don't have it and will review it and will eventually publish it on the site (after removing your personal information), I will promptly pay your email address you give me via PayPal.

Blazing Hot Topics

[Borrower Defense for Student Loans](#)
[Student Loan Bankruptcy Discharge](#)

Very Important Calculators

[Get Out of Debt Calculator](#)
[What Repaying Your Debt Will Cost You in Retirement – Calculator](#)

Important Article Links

[Report Typo - Report Error](#)

More Available Help

[Debt Settlement Help](#)
[Click Here](#)

[Student Loan Help](#)
[Click Here](#)

[Credit Counseling Help](#)
[Click Here](#)

[I Buy Your Junk Mail](#)
[Click Here](#)

My Most Popular Get Out of Debt Guides:

Popular Guides

- [Those That File Bankruptcy Do Better Than Those That Don't](#)
- [Why Income Based Student Loan Payments Can Be a Terrible Trap](#)
- [The Fine Art of Getting Out of Debt](#)
- [How to Try to Get a Refund From a Debt Relief Company](#)
- [The Ultimate Guide to Dealing With Student Loans You Can't Afford](#)
- [Money Personality Quiz and Test. What Are Your Spending Habits?](#)
- [The Ultimate Consumer Guide to Checking Out a Debt Relief Company Before You Sign On the Line](#)
- [These Private Student Loans Can Be Easily Discharged in Bankruptcy](#)
- [Top 10 Reasons You Should Stop Paying Your Unaffordable Private Student Loan](#)
- [See All My Free Guides \[Click Here\]\(#\)](#)

to search type and hit enter

Recent Comments

- [Steve Rhode on Will My Car Get Repoid if I Take it to the Dealer for Service? – Mike](#)
- [Aaron Robinson on Will My Car Get Repoid if I Take it to the Dealer for Service? – Mike](#)

I Buy Junk Mail. Sell Me Your Junk Mail.

You will know if I used your piece because I will credit the name you give me to credit and you will receive a PayPal payment from me for the piece. There will be no surprises.

You send it in and I need it – *You Get Paid*. Simple!



You will help protect people when you sell me your junk mail. I agree, It's a stupid picture to use but you get the idea how it works.

Keep in mind, I might get multiple scans of the same mailer so just to be sure I have not received it or reviewed it on the site, please search the site using the search box at the top right.

Technical Specs

1. You can upload either good close up photographs, scanned images or PDF copies of the mailer using the form below.
2. I prefer color scans of at least 150 DPI (dots per inch) where I can read all the printed words and images.
3. I'll need the front and back of the envelope and all internal pages that have any printing on them.
4. Quality scanning gets noticed and paid first.
5. If you can, zip the files into one zip file to upload.
6. I only pay via PayPal. Period. Sorry to be so strict about that.

Charitable Donation Option



If you want your junk mail to do double good stuff, you can select the charitable donation option on the form below and I will donate the money I would have paid you to a great non-profit group, AmeriCares .

I am not affiliated with them in any way. They just do a lot of good and are highly rated. 97% of every donated dollar is used to support their efforts around the world.

Steve

Get Out of Debt Guy - Twitter , G+ , Facebook

- Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus
- Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus
- Angelo Anzalone on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus
- Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus
- Benjamin on Debt Relief Company Review Submission Form
- mike holden on The Easiest Way to Stop a Student Loan Wage Garnishment – Loan Rehabilitation
- Steve on How to Turn Your Car Payment Into a Retirement Check.
- MSTARS on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

I Buy Junk Mail. Sell Me Your Junk Mail.

Need More Help?

1. You can call my Get Out of Debt Guy toll-free hotline and be connected with a service provider who can assist you. The number is **888-919-3323**. You can call 24 hours a day.
2. If you would like to connect with a great independent debt coach and get individual help for your situation, contact my friend Damon Day at DamonDay.com. I've known Damon for years and mentor him. He's awesome and works hard to develop individual solutions for tough debt problems.
3. You can always [contact me and ask me your question](#) for free. Keep in mind, I can't get to every question so there is no guarantee I'll answer it on the site.

I Buy Junk Mail. Sell Me Your Junk Mail.

I Buy Junk Mail Submission

The information you give me is not sold to anyone else.

Name - (Not Published) *

First Last

Name or Identity You Wan't Me to Credit *

Email - (Not Published) *

Address - (Not Published) *

Street Address

Address Line 2

City State / Province / Region

Postal / Zip Code Country

Anything You Want to Say?

Attach Your Files to Upload

You can zip your files into one zip file. I'm looking for good quality scanned images. Prefer color scans or great photographs of at least 150 dpi or higher.

Attach a File *

Attach a File

Attach a File

Attach a File

Attach a File

I'd Like to Do Good and Donate My Payment to AmeriCares

Yes



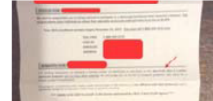
I Agree to the I Buy Junk Mail program and [site terms](#). *

Yes

I Buy Junk Mail. Sell Me Your Junk Mail.

7 1 3

Related

 <p>Student Loan Consolidation & Payment Reduction Program Mailer</p> <p>December 15, 2015</p> <p>In "Debt Articles"</p>	 <p>Federal Student Loan Notice Mailer Review</p> <p>August 15, 2014</p> <p>In "Debt Articles"</p>	 <p>Life Financial Planning Debt Relief Offer - I'm Calling Bullshit</p> <p>December 1, 2015</p> <p>In "Debt Articles"</p>
--	--	--


FREE CONSULTATION Call the Get Out of Debt Guy
FREE Debt Help Hotline
888-919-3323

Debt Settlement Help Click Here


Student Loan Help Click Here

Tagged with: [DEBT RELIEF OFFERS](#) [FINANCIAL-LITERACY](#) [I BUY JUNK MAIL](#) [JUNK MAIL](#) [SELL ME YOUR JUNK MAIL](#)
[SELL YOUR JUNK MAIL](#)

About Steve Rhode



Steve Rhode is the Get Out of Debt Guy and has been helping good people with bad debt problems since 1994. You can learn more about Steve, here.



Rhode Attachment B

Canadians Targeted in Student Loan Assistance Scheme From U.S.

Ask a Question Report a Scam Submit a Tip Subscribe Submit Guest Post



Get Out of Debt GuySM

Ask Steve a Question Report a Scam I Buy Junk Mail Debt Relief Industry Contact Submit a Tip Subscribe

Home > Debt Articles > Canadians Targeted in Student Loan Assistance Scheme From U.S.

FREE CONSULTATION Call the Get Out of Debt Guy
FREE Debt Help Hotline

1-866-834-4739

	Current Plan	Proposed Plan
*Monthly Payment	\$595	\$63
*Average Interest Rates	7.35%	Subsidized
*Payoff Term	10 Years	10 Years
*Payoff Amount	\$71,400	\$7,500

POPULAR BENEFITS

- No payments for 90 days upon enrollment.
- NO NEGATIVE** effect on your credit score.
- 100% forgiveness on some student loans.
- No credit qualification required

This special offer is good for up to \$63,900.00 in loan relief and may only be available for a limited time. Take advantage of your pre-approved status for quick and easy processing by calling TODAY for your Financial Analysis:

1-888-763-2757

All program representations are provided for illustrative purposes only based on historical data with approval. BBB is a credit bureau. Monthly payment amounts and terms is subject to individual financial analysis and may be different from example. Repayment of loan payments is provided on an individual case by case basis. All student loan relief plans are subject to lender approval. Loan forgiveness based on government regulated qualifications. This is not a loan. This is not a BBB approved or endorsed advertisement. Company is a member of the BBB in good standing. Please direct all inquiries to 800-885-7511

Canadians Targeted in Student Loan Assistance Scheme From U.S.

Posted by: Steve Rhode July 19, 2013
in Debt Articles, Debt Relief Industry, I Buy Junk Mail, Marketing, Student Loan Rescue or Assistance

The flurry of student loan assistance programs exploding is the latest debt relief pitch rolling out. I've covered these here , here , here , and here .

Search the Site

Get Out of Debt Hotline

FREE CONSULTATION Call the Get Out of Debt Guy
FREE Debt Help Hotline
or Answer the Questions Below
1-888-919-3323

What may we help you with?

Student Loan Debt

How much do you owe?

Select...

What type of student loans do you have?

Select...

What is the status of your loans?

Select...

Get Help



Subscribe to Get Out of Debt Guy via Email

Enter your email address to subscribe to this blog and receive notifications of new posts by email.

Canadians Targeted in Student Loan Assistance Scheme From U.S.

An amazing reader sent in a new debt relief mailer through my I Buy Junk Mail program.

The consumer lives in Canada but the mailer came from the same notorious postal permit 1297 in Sacramento, California. The same postal permit used in many other debt relief mailers I've covered.

This mailer is targeted towards Canada residents who have some level of student loan debt.

