

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT
IN AND FOR BROWARD COUNTY, FLORIDA

RESCUE 1 FINANCIAL, LLC,
a California Limited Liability Company,

Plaintiff,

vs.

CASE NO.:

JOHN DOE,

Defendant.

VERIFIED COMPLAINT FOR DECLARATORY JUDGMENT

COMES NOW Plaintiff, RESCUE 1 FINANCIAL, LLC, ("Plaintiff"), by and through the undersigned and brings this Verified Complaint for Declaratory Judgment against Defendant, JOHN DOE ("Defendant"), as more fully set forth herein:

PARTIES

1. Plaintiff is a California Limited Liability Company doing business in Broward County, Florida.
2. Defendant is unknown. His/her specific name, age and current residence is unknown. Defendant made defamatory statements about the Plaintiff on the internet and has refused to identify him/herself.

GENERAL ALLEGATIONS
INTRODUCTION

3. This is an action for Declaratory Judgment in accordance with Chapter 86, Florida Statutes. Money damages are not being sought. The Plaintiff merely seeks an order from this Court pursuant to Florida Statutes 86.011 and 86.021 declaring that the written instrument, comment, review, statement, content, posting or comments to posting on a website in digital form

(collectively, the "Statements"), authored by the Defendant are constructed in a manner that constitutes defamation and the Plaintiff is entitled to a judicial declaration as to its legal effect.

4. Plaintiff for many years enjoyed a good reputation generally as a company and had good relations with the public.

5. This case arises out of the Defendant posting/commenting false defamatory Statements about the Plaintiff on a website known as getoutofdebt.org. The URL postings and comments to the postings, include, but are not limited to:

- a. <https://getoutofdebt.org/tag/rescue-one-financial>
- b. <https://getoutofdebt.org/51374/is-rescue-one-financial-hiring-people-to-lie-to-google>
- c. <https://getoutofdebt.org/52023/afcc-takes-some-action-and-suspends-mission-settlement-agency>
- d. <https://getoutofdebt.org/62316/rescue-one-financial-still-sending-mailers-loans>

A true and accurate printout of the getoutofdebt.org postings and comments to the postings are attached hereto as Composite Exhibit A.

6. The Statements published by the Defendant on getoutofdebt.org are completely false and defamatory.

7. The Defendant made the false and defamatory Statements concerning the Plaintiff for the purpose of injuring the Plaintiff's business reputation and assailed the Plaintiff's integrity and method of doing business.

8. Plaintiff asserts that under the facts stated herein it is a private figure.

JURISDICTION AND VENUE

9. This Court has jurisdiction of this action pursuant to Sections 86.011 and 86.021, Florida Statutes, to make a declaration by written order that the Statements are in fact false and defamatory.
10. Pursuant to Florida Statute 47.011, venue lies in the Seventeenth Judicial Circuit and this Court because Broward County is where the acts material to the causes of action plead hereinafter occurred.
11. Defendant has repeatedly committed tortious acts upon the Plaintiff who does business in Broward County, Florida.
12. The Statements published by the Defendant have been continuously located in Broward County, Florida since the date of its publication through their initial publication on getoutofdebt.org and their republication through various Internet search engines such as Google.com.
13. The Defendant anonymously published the Statements on a website known as getoutofdebt.org. Since the Defendant published the Statements anonymously, it has not been possible to identify whom the Defendant is and where his, her or its domicile is located. There is that possibility the Defendant may be a resident of Broward County, Florida.
14. Furthermore, the Defendant has at all times since the publication of the Statements had minimum contacts with the State of Florida pursuant to *Shaffer v. Heitner*, 433 U.S. 186 (1977) and *Internet Solutions v. Marshall*, 39 So. 3d 1201 (Fla. 2010). As stated in *Internet Solutions v. Marshall*, 39 So. 3d 1201 (Fla. 2010), "A nonresident defendant commits the tortious act of defamation in Florida for purposes of Florida's long-arm statute when the nonresident makes allegedly defamatory statements about a Florida resident by posting those statements on a website, provided that the website posts containing the statements are accessible in Florida and

accessed in Florida." As stated above, the Defendant posted Statements about the Plaintiff on getoutofdebt.org. The Plaintiff repeatedly does business and severs multiple clients in Broward County, Florida. getoutofdebt.org is a website in which the Defendant's Statements are accessible in Broward County, Florida and accessed in Broward County, Florida.