As you can see, the self-mailer sent to Canadians appears to be an official looking document.



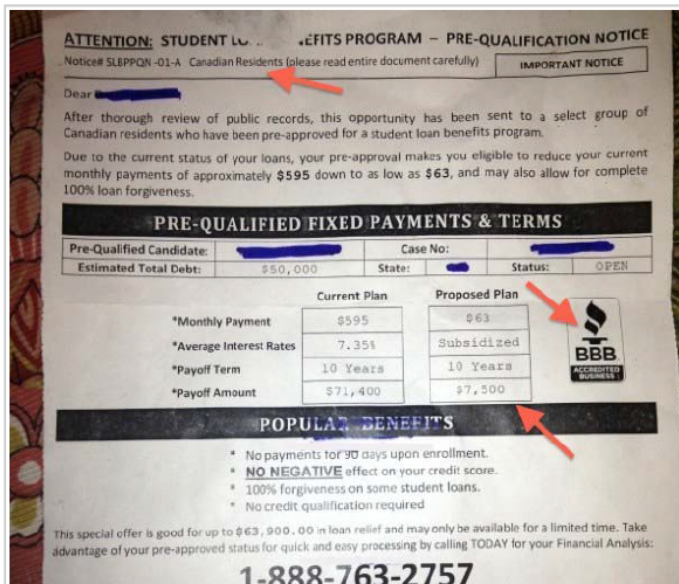
The inside of the mailer says it is Notice# SLBPQN-01-A a Student Loan Benefits Program – Pre-Qualification Notice.

It says the consumer's student loan debt can be significantly reduced so instead of repaying \$71,400 the proposed plan says they will be able to repay \$7,500.

The mailer also states:

- No payments for 90 days after enrollment.
- No Negative effect on your credit score.
- 100% loan forgiveness on some student loans.
- No credit qualification required.

The mailer also hosts a big BBB Accredited Business logo but coincidentally fails to identify the business behind the mailer.



Blazing Hot Topics

- Borrower Defense for Student Loans
- Student Loan Bankruptcy Discharge

Very Important Calculators

- Get Out of Debt Calculator
- What Repaying Your Debt Will Cost You in Retirement – Calculator

Important Article Links

- Report Typo - Report Error

More Available Help

- [Debt Settlement Help](#) Click Here
- [Student Loan Help](#) Click Here
- [Credit Counseling Help](#) Click Here
- [I Buy Your Junk Mail](#) Click Here

My Most Popular Get Out of Debt Guides:

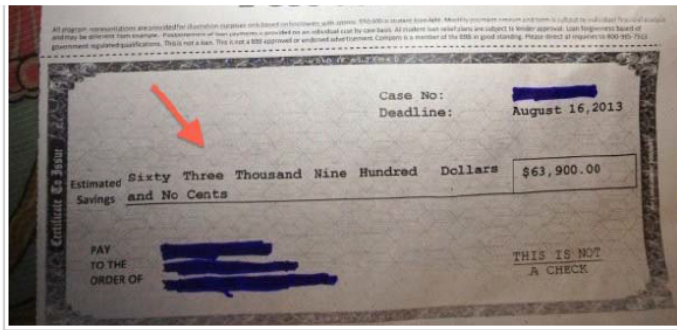
- Popular Guides**
- Those That File Bankruptcy Do Better Than Those That Don't
 - Why Income Based Student Loan Payments Can Be a Terrible Trap
 - The Fine Art of Getting Out of Debt
 - How to Try to Get a Refund From a Debt Relief Company
 - The Ultimate Guide to Dealing With Student Loans You Can't Afford
 - Money Personality Quiz and Test. What Are Your Spending Habits?
 - The Ultimate Consumer Guide to Checking Out a Debt Relief Company Before You Sign On the Line
 - These Private Student Loans Can Be Easily Discharged in Bankruptcy
 - Top 10 Reasons You Should Stop Paying Your Unaffordable Private Student Loan
- [See All My Free Guides Click Here](#)

to search type and hit enter

Recent Comments

- Steve Rhode on Will My Car Get Repaid if I Take it to the Dealer for Service? – Mike
- Aaron Robinson on Will My Car Get Repaid if I Take it to the Dealer for Service? – Mike

Canadians Targeted in Student Loan Assistance Scheme From U.S.



Consumer Said

The consumer who received this mailer shared the following statement:

"I noticed info on this company hadn't been updated since 2011 so I guess they have been lying low but they're at it again. Before I start I just want to say thank God for your site as after using three search engines and a million different search term configurations this is the only place I found out the truth about this company. I knew there was something fishy but they have worked very hard at closing all their old web addresses, anonymizing their new website whosis info and getting all new phone numbers and a whole new scam.

I received in the mail a very official looking notice from "Student Loan Client Services" when I opened it had my name, my loan amount, the state I lived in along with a chart of my average monthly loan payment next to what their company could bring it down to for me as well as offering a subsidized interest rate, and my old payoff amount next to what that amount could be if I used their service.

There is a huge BBB logo on the inside along with a final notice date to take advantage of this and one of those fake checks at the bottom made out to me with "This is not a check" printed across it.

I didn't even stop to consider it might be a scam and called their 1-888-763-2757 number. It was answered by a machine telling me to hold for the next available operator to help me process my student loan reduction. I held for quite awhile and finally had a voice come back on saying "we are experiencing a high call volume or you have called after our work hours. If you have called after our normal work hours leave a message and your case number found on your letter and your phone number and we'll call you back. I hung up because I had called in the evening and thought I'd call tomorrow.

I called again at 1pm and got the same please hold message then held for awhile then got the "experiencing high call volume" message again (which normally asks you to keep holding but it always goes to the voice mail and hangs up) so that was my first weird moment but I left a message. Earlier that day I had received a call from an 888 number but didn't answer assuming it was a sales call but they left a message. Out of curiosity I listened to it after leaving the message and sure enough it was "Patty" with the "Benefit Center" returning my call about student loan forgiveness and please call her back. I did and although it was a different number (888-733-0149) it had the same exact hold music and messages as the other number. This was my second clue as I hadn't left a message before to be called back so apparently they just go through their caller ID and call every number back which is spooky.

OH! I forgot after asking you to leave a message the recorded voice says if you have any questions go to www.finalnoticeinfo.com

I went there still not super suspicious and when I saw how generic it was, how you had to fill out personal info to get to the next page and how nowhere is there a company name listed anywhere on the site or mailer I got suspicious. I googled all their phone numbers and not a single one came up in any search. Now what business doesn't want to be quickly and easily found on the internet? I did a whosis on the website and that was all anonymous and a million searches on Google, Bing and Yahoo. Finally I found your site and new it was correct because the image you have posted of the lady next to "Don't you deserve a fresh start?" is the same exact image used at finalnoticeinfo.com.

I wanted to let you know about this because you are the only site that has figured out their fraud and now they are targeting already struggling recent graduates who will be easy pickins in hopes of having their student loans reduced or forgiven.

Thank you for what you do and feel free to email me if you need any more information or have questions.

Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Angelo Anzalone on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Benjamin on Debt Relief Company Review Submission Form

mike holden on The Easiest Way to Stop a Student Loan Wage Garnishment – Loan Rehabilitation

Steve on How to Turn Your Car Payment Into a Retirement Check.

MSTARS on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Canadians Targeted in Student Loan Assistance Scheme From U.S.

Thanks again*

Who is Behind This Deceptive Mailer?

The consumer referred to the website finalnoticeinfo.com which had the screen below. As you can see it appears the company is identifying their mailing as coming from the U.S. and the reference number example looks like one given to a CA resident.

FreshStart

Need assistance?
Call 1.800.731.7942

Division: Consumer Support

Welcome,

In order to provide the best possible customer service, we have set up a personalized web site. This will help us better determine your eligibility for the program.

Your personalized information is maintained confidential and secure by use of the reference number provided you via the US MAIL, notification you received. In order to proceed, you must enter your email address, along with your reference number.

If you need assistance please call 1.800.731.7942

Please enter your reference number as it appears in the notification you received.

Reference number * required field

E-mail * required field

Brief Questionnaire

Public records indicate that many households in your geographic area have credit card balances with extremely high interest rates that may **NEVER** be paid off. Our programs offer debt help through licensed and bonded non-profit 501(c)3, and for-profit debt relief service providers of your state so you can **become debt free in 3-5 years** with **NO NEGATIVE** effect on your credit score. Please complete the questionnaire in full to begin the qualification process. These programs are available for you right now.

Do you have interest rates over 12%?

Is it your intention to not hurt your credit score?

Is it your intention to become debt free in 3 - 5 years?

Do you want to avoid bankruptcy?

Any additional comments:

Companies who participate include:

- American Express
- Bank of America
- Barclay's
- BBAT
- Capital One
- Chase
- Citibank
- Dillards
- Discover Card
- FIA
- GE Money
- HSBC
- Macy's
- Portfolio Discover
- Sears
- Target
- USAA
- US Bank
- Wells Fargo
- +1000's More

Please verify your contact information

Full Name * First Name Last Name

Phone Number * - Area Code Phone Number

Best time to call

Any additional comments:

The company says they programs are offered through U.S. "licensed and bonded non-profit 501(c)3" charities, among others.

The domain FinalNoticeInfo.com ownership is now hidden but as of October 23, 2012 the domain was owned by:

Domain Name: FINALNOTICEINFO.COM
 Created on: 27-Apr-12
 Expires on: 27-Apr-14

Registrant:
 American Financial Benefits Center

<https://getoutofdebt.org/53268/canadians-targeted-in-student-loan-assistance-scheme-from...> 3/31/2017

Rhode Attachment B - 4

Canadians Targeted in Student Loan Assistance Scheme From U.S.

925 Lakeville St.
175
Petaluma, California 94952
United States

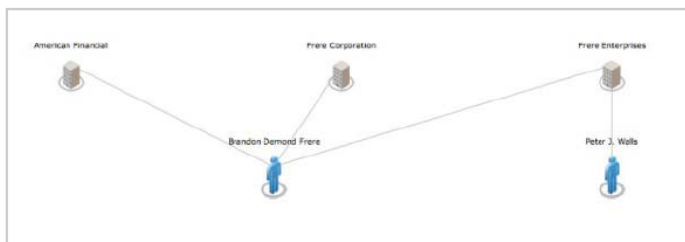
Administrative Contact:
Brandon Frere bfrere@hotmail.com
(707) 758-0662

The address is for a UPS Mailbox Store. – Source

It might just be completely coincidental but the consumer said the representative who called back identified themselves as calling back from “Benefit Center” and the company associated with the domain name in the past was American Financial Benefits Center.

American Financial Benefits Center is a BBB Accredited Business with an A- rating. – Source

According to Corporationwiki the company is an active California company.



According to the State of California the company is located at:

311 PROFESSIONAL CENTER DRIVE
SUITE #200
ROHNERT PARK CA 94928

Entity Name:	AMERICAN FINANCIAL BENEFITS CENTER
Entity Number:	C3359433
Date Filed:	02/11/2011
Status:	ACTIVE
Jurisdiction:	CALIFORNIA
Entity Address:	311 PROFESSIONAL CENTER DRIVE SUITE #200
Entity City, State, Zip:	ROHNERT PARK CA 94928
Agent for Service of Process:	PETER J. WALLS
Agent Address:	50 SANTA ROSA AVENUE, SUITE 200
Agent City, State, Zip:	SANTA ROSA CA 95404

A website (afbcenter.com) for AFB Center lists the same address. and the last public ownership listed was the same as that associated with the mailer.

Conclusion

Residents of Canada should proceed with caution if they receive similar offers promising student loan assistance programs. The government of Canada offers student loan assistance options directly without having to pay for such help. See this government website and learn more about the government repayment assistance of forgiveness programs.



Canadian Student Loan Assistance Programs

Canadians Targeted in Student Loan Assistance Scheme From U.S.

Repayment Assistance Plan

The Repayment Assistance Plan helps you pay back what you can reasonably afford.

Repayment Assistance Plan for Borrowers with a Permanent Disability (RAP-PD)

The RAP-PD helps borrowers with a Definition of permanent disability pay back what they can reasonably afford.

Severe Permanent Disability Benefit

If you have a Definition of severe permanent disability, you may be eligible to have your loans forgiven through the Severe Permanent Disability Benefit program.

Revision of Terms: Reduce Your Payment

Under the Revision of Terms measure, you can ask to have your student loan payments decreased or increased your student loan payments if you are having difficulty repaying your student loan debt or wish to pay off your loan debt more quickly.

Canada Student Loan Rehabilitation

Is your Canada Student Loan in collection? Getting your student loan back on track is easier than you think. If you have missed payments on your student loan for more than 270 days and your loan is now in collection, help is available.

Canada Student Loan Forgiveness for Family Doctors and Nurses

If you are working as a family doctor, resident in family medicine, nurse or nurse practitioner in a designated rural or remote community, you may be eligible to have a portion of your Canada Student Loan forgiven.

Steve

Get Out of Debt Guy - Twitter , G+ , Facebook

Need More Help?

1. You can call my Get Out of Debt Guy toll-free hotline and be connected with a service provider who can assist you. The number is **888-919-3323**. You can call 24 hours a day.
2. If you would like to connect with a great independent debt coach and get individual help for your situation, contact my friend Damon Day at DamonDay.com @. I've known Damon for years and mentor him. He's awesome and works hard to develop individual solutions for tough debt problems.
3. You can always [contact me and ask me your question](#) for free. Keep in mind, I can't get to every question so there is no guarantee I'll answer it on the site.



This offer was able to be reviewed because a kind reader sent it in via my I Buy Junk Mail program.

If you receive a credit or debt relief offer in the mail, do some good and let me pay you for it. [Click here](#)

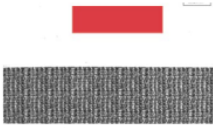


Want to See More Mailers?

Want to see more mailers I've reviewed as part of this program? [Click Here](#)


Canadians Targeted in Student Loan Assistance Scheme From U.S.


3

Related

 <p>Federal Student Loan Notice Mailer Review August 15, 2014 In "Debt Articles"</p>	 <p>Fake Looking Official Mailer for Student Loan Assistance February 26, 2014 In "Debt Articles"</p>	 <p>Disturbing Student Loan Client Services Mailer to Watch Out For November 5, 2013 In "Debt Articles"</p>
---	--	--

FREE CONSULTATION Call the Get Out of Debt Guy
FREE Debt Help Hotline
888-919-3323

Debt Settlement Help Click Here 

Student Loan Help Click Here 

More Great Articles to Read


- One Professional Cleaning Trick That Will Keep Your Shower and Tub Clean For Six Months *A Debt Free Life*
- 6 Things I learned From Being Dirt Poor *The Frugal Farm Wife*
- Getting Two Years of College for Free *Black Enterprise*
- 5 Things Every Work at Home Mom Needs to Do *Busy Mommy Media*

powered by PubExchange

Canadians Targeted in Student Loan Assistance Scheme From U.S.

Tagged with: 800-488-1490 800-985-7511 888-733-0140 888-763-2757 AFB CENTER AMERICAN FINANCIAL AMERICAN FINANCIAL BENEFITS CENTER BRANDON DEMOND FRERE BRANDON FRERE CANADA CANADIAN FINALNOTICEINFO.COM FRERE CORPORATION FRERE ENTERPRISES PETER WALLS STUDENT LOAN ASSISTANCE







About Steve Rhode

 Steve Rhode is the Get Out of Debt Guy and has been helping good people with bad debt problems since 1994. You can learn more about Steve, here.


[Facebook](#) [Twitter](#) [LinkedIn](#) [Google+](#) [YouTube](#) [Pinterest](#)

Previous: World Law Debt Still Hustling for Affiliates While Battling States and Complaints USA Student Loans – Review. Are They a Scam? Next: >>


Related posts

 <p>Equifax Canada Says Consumer Debt and Delinquencies Are Climbing December 9, 2016</p>	 <p>Have I Been Scammed by American Financial Benefits Center? – Deb December 5, 2016</p>	 <p>My Student Loan Document Preparation Company Murdered My Consolidation Loan July 28, 2016</p>
 <p>Will I Be Chased in Mexico for My Private Student Loan? March 22, 2016</p>	 <p>FTC Brings Action Against Debt Relief Operation that Targeted Financially Distressed Homeowners and Student Loan Borrowers February 25, 2016</p>	 <p>Can My Bank in Kuwait File a Case Against Me in Canada? – Trisha January 18, 2016</p>


5 comments

-  **Mark**
September 12, 2013 at 5:14 pm


I received the same exact mailer but the phone numbers were different? I didn't know of this article until after I talked with them. I gave them some personal info should I be concerned? Are they legitimate? The BBB thing is confusing me.

Reply
-  **Wary Consumer**
July 30, 2013 at 4:52 pm

Thanks for info! I live in the US and also got this same letter with same Notice# and everything detailed above. I will not call them thanks to you!

Reply
-  **Jeannine**
July 24, 2013 at 3:27 pm

Sounds doable. I'll try for some info and then be in touch.

Reply
-  **Jeannine**
July 24, 2013 at 1:06 pm

<https://getoutofdebt.org/53268/canadians-targeted-in-student-loan-assistance-scheme-from...> 3/31/2017

Canadians Targeted in Student Loan Assistance Scheme From U.S.

Steve, I'm glad your reader sent this in and thank you for sharing it with your additional information.