**THIS COURT HAS IN REM JURISDICTION OVER THE DEFAMATORY
STATEMENTS PURSUANT TO CHAPTER 49, FLORIDA STATUTES,
CONSTRUCTIVE SERVICE OF PROCESS**

15. This Court has in rem jurisdiction of this action pursuant to Section 49.021 and 49.011(5), Florida Statutes.
16. Since the Defendant published the Statements anonymously, it has not been possible to identify whom the Defendant is and where his, her or its domicile is located. The Defendant has concealed him/herself in such a manner which would prevent him, her or it from having to enter the legal forum to respond to this cause of action. The Plaintiff has made a diligent inquiry and effort to identify the name, age and current residence of the Defendant. The Plaintiff has also performed various Internet searches relating to the Defendant's internet user name, aliases, and pseudonyms, known as "John Smith", in an effort to identify the name, age and current residence of the Defendant. As a result, the Plaintiff declared the Defendant to be unknown. As stated in Section 49.021, Florida Statutes, "Where personal service of process or, if appropriate, service of process under s. 48.194 cannot be had, service by publication may be had upon any party, natural or corporate, known or unknown."
17. Furthermore, Section 49.011(5), Florida Statutes, allows for service of process by publication when a party requests the legal interpretation and construction of a written instrument such as the defamatory Statements of which is the subject matter of this declaratory action. Florida Statute 49.011(5) does not define the term "written instrument". However,

Florida Statute 49.011(5) was first enacted in 1941, well before the internet and notions of digital writings. Applying the Florida Supreme Court holding in *Internet Solutions, supra*, it is the Statements in their form of a "written instrument" within the State of Florida via publication on the internet, which confers jurisdiction on the Court to determine if such written instrument is defamatory. Thus, Florida Statute 49.011(5) allows for the constructive service of process by publication on the Defendant, who voluntarily choose to maintain anonymity. Thus, the Legislature has ruled that, as to this issue, due process for the Defendant would be satisfied by notice of publication as required by the statute.

18. Absent such constructive service of process, the Plaintiff would be estopped from bringing any action to enforce its legal rights.

**EQUITABLE REASONS FOR THE PLAINTIFF SEEKING A
DECLARATORY JUDGMENT**

19. A Declaratory Judgment from this Court is the only remedy the Plaintiff has in order to enforce its legal rights.
20. Since the Defendant has concealed him/herself in such a manner which would prevent him, her or it from having to enter the legal forum to respond to this cause of action, a declaratory judgment would be the least onerous remedy directed at the Defendant to enforce the legal rights of the Plaintiff.
21. The Declaratory Judgment sought herein is only a declaration by this Court that the Statements are in fact defamatory. The Declaratory Judgment does not seek to expose the identity of Defendant, and thus, does not violate the Defendant's First Amendment right associated with his, her or its anonymity.
22. Furthermore, the Plaintiff does not have any legal remedies against getoutofdebt.org or Google.com to take down the Statements published by the Defendant. getoutofdebt.org and

Google.com are shielded from immunity by any state court action pursuant to 47 U.S.C. §230(c)(1) and (2) of the Communications Decency Act ("CDA §230"). As stated from CDA §230, getoutofdebt.org and Google.com are defined to be a "provider of an interactive computer service". CDA §230 explains that no provider of an interactive computer service, such as getoutofdebt.org and Google.com shall be held liable and treated as the publisher or speaker of defamatory statements in a digital format provided by another, including another information content provider. Thus, the Plaintiff cannot bring a civil action for defamation, nor receive any injunctive relief against getoutofdebt.org or Google.com to take down the defamatory Statements published by the Defendant. Accordingly, the only cause of action that can be maintained in connection with the defamatory Statements is against the Defendant who published the Statements on getoutofdebt.org.