But I'm still wondering what is this company making their money from with these fake benefits pitched to Canadians? At what point are they charging them money?

Btw, I am now a finance journalist, am now in Canada and I am willing to help you dig into this further. Just let me know if you're interested.

Reply



Steve Rhode
July 24, 2013 at 1:24 pm

You might want to "secret shop" them and listen to their sales pitch and let me know what they claim to be able to offer as a first step

Reply



Jeannine
July 30, 2013 at 6:52 pm

Steve, my tape gear needs replacing so a slight delay. But will get back to you when I have results. Btw, I posted a link to this article on my site and have sent it to several other sites as well.

Reply

Share a Comment / Leave a Reply

Enter your comment here...

The Amazing How to Get Out of Debt Calculator

In a matter of minutes this one single online calculator will demonstrate your different debt relief options available to get out of debt. As far as I know this is the first calculator like this. It's free to use. [\[Click Here\]](#)

Subscribe to Get Out of Debt Guy via Email

Enter your email address to subscribe to this blog and receive notifications of new posts by email.

Email Address

Subscribe

Legal Friends and Protectors

A number of consumer attorneys stand behind the site as a friend and legal protector of the work we do here. [\[Click Here\]](#)

Find Me on Facebook



Be the first of your friends to like this



About Me

All about me, [click here.](#)

My promise to you:



I'll help you get out of debt totally for free. All you have to do is tell me your situation, ask me your question and I'll help you find an honest and truthful solution to resolve your debt and credit situation.

[Ask me your question »](#)
[Watch my debt story »](#)

My Free Books for You

Here are copies of my books that you can download for free.

Eliminate Your Debt Like a Pro
How to Get Out of Debt Without Getting Scammed and What to Do if You Have Been
The Path to Happiness and Wealth
The Beach Misses You

I hope you enjoy these free books and I send them to you with a special big hug.

Rhode Attachment C

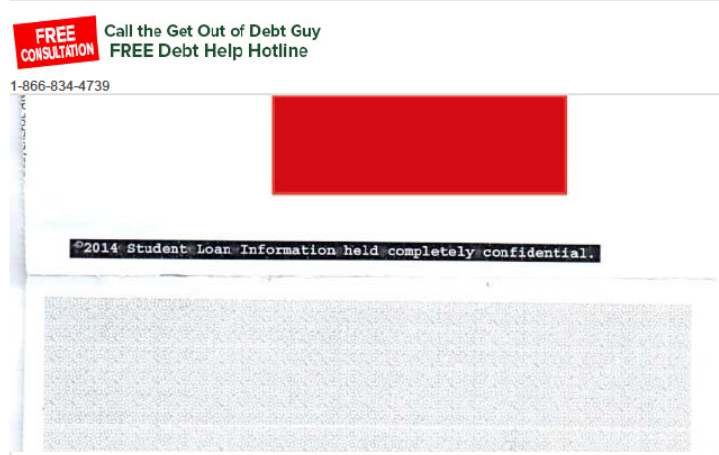
Fake Looking Official Mailer for Student Loan Assistance

- Ask Steve a Question
- Report a Scam
- I Buy Junk Mail
- Debt Relief Industry
- Contact
- Submit a Tip
- Subscribe

Ask a Question Report a Scam Submit a Tip Subscribe Submit Guest Post



Home > Debt Articles > Fake Looking Official Mailer for Student Loan Assistance



Fake Looking Official Mailer for Student Loan Assistance

Posted by: Steve Rhode February 26, 2014 in Debt Articles, Debt Relief Industry, I Buy Junk Mail, Marketing

An amazing reader, Emily, sent in a new debt relief mailer through my I Buy Junk Mail program.

As you can see from the outside the mailer does not identify the company and pretends to look like an official mailer.

Search the Site

Get Out of Debt Hotline

FREE CONSULTATION Call the Get Out of Debt Guy **FREE Debt Help Hotline** or Answer the Questions Below

1-888-919-3323

What may we help you with?

How much do you owe?

What type of student loans do you have?

What is the status of your loans?

Get Help

Debt.com
When life happens...

Subscribe to Get Out of Debt Guy via Email

Enter your email address to subscribe to this blog and receive notifications of new posts by email.

Fake Looking Official Mailer for Student Loan Assistance

POPULAR BENEFITS †

- No payments for 99 days upon enrollment †.
- **NO NEGATIVE** effect on your credit rating.
- 100% loan forgiveness on some student loans.

This special offer may be good for up to \$51,000.00 in student loan relief and may only be available for a limited time. Take advantage of your pre-qualified status by calling TODAY for your Financial Analysis:

1-888-415-2658

Case No: [REDACTED]
Deadline: March 28, 2014

Estimated Fifty One Thousand Dollars and No Cents Savings \$51,000.00

Pay To The Order Of [REDACTED] THIS IS NOT A CHECK

*NOT NEGOTIABLE • NON-TRANSFERABLE • THIS IS NOT A CHECK • ACTUAL AMOUNT MAY BE LESS

You can choose to stop receiving "pre-screened" offers of credit from this and other companies by calling toll-free 888-567-8688. See the **PRESCREEN & OPT OUT NOTICE below for more information about prescreened offers.**

PRESCREEN & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria including providing acceptable collateral. If you do not want to receive prescreened offers of credit from this or any other companies, call the consumer reporting agencies toll-free, 1-888-567-8688 or visit the website at www.optoutprescreen.com; or write TransUnion Opt-Out Request PO Box 505, Woodlyn, PA 19094-0505, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013.

***Terms and Conditions:** You are pre-qualified for financing with AFB in conjunction with Orion Acceptance Corp. for a minimum term of 1 payment (30 days) to a maximum of 6 payments (180 days) and minimum loan of \$300 up to a maximum of \$600 at a simple interest rate of 0% for document preparation services. Example: for every \$300.00 financed at 0% for a period of 3 months, your payment will be \$100.00 per month, therefore if you finance \$600 at 6 months, your payment will be \$100.00 per month. You must be at least 21 years of age. AFB, located at 311 Professional Center Dr Suite 200, Rohnert Park, CA 94926 assumes no responsibility for incorrect information provided by the various consumer credit repositories.

†- POPULAR BENEFITS NOT IN CONJUNCTION WITH OAC OFFER OF CREDIT

Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Angelo Anzalone on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Benjamin on Debt Relief Company Review Submission Form

mike holden on The Easiest Way to Stop a Student Loan Wage Garnishment – Loan Rehabilitation

Steve on How to Turn Your Car Payment Into a Retirement Check.

MSTARS on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Steve

Get Out of Debt Guy - Twitter, G+, Facebook

Need More Help?

1. You can call my Get Out of Debt Guy toll-free hotline and be connected with a service provider who can assist you. The number is **888-919-3323**. You can call 24 hours a day.
2. If you would like to connect with a great independent debt coach and get individual help for your situation, contact my friend Damon Day at DamonDay.com @. I've known Damon for years and mentor him. He's awesome and works hard to develop individual solutions for tough debt problems.
3. You can always [contact me and ask me your question](#) for free. Keep in mind, I can't get to every question so there is no guarantee I'll answer it on the site.



This offer was able to be reviewed because a kind reader sent it in via my I Buy Junk Mail program.

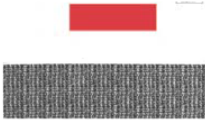
If you receive a credit or debt relief offer in the mail, do some good and let me pay you for it. Click [here](#).

Want to See More Mailers?


Want to see more mailers I've reviewed as part of this program? [Click Here](#)

Fake Looking Official Mailer for Student Loan Assistance

Related



Federal Student Loan Notice Mailer Review
August 15, 2014
In "Debt Articles"



Disturbing Student Loan Client Services Mailer to Watch Out For
November 5, 2013
In "Debt Articles"



AFBC and Student Loan Payment Reduction Department
December 18, 2014
In "Debt Articles"

FREE CONSULTATION Call the **Get Out of Debt Guy**
FREE Debt Help Hotline
888-919-3323

Debt Settlement Help
Click Here

Student Loan Help
Click Here

More Great Articles to Read

- One Professional Cleaning Trick That Will Keep Your Shower and Tub Clean For Six Months *A Debt Free Life*
- 15 Amazing Pastry Recipes You Can Make at Home *More With Less Today*
- 6 Things I learned From Being Dirt Poor *The Frugal Farm Wife*
- 7 Things I Do Every Day To Keep The House Clean *A Debt Free Life*

powered by PubExchange

Tagged with: 888-415-2858 AFB STUDENT LOAN ASSISTANCE AND BENEFITS PROGRAM
AMERICAN FINANCIAL BENEFITS CENTER ORION ACCEPTANCE CORPORATION POSTAL PERMIT 1297
STUDENT LOAN SERVICES PRE-QUALIFICATION ADJUSTMENT / DISBURSEMENT DIVISION

About Steve Rhode



Steve Rhode is the Get Out of Debt Guy and has been helping good people with bad debt problems since 1994. You can learn more about Steve, here.



Previous: [Big Changes Afoot for CareOne](#) Next: [Debt Relief Salesperson Sentenced to Jail for Marketing Misrepresentations](#)

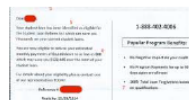
Related posts



Have I Been Scammed by American Financial Benefits Center? – Deb
December 5, 2016

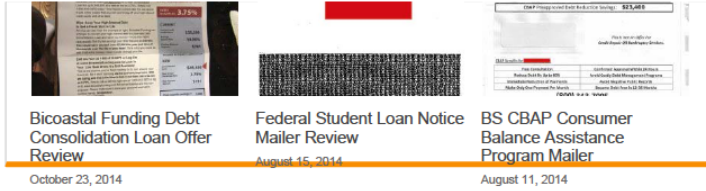


Mysterious Mortgage Reduction Mailer Lands in Mailbox
February 27, 2015




AFBC and Student Loan Payment Reduction Department
December 18, 2014

Fake Looking Official Mailer for Student Loan Assistance



12 comments

 **Ben Kaplan**
November 20, 2016 at 7:18 pm


They are a TRUE SCAM, the absolute worst of the worst. The modern day equivalent of mortgage companies falsifying documents to get a loan, these guys at AFBC are convincing debtors that their family size can be anyone who you feed occasionally or who you give gifts to while the legal definition is someone who you provide at least 50% of their monthly financial necessities to. They are doing nothing that people cannot do themselves and the way they are getting customers a \$0 payment is by making their family size a high number 7-12. Once the debtor goes to apply for loan forgiveness they will be quickly audited to realize their family size is not that large and they will be stuck with their entire loan plus interest, having just paid a for profit company thousands of dollars for providing absolutely nothing other than "Products and Services" all outlined in their fourteen page contract covering their ass legally. THESE GUYS ARE THE WORST, BRANDON FRERE NEEDS TO BE HAULED AWAY TO JAIL they are absolute scum of the earth, ruining peoples lives.

Reply

 **Marlee**
August 10, 2015 at 5:14 pm


They would not send me the documents to review before asking for personal info such as social security and bank account numbers!! They said it all had to be processed over the phone. bull shit. The sales rep I spoke with, "David," kept referring the their BBB rating, but there is no way to even prove the person i was talking to was affiliated with American Financial Benefits. If they were legit, they'd be upfront with their paperwork. end of story.

Reply

 **NoAdditives**
April 18, 2015 at 1:42 am

All you have to do is find out exactly what repayment plan they are going to set you up with. Once you know the name of the federal repayment plan you can find the forms online and fill them out yourself for free.

Reply

 **britney**
March 9, 2015 at 7:10 pm


Hi guys,
I just signed up and am now trying to look for any information if I need to cancel or anything. I'm really nervous about this whole thing so any information would be great!

Reply

 **Darcy**
March 11, 2015 at 10:15 pm

me too britney! I am fearful I could have just made a catastrophic mistake handing over my personal information. Pleas anyone with any additional information comment below

Reply

 **Steve Timmons**
August 20, 2014 at 10:48 am

I am with you HerNameIs_Rio. Could someone please direct us on how to approach getting the loans reduced based on the Ford Act? This story tells me that the company is a scam. But is there truth to what they say and could they really do what they say? If anyone reading this knows of how go about this legitimately please tell us.

Reply


Steve Rhode

Fake Looking Official Mailer for Student Loan Assistance

 August 20, 2014 at 11:08 am


There is nothing sneaky, tricky, or magical about dealing with federal student loans. See <https://getoutofdebt.org/51013/the-ultimate-guide-to-dealing-with-student-loans-you-cant-afford>

Reply

 HerNameIs_Rio
August 20, 2014 at 3:34 pm


I keep trying to find articles on the American Financial Benefits Center and the only thing I am finding is that people are saying it's "too good to be true". There hasn't been anything stating that AFBC stole money, or identity or ruined credit so i'm on the fence .

Reply

 chad
February 19, 2015 at 12:08 pm


Any updates on this since then? Please let me know. Im also considering this. I want it to be true but cant afford to be wrong!

Reply

 Steve Timmons
August 2, 2014 at 1:48 am


I also got one of these. I talked to Tyler for a long time several times. He says I qualify for a greatly reduced loan payment under the Ford Act and the 2007 act. He refers me to the companies A rating with Better Business Bureau. He also refers me to his linked in page to show how good they are. When I have talked to Salie mae they tell me all I can do is go to a 25 year payment plan, and after 10 years since I work for a non profit two of my four loans will go away. the other two which are parent plus loans are not forgivable. i would love to reduce the loans. Is there some one out there who really has reduced a huge loan to a small amount under the William B Ford Act?

Reply

 HerNameIs_Rio
August 19, 2014 at 9:44 am

I also got one in the mail, talked to Ruben for an hour. Very informational and thorough, then he stated that he grew up in a neighborhood close to mine before moving to Cali- sparking convo and building trust with me. Currently I pay \$850 a month in student loan debt and he said that my total payments would be \$140 unless my salary goes up, then causing my payment to go up roughly \$60 every \$10-\$15K I earn. It sounds to good to be true, but I just can't find any sort of "bad" information on them, just sketchy non confirmed info. t obviously sounds attractive bc of how much student loan debt I have, so I'm battling signing up for it Is this a true scam!?

Reply

 chad
February 19, 2015 at 12:09 pm

I also talked a long time with Tyler. He's a really nice guy but im still in doubt. Did you find anything else?

Reply

Share a Comment / Leave a Reply

Enter your comment here...

The Amazing How to Get Out of Debt Calculator

In a matter of minutes this one single online calculator will demonstrate your different debt relief options available to get out of debt. As far as I know this is the first calculator like this. It's free to use. [\[Click Here\]](#)

Legal Friends and Protectors

A number of consumer attorneys stand behind the site as a friend and legal protector of the work we do here. [\[Click Here\]](#)

Find Me on Facebook

About Me

All about me, [click here](#).

My promise to you:



I'll help you get out of debt totally for free. All you have to do is tell me your situation, ask me your question and

Due to the current status of your student loans, your pre-qualification may allow you to reduce your current monthly payments of approximately \$480 down to as low as \$60, and you may also qualify for complete 100% total loan forgiveness with other available programs.

PRE-QUALIFIED* FIXED PAYMENTS & TERMS					
Pre-Qualified Candidate:	[REDACTED]	Case No:	[REDACTED]		
Estimated Total Debt:	\$40,000	State:	TN	Status:	OPEN

	Current Plan	Proposed Plan
*Estimated Monthly Payment	\$480	\$60
*Estimated Payoff Term	10 (+) Years	10 (-) Years
*Estimated Payoff Amount	\$58,000	\$7,000



POPULAR BENEFITS †

- No payments for 90 days upon enrollment †.
- **NO NEGATIVE** effect on your credit rating.
- 100% loan forgiveness on some student loans.

This special offer may be good for up to \$51,000.00 in student loan relief and may only be available for a limited time. Take advantage of your pre-qualified status by calling **TODAY** for your Financial Analysis:

1-888-415-2658

VOID IF ALTERED


	Case No: [REDACTED]
	Deadline: March 28, 2014
Estimated Fifty One Thousand Dollars and No Cents Savings	\$51,000.00
Pay To The Order Of [REDACTED]	THIS IS NOT A CHECK

NON-NEGOTIABLE • NON-TRANSFERABLE • THIS IS NOT A CHECK • ACTUAL AMOUNT MAY BE LESS

You can choose to stop receiving "pre-screened" offers of credit from this and other companies by calling toll-free 888-567-8688. See the PREScreen & OPT OUT NOTICE below for more information about prescreened offers.

PREScreen & OPT-OUT NOTICE: This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria including providing acceptable collateral. If you do not want to receive prescreened offers of credit from this or any other companies, call the consumer reporting agencies toll-free, 1-888-567-8688 or visit the website at www.optoutprescreen.com; or write TransUnion Opt-Out Request PO Box 505, Woodlyn, PA 19094-0505, Equifax Options, P.O. Box 740123 Atlanta, GA 30374, Experian Information Systems, Inc., P.O. Box 919, Allen, TX 75013.