**GOOGLE.COM'S VOLUNTARY DE-INDEXING POLICY TO REMOVE
DEFAMATORY CONTENT FROM IT'S ALGORITHM PAGES**

23. Google.com is aware of anonymous publishers posting defamatory statements on websites, then those statements being republished on Google.com's search engine webpages. To combat these issues, Google.com has adopted a voluntary policy that it will de-index (remove from its search algorithm and its search engine pages) "infringing material" from said websites, such as getoutofdebt.org, so long as Google.com is presented with a court order/judgment declaring that the anonymous defamatory Statements are in fact defamatory. (See attached Exhibit B as Submit a Court Order to Google). As a result of the above stated as it pertains to this cause of action, the defamatory Statements posted by the Defendant, will only be de-indexed from Google.com's search engine webpages but will remain published on getoutofdebt.org. Unlike Google.com, getoutofdebt.org will not voluntarily adhere to any court orders presented

requiring the remove of defamatory statements. As stated above in paragraph 22, getoutofdebt.org is shielded by 47 U.S.C. §230 Communications Decency Act.

24. In essence, this claim for Declaratory Judgment is akin to merely taking away, not the podium, but the "public electronic megaphone", which is Google.com, a search engine used by approximately 90% of people doing web searches on the internet. Google.com immediately republishes the defamatory Statements that were initially published on getoutofdebt.org, every time a Google.com user searches the Plaintiff's name. (See a screen shot of Google.com search results as Exhibit C). Since getoutofdebt.org will not adhere to any court orders, Google.com would be the next best source to control the display of these defamatory Statements published by the Defendant.

25. Presenting a Declaratory Judgment from this Court to Google.com is the Plaintiff's only course of action to rectify the damages caused to the Plaintiff.

COUNT I
DEFAMATORY STATEMENTS FOR WHICH THE PLAINTIFF REQUESTS A
DECLARATORY JUDGMENT

26. Plaintiff reallege and incorporates by reference paragraphs 1 through 25 above as though fully set forth herein.

27. The Defendant made false and defamatory Statements concerning the Plaintiff described in part in the paragraphs stated above and attached hereto as Composite Exhibit A. As specifically stated by the Defendant as a comment to several postings on getoutofdebt.org, include, but are not limited to:

- a. "They always steal my money and send me letters, they hacked my bank account and take money from me. They are thieves and crooks and scoundrels and I don't trust them. Always calling and taking my money and sending me letters nonstop."

b. "I do not trust these people they are known thieves and crooks. they only want to steal money and then use it for their own. they do not care about normal people they are thieves and crooks and i won't even pray for them."

c. "I know these people they tried to steal money from me they hacked into my bank account and took thousands of dollars I have thousands of dollars and they stole it using the internet and computers they are thieves and Rescue One Financial will steal from you."

28. The Statements by the Defendant are in fact false. See the Affidavit from Bradley W. Smith as Managing Member of Rescue 1 Financial, LLC attached hereto as Exhibit D.

29. The Defendant published and communicated those false and defamatory Statements on the internet concerning the Plaintiff to hundreds of thousands of third parties without privilege or authorization. Those Statements were directed to all readers of getoutofdebt.org and all users of Google.com's search engine (i.e. "third party").

30. The Defendant knew of should have known that the Statements were false when made, or did not exercise reasonable care in verifying the truth or falsity of such Statements before publishing those Statements, or recklessly disregarded the truth or falsity of the Statements.

31. The actions taken by the Defendant constituted unprivileged publication to hundreds of thousands of third parties of the above described false and defamatory Statements about the Plaintiff.

32. The fault of the Defendant amounted to, at a minimum, gross negligence on the part of the Defendant and was done with malice in an attempt to injure the Plaintiff's reputation. The above Statements were made with the intent to expose Plaintiff's hatred and ridicule and tended

to injure the Plaintiff's business reputation, as the Statements have imputations of criminal conduct.