TEAR ALONG PERFORATION

2014	Important Notice	Case No 
-------------	-----------------------------	---

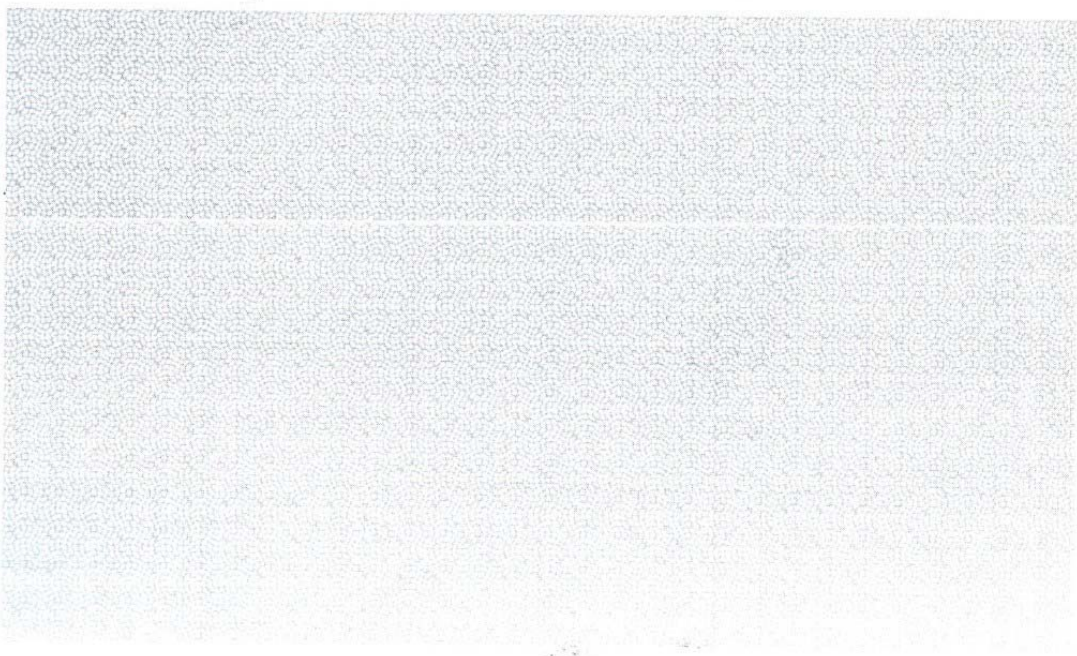


PRST FIRST CLASS
U.S. POSTAGE
PAID
SACRAMENTO, CA
PERMIT # 1297

STUDENT LOAN SERVICES PRE-QUALIFICATION
ADJUSTMENT / DISBURSEMENT DIVISION



©2014 Student Loan Information held completely confidential.



Rhode Attachment D

AFBC and Student Loan Payment Reduction Department

Ask a Question Report a Scam Submit a Tip Subscribe Submit Guest Post



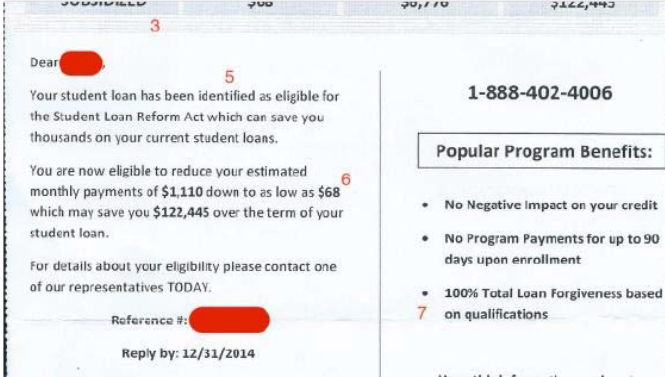
Get Out of Debt GuySM

Ask Steve a Question Report a Scam I Buy Junk Mail Debt Relief Industry Contact Submit a Tip Subscribe

Home > Debt Articles > AFBC and Student Loan Payment Reduction Department

FREE CONSULTATION Call the Get Out of Debt Guy
FREE Debt Help Hotline

1-866-834-4739



AFBC and Student Loan Payment Reduction Department

Posted by: Steve Rhode December 18, 2014
in Debt Articles, Debt Relief Industry, I Buy Junk Mail, Marketing, Student Loan Rescue or Assistance

An amazing reader, JMAN sent in a new debt relief mailer through my I Buy Junk Mail program.

This one is for something called the Student Loan Document Preparation and Processing Services Program, Student Loan Payment Reduction Department, and AF Student Services.

Search the Site

Get Out of Debt Hotline

FREE CONSULTATION Call the Get Out of Debt Guy
FREE Debt Help Hotline
or Answer the Questions Below

1-888-919-3323

What may we help you with?

Student Loan Debt

How much do you owe?

Select...

What type of student loans do you have?

Select...

What is the status of your loans?

Select...

Get Help



Subscribe to Get Out of Debt Guy via Email

Enter your email address to subscribe to this blog and receive notifications of new posts by email.

AFBC and Student Loan Payment Reduction Department

The key here is nothing in this self mailer is clearcut.



Outside of Mailer

The outside of the mailer looks like an official document from a possible student loan servicer. notice that it does not identify who the sender is besides a generic name, Student Loan Payment Reduction Dept.

The consumer who sent this mailer in said, "I actually called the number and it was very sketchy. I realized it was a scam as someone answered after I was put on hold. I said "yes, I'm calling because I wanted more information on your debt forgiveness program but I just realized this is a scam. So I'm hanging up now." The person was like "ah, I, I, ok." You could tell I called her out and she didn't know what to say. BUSTED!!!! LOL!!!! I hope a case regulator wants to give them some "special attention." These people are the worst kind of scum!!!"

opinion.

Those were harsh words but I guess everyone is entitled to their

I'm not sure I could go so far to call the mailer a scam, but I can certainly point out some glaring issues that raise some red flags for me.

STUDENT LOAN PAYMENT REDUCTION - PRE-QUALIFICATION NOTICE

1 You have been Pre - Qualified to reduce your student loan payments through the Student Loan Document Preparation and Processing Services Program.

EST. CURRENT LOAN	EST. CURRENT PMT	EST. CURRENT PAYOFF	EST. CURRENT TERM
\$91,000	\$1,110	\$129,220	10-25 YEARS
EST. NEW RATE	EST. NEW PAYMENT	EST. NEW PAYOFF	EST. LOAN SAVINGS
SUBSIDIZED	\$68	\$6,776	\$122,445

Dear [Redacted] 5

Your student loan has been identified as eligible for the Student Loan Reform Act which can save you thousands on your current student loans.

You are now eligible to reduce your estimated monthly payments of \$1,110 down to as low as \$68 which may save you \$122,445 over the term of your student loan. 6

For details about your eligibility please contact one of our representatives TODAY.

Reference #: [Redacted] 7

Reply by: 12/31/2014

1-888-402-4006

Monday - Saturday
7AM - 6PM PST

8

1-888-402-4006

Popular Program Benefits:

- No Negative Impact on your credit
- No Program Payments for up to 90 days upon enrollment
- 100% Total Loan Forgiveness based on qualifications

Have this information ready:

Reference #: [Redacted]

We can help with any situation.

*Terms and Conditions: All program representations are provided for illustration purposes only and based on borrowers with approx. \$91,000 in student loan debt the company has helped. Monthly payment amount and term is subject to individual financial analysis and may be different from examples based on programs that are available to borrower through the U.S. Department of Education. AF Student Services provides document preparation and processing services for a fee. This offer is to provide such service and is not sponsored or connected with the government or DOE. All student loan assistance plans are subject to lender approval. This is not nor is AF affiliated with a government agency. Loan forgiveness is based on government regulated qualifications and may apply. This is not a loan. Please direct all questions and inquiries to 1-888-402-4006

1. Student Loan Payment Reduction - Pre-Qualification Notice: That's a lot of nice words but what does it mean? Is the mailer actually promising a reduction and how was the recipient qualified? My guess is

Blazing Hot Topics

- Borrower Defense for Student Loans
- Student Loan Bankruptcy Discharge

Very Important Calculators

- Get Out of Debt Calculator
- What Repaying Your Debt Will Cost You in Retirement - Calculator

Important Article Links

- Report Typo - Report Error

More Available Help

- [Debt Settlement Help](#) Click Here
- [Student Loan Help](#) Click Here
- [Credit Counseling Help](#) Click Here
- [I Buy Your Junk Mail](#) Click Here

My Most Popular Get Out of Debt Guides:

- Popular Guides**
- Those That File Bankruptcy Do Better Than Those That Don't
 - Why Income Based Student Loan Payments Can Be a Terrible Trap
 - The Fine Art of Getting Out of Debt
 - How to Try to Get a Refund From a Debt Relief Company
 - The Ultimate Guide to Dealing With Student Loans You Can't Afford
 - Money Personality Quiz and Test. What Are Your Spending Habits?
 - The Ultimate Consumer Guide to Checking Out a Debt Relief Company Before You Sign On the Line
 - These Private Student Loans Can Be Easily Discharged in Bankruptcy
 - Top 10 Reasons You Should Stop Paying Your Unaffordable Private Student Loan
 - [See All My Free Guides Click Here](#)

to search type and hit enter

Recent Comments

- Steve Rhode on Will My Car Get Repoid if I Take it to the Dealer for Service? - Mike
- Aaron Robinson on Will My Car Get Repoid if I Take it to the Dealer for Service? - Mike

AFBC and Student Loan Payment Reduction Department

they were discovered to have a student loan from a credit bureau mailing list. So what are they actually qualified for?

2. Student Loan Document Preparation and Processing Services Program: So there is no government program with that name but it is a service most student loan assistance companies are selling. I think this is a bit deceptive to promote something under the name of a "program" that is actually just the product. It seems a bit like calling a car wash a Vehicular Soil Separation and Hydration Impact Program.

3. Subsidized: By whom? Later in the fine print we will learn this is geared to only federal student loans so in that context it makes a bit more sense. But federal student loan programs are already available for free, click here. So what if you don't qualify for one of those existing programs, who is going to subsidize your payment reduction? I'm going with nobody.

3. Payment Reduction Estimates: The fine print down below says, "All program representations are provided for illustration purposes only and based on borrowers with approx. \$91,000 in student loan debt the company has helped." The only problem here is we have no data to put the statement into context or even to know who "the company" actually is. So this data is based on how many consumers and do these estimates include the fees this unknown company will charge? What government program is this for? If it is for an income qualification program, how many people that the company helped qualified and how many actually paid off their loans for that amount or is that just a wild guess?

5. Identified: How? Is the government leaking information about the loans people hold or is this just because you have a federal student loan on your credit report.

6. \$68 a Month: So if you qualify for one of the free government income based reduction programs where your government payment could be \$0 per month, is this a clue the company is going to charge you \$68 a month? If so, for how long, 20 to 25 years, the life of those programs? That would be \$16,320 – \$20,400.

7. Total Loan Forgiveness: So if the new payoff estimated above in the mailer is for \$6,776 then how can this be for a 100% total loan forgiveness program?

8. Fine Print: So the payment you have been "pre-qualified for" might be different than the illustrations show. What good is the illustration for then? They even say the programs they are offering are "available to borrowers through the U.S. Department of Education."

The fine print says the company is AF Student Services but a search cannot locate a company with that name and they don't provide a clue where the company is located. How can a consumer check the legitimacy of this mailer before calling?

The mailer says the company is available on Pacific Standard Time so I took a look in California just to see if there was a company named AF Student Services registered there. And guess what, no company found.

I did call the number in the flyer and a very nice representative said the company is actually American Financial Benefits Center and their website is afbcenter.com. American Financial Benefits Center is a registered corporation in California. According to CorporationWiki, "Brandon Frere serves as the President and has interests in other corporate entities including Frere Enterprises located in Petaluma, CA. Brandon's past corporate affiliations include Frere Corporation."

The BBB currently gives the company an A rating. – Source

If I had to rank my concerns over this mailer and pick my number one red flag it would be why American Financial Benefits Center was not more open about who they were in and on the mailer. Brandon Frere gives his telephone number and email address on his website so why not just continue the gracious openness in the mailer. In fact his letter to his website visitors says all the right things, the mailer seems so out of alignment with his posted positions. It almost feels like some marketing company just ruined his good intentions with this low rate mailer.

My second burning concern would be the lack of information about the quality of the illustrations give to consumers. But that's a matter for the regulators, not me.

I'll send Brandon an email right now and ask him to comment on this post and observations.



The email bounced: "brandon.frere@afbcenter.com"

Technical details of permanent failure:

Google tried to deliver your message, but it was rejected by the server for the recipient domain afbcenter.com by aspmx1.google.com. [2a00:1450:400c:c02::1b].

Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Angelo Anzalone on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Steve Rhode on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

Benjamin on Debt Relief Company Review Submission Form

mike holden on The Easiest Way to Stop a Student Loan Wage Garnishment – Loan Rehabilitation

Steve on How to Turn Your Car Payment Into a Retirement Check.

MSTARS on Reader Raises Concerns About Peak Legal Advocates and Veritas Legal Plan Gets Tossed Under Bus

AFBC and Student Loan Payment Reduction Department

The error that the other server returned was:
550-5.1.1 The email account that you tried to reach does not exist."

Steve

Get Out of Debt Guy – Twitter, G+, Facebook



This offer was able to be reviewed because a kind reader sent it in via my I Buy Junk Mail program.

If you receive a credit or debt relief offer in the mail, do some good and let me pay you for it. Click here .

Want to See More Mailers?

Want to see more mailers I've reviewed as part of this program? Click Here .

5

1

Related



Disturbing Student Loan Client Services Mailer to Watch Out For

November 5, 2013



Student Loan Consolidation & Payment Reduction Program Mailer

December 15, 2015



Federal Student Loan Notice Mailer Review

August 15, 2014

In "Debt Articles"

AFBC and Student Loan Payment Reduction Department

In "Debt Articles" In "Debt Articles"

FREE CONSULTATION Call the Get Out of Debt Guy
FREE Debt Help Hotline
888-919-3323

Debt Settlement Help Click Here **Student Loan Help** Click Here

Tagged with: 888-402-4006 AF STUDENT SERVICES AFBC AFBCECENTER.COM
 AMERICAN FINANCIAL BENEFITS CENTER BRANDON FRERE FRERE CORPORATION FRERE ENTERPRISES
 POSTAL PERMIT 1297 STUDENT LOAN DOCUMENT PREPARATION AND PROCESSING SERVICES PROGRAM
 STUDENT LOAN PAYMENT REDUCTION DEPARTMENT STUDENT LOAN PAYMENT REDUCTION DEPT

About Steve Rhode



Steve Rhode is the Get Out of Debt Guy and has been helping good people with bad debt problems since 1994. You can learn more about Steve, here.



Previous: << CT Kicks More Debt Relief Ass. When Will he Industry Learn to Not Piss Off CT?

Next: >> How Do I Get Navient to Settle My Federal Student Loan for Less?

Related posts

Have I Been Scammed by American Financial Benefits Center? – Deb
 December 5, 2016

Mysterious Mortgage Reduction Mailer Lands in Mailbox
 February 27, 2015

Bicoastal Funding Debt Consolidation Loan Offer Review
 October 23, 2014

Federal Student Loan Notice Mailer Review
 August 15, 2014

BS CBAP Consumer Balance Assistance Program Mailer
 August 11, 2014

Yet Another Bullshit Debt Relief Mailer From Anonymous
 July 28, 2014

18 comments



See email
December 10, 2015 at 12:59 pm

Funny how you blast all these people and yet you offer the same services. And I bet you don't post this comment mister "get of debt guy". Lol! You're the worst kind of internet troll.

Reply



Steve Rhode
December 15, 2015 at 1:41 pm

I don't offer any services. What exactly are you referring to?

AFBC and Student Loan Payment Reduction Department

Reply



Steve Rhode
December 15, 2015 at 1:44 pm

Forgot to add, was their something in my post that was incorrect or are you just generally bitching?

Reply



Kane Citizen
April 25, 2015 at 6:28 pm

Thank you so much for posting this. I was thinking of giving this "AF Student Loan Services" a call myself.

Reply



Scammed
April 2, 2015 at 9:52 pm

So this AF student services got me I think. I was on the phone with him for almost 2 hours and he got all my information. What do I do now????? Please help.

Reply



D Miller
February 24, 2015 at 4:39 pm

Hello, I was also contacted by AFBS, but I do not understand what the scam is. They told me that my payment would be lowered from 230/mo to 69/mo, but my payment would extend from 120 months to 240 months. Even with the longer term, my repayment on the loan would be 10,000 less than if I paid the 230 for 10 years. I do understand that they are only providing a service, but are you saying that I can get a lowered payment like this on my own? And if so, who do I contact specifically? Are the phone numbers in the ads on this website endorsed by you, or are they just ads?

Reply



Steve Rhode
February 24, 2015 at 4:53 pm

See <https://getoutofdebt.org/51013/the-ultimate-guide-to-dealing-with-student-loans-you-cant-afford-for-self-help>.

Reply



D Miller
February 24, 2015 at 5:14 pm

I have been to that site already. What I am attempting to find out now is what is the problem is with AFBS and if they are a scam. The payments they quoted me seems better than what I am presently paying.

Reply



Steve Rhode
February 24, 2015 at 5:28 pm

Nobody can tell you if they are a scam or not. You have to be a smart and educated consumer and determine what a scam means to you.