33. Even though this is not an action for money damages, the actions of the Defendant were the direct and proximate result of the damages suffered by the Plaintiff, as the Plaintiff has suffered loss of reputation, embarrassment, humiliation, outrage, loss of market capitalization and otherwise been directly damaged by the Defendant's unprivileged actions.
34. Furthermore, the Statements published by the Defendant in the paragraphs above could amount to defamation *per se* because as stated in *Harwood v. Bush*, 223 So.2d 359 (Fla. 4th DCA 1969), "Publication is "libelous per se" if, when considered alone without innuendo,... it tends to injure one in his trade or profession, or it imparts conduct, characteristics or condition incompatible with proper exercise of his lawful business, trade, profession, or office."
35. Defendant's unlawful conduct has caused and will continue to cause the Plaintiff imminent, irreparable injuries until the Defendant's Statements are taken down (i.e. de-indexed).
36. As the Defendant has placed the Plaintiff's character and reputation publicity at issue, the Plaintiff is entitled to a Declaratory Judgment that the Defendant's Statements are false and defamatory.

DECLARATORY RELIEF

WHEREFORE, Plaintiff, Rescue 1 Financial, LLC prays for judgment as follows:

- a. That the this Court determine that the Plaintiff is entitled to a Declaratory Judgment that the Defendant's Statements on getoutofdebt.org about the Plaintiff are in fact false and defamatory;
- b. That the Defendant be ordered to remove the Statements off getoutofdebt.org at:

- i. <https://getoutofdebt.org/tag/rescue-one-financial>
 - ii. <https://getoutofdebt.org/51374/is-rescue-one-financial-hiring-people-to-lie-to-google>
 - iii. <https://getoutofdebt.org/52023/afcc-takes-some-action-and-suspends-mission-settlement-agency>
 - iv. <https://getoutofdebt.org/62316/rescue-one-financial-still-sending-mailers-loans>
- c. That if the Defendant cannot in fact be located and cannot request that the Statements be removed or cannot remove the Statements from getoutofdebt.org, the Plaintiff can submit an order to Google.com, Yahoo.com, Bing.com or any other internet search engines so that the URLs/links stated above can be removed from their search engine results pursuant to their existing policies concerning the d-indexing of defamatory material.
- d. That this Court adjudge, decree and declare the rights and other legal relations with the subject matter here in controversy, in order that such declaration shall have the force and effect of final judgment;
- e. That this Court retain jurisdiction of this matter for the purpose of enforcing this Court's order;
- f. That this Court grant such other and further relief as this Court deems equitable and just under the circumstances.

[Remainder of Page Intentionally Left Blank]

Dated this 22 day of December, 2014.

Respectfully Submitted,

NORSOPH, ALCALY & ORNER LLP
200 SE 6TH Street, Suite 600
Fort Lauderdale, FL 33301
Telephone: (954) 306-9550
Facsimile: (954) 448-7945
Email: corner@naolaw.com

By: 

Eric S. Orner, Esq.
Florida Bar No.: 95690

VERIFICATION

Under penalty of perjury under the laws of the United States of America and the State of Florida, I declare that I have read the foregoing, and that the facts alleged therein are true and correct to the best of my knowledge and belief. I understand that a false statement in this Verification will subject me to penalties of perjury.

Dated this 23 day of December, 2014.

RESCUE 1 FINANCIAL, LLC



By: Bradley W. Smith

Title: Managing Member

Bradley W. Smith

STATE OF CALIFORNIA

COUNTY OF ORANGE

Before me, the undersigned authority, personally appeared Bradley W. Smith, Managing Member of Rescue 1 Financial LLC who, after being duly sworn, states that he has executed the foregoing Verified Complaint for Declaratory Judgment, and that the facts and/or contents are true and correct based upon his personal knowledge.

SWORN TO AND SUBSCRIBED before me this 23 day of December, 2014.

Personally known _____ or Produced identification CNL# A2482511





Notary Public

My Commission Expires: 02/12/18

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Composite **EXHIBIT A**Get Out of Debt GuySM

Top 5 Debt Consolidation

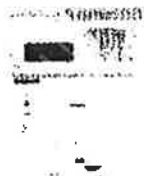
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TAG ARCHIVES: RESCUE ONE FINANCIAL

Rescue One Financial Still Sending Unsecured Personal Loan Mailers

Debt