The Ultimate Consumer Guide to Checking Out a Debt Relief Company Before You Sign On the Line

How to Check Out a Business or Company to Avoid Getting Scammed or Ripped Off

How to Run a Clean Student Loan Assistance Program

Reply



ea
April 2, 2015 at 12:09 am

You can contact your loan servicer but you will most likely get the run around and after a few years they jack up your bill really high to make up for the money they lost while you were in a repayment program, why dont you take a look at companies like sallie mae/navient and great lakes that are the real monsters. If you want to help so much " get

AFBC and Student Loan Payment Reduction Department

out of debt guy" why dont you do a tutorial on how to decipher what type of loans qualify for what program and how to consolidate them properly if they dont and what conditions are required in order to achieve forgiveness. You definitely wont get that info from your website or your servicer do you rag on mc donalds because they are charging a ridiculous fee for cooking a burger that you could go down to the store and cook yourself ? Its convenient to pay someone else to do the work for you, thats how i see it. I pay turbo tax to fill out my own taxes on their website!!!! But i dont go on the internet and cry because they say "file free" on their ads but come to find out fed is free but you pay for state . t seems like your website has good intentions but i think you are on a bit of a high horse sir, capital one sends out "pre qualified mailers" they charge 29% compounding interest, are they a scam or a business? Think about all of your "red flags" do you think financial companies are going to send quotes and estimates for advertising or hard numbers? Dont be dense imagine you had to advertise to the American public would you sit at your dimly lit desk and write out 10,000 estimates a week or would you use a successful example from the past so you could encourage consumers to buy your product or service. I have no vested interest in any of the companies on your website i just think you are a little over the top.

Reply



dl
January 28, 2015 at 7:57 am

I signed up for this program fall of last year. It was completely misrepresented and pitched as a consolidation program. I found out yesterday that I'm paying for their services, & I qualify for \$0 as a qualifying payment according to the federal government. Is there any way to hold this company accountable for the predatory lending they are providing to students and workers in the service industry? This is absolutely disgusting, and find it very insulting that the BBB will endorse such a company simply for a fee. It was not made clear that they were simply providing a service that I could do it myself. I have a master's degree and in my job frequently have to wade through federal guidelines and I believe most of us are more than capable of filling out paperwork and returning it to the federal government on time. Furthermore, they do not determine my loan repayment options that is determined by the federal government. So when they say they guarantee to find you the lowest possible rate its bullshit because you're guaranteed that rate based off of federal guidelines. This in and of itself is misleading and deceptive practice. I live in Arkansas, this company is in California. I'm inclined to close out my account and quit my job just so they can't get my money. AND file bankruptcy on top of that because when I should be paying \$0. Now when I look at the website they have a posting that says that they are indeed just providing a service I wonder if they were already in trouble and has since changed with a presented to me more than 6 months ago. In addition to this whenever I ask for a forbearance or deferment because I need my payment pushed back they did not indicate that this indeed is not what I'm getting instead they continue to take money out of my account so I incurred more fees from my banking institution. I've called 3 times since October and each time I was promised it would be resolve. Yesterday they offered me to refund my 200 dollars to cover my Bank fees however I have to pay them \$200 next month so they would be using my money to reimburse me for my fees incurred because of their employees not following through with doing what they said they would and not actually providing the services they say they are providing. I told them to keep their \$200 that they needed to return my banking institution fees instead. However, this is simply not enough when you look at paying \$145 for 10 years when you simply should be paying 0. I want to do everything possible to hold this company accountable for how they have been presenting themselves. Any suggestions or thoughts?

Reply



Steve Rhode
January 28, 2015 at 8:12 am

I sense your frustration. I think this issue can be resolved fairly easily, hopefully.

The first step would be for you to log back into your student loan accounts through the Department of Education and change your PIN so any such company no longer has access to your account.

You'll find your mailing address, email, and maybe phone number was changed to the company, so change it back to you so you can receive any important communications regarding your account

Next, if you want to begin making your own payments again, advise the company and then advise your bank of the situation and ask how to cancel any future debits. You might have to change your account number

At the same time you may want to follow this guide to resolve your differences with any company you are displeased with. See <https://getoutofdebt.org/20126/how-to-try-to-get-a-refund-from-a-debt-relief-company>

Reply



dl
January 28, 2015 at 5:57 pm

Well the company contacted me today, after they found my post. I must correct my errors. They do indeed provide 100% customer service 100% of the time. See below

They have good lawyers of course and they have it detailed extensively. I'm sure I just don't remember all the info and was completely wrong in my rant.

AFBC and Student Loan Payment Reduction Department

My \$145 in bank fees will be promptly refunded. They notified me that if I was confident I could indeed complete all of the documentation and return it in time then I was more than free to opt out at any time.

I guess I missed that somewhere in the print. Clearly I needed to review my contract.

I reported to Michael the manager that I wanted to opt-out of the "service" immediately. He reported that he would do so and I have since received a couple of emails closing the customer service ticket. He reported that I would receive emails in regards to my request for the audio during enrollment, not sure exactly what that will consist of, but I'm sure I will be satisfied.

thanks for the resource guide
dl

Reply



dl
January 28, 2015 at 6:20 pm

In addition, Cameron (not Michael, my mistake) called me back to let me know that they will also refund my \$200 that was withdrawn this month. I appreciate that they were willing to do so. So even though I'm opting out, because I feel I can complete the documentation myself, I do so feeling satisfied with my experience.

Reply



Brant Rotramel
January 10, 2015 at 4:02 pm

Thanks for clearing this up. I just got one of these at my parents house (not my address) first red flag! I was also curious how do they know I have student loans?! The BBB approval is also clever misuse of who and what company is actually BBB approved. Steve, why is the financial market so predatory? It seems like, as I age (I just turned 31) there are more and more pitfalls and nearly everything has a catch! I feel like I can't trust anyone with my money but me!

Reply



Steve Rhode
January 10, 2015 at 10:30 pm

Brant, thanks for the comment. Typically these mailers are generated by marketing lists from credit bureaus. Somewhere your name is still associated with that address.

I'd love to tell you the issues you mention are new. But they are not. When the extraction of money is involved it seems some stop at nothing. And this is not new

Reply



Baaablacksheep
January 20, 2015 at 3:01 pm

Hi Steve,

I recently got this exact mailer, called them, and while there wasn't anything glaringly bad about it, i couldn't help but still have a sketchy feeling after hanging up.

Who can i talk to about recommendations for the free programs you link to in this article? I'm not sure if i qualify, or if a specific one would work for me.

Thanks for this article. I may have gone ahead with the AFBC program if i didnt read this first!

Reply



Steve Rhode
January 20, 2015 at 3:29 pm

My student loan resource page is at <https://getoutofdebt.org/51013/the-ultimate-guide-to-dealing-with-student-loans-you-cant-afford>

Reply

Share a Comment / Leave a Reply

Enter your comment here...

STUDENT LOAN PAYMENT REDUCTION - PRE-QUALIFICATION NOTICE

[REDACTED]: You have been Pre - Qualified to reduce your student loan payments through the Student Loan Document Preparation and Processing Services Program.

EST. CURRENT LOAN	EST. CURRENT PMT	EST. CURRENT PAYOFF	EST. CURRENT TERM
\$91,000	\$1,110	\$129,220	10-25 YEARS
EST. NEW RATE	EST. NEW PAYMENT	EST. NEW PAYOFF	EST. LOAN SAVINGS
SUBSIDIZED	\$68	\$6,776	\$122,445

Dear **[REDACTED]**,

Your student loan has been identified as eligible for the Student Loan Reform Act which can save you thousands on your current student loans.

You are now eligible to reduce your estimated monthly payments of **\$1,110** down to as low as **\$68** which may save you **\$122,445** over the term of your student loan.

For details about your eligibility please contact one of our representatives TODAY.

Reference #: **[REDACTED]**

Reply by: 12/31/2014

1-888-402-4006

Monday - Saturday
7AM - 6PM PST

1-888-402-4006

Popular Program Benefits:

- No Negative Impact on your credit
- No Program Payments for up to 90 days upon enrollment
- 100% Total Loan Forgiveness based on qualifications

Have this information ready:

Reference #: **[REDACTED]**

We can help with any situation.

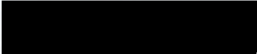
***Terms and Conditions:** All program representations are provided for illustration purposes only and based on borrowers with approx. \$91,000 in student loan debt the company has helped. Monthly payment amount and term is subject to individual financial analysis and may be different from example based on programs that are available to borrower through the U.S. Department of Education. AF Student Services provides document preparation and processing services for a fee. This offer is to provide such service and is not sponsored or connected with the government or DOE. All student loan assistance plans are subject to lender approval. This is not nor is AF affiliated with a government agency. Loan forgiveness is based on government regulated qualifications and may apply. This is not a loan. Please direct all questions and inquiries to **1-888-402-4006**

Student Loan Payment Reduction Dept.



PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE
PAID
SACRAMENTO, CA
PERMIT # 1297

38*1*13599*****3-DIGIT 921



San Diego, CA 92104-3973



Deliver Directly to Addressee
SEE TITLE 18 SEC. 1702- US CODE

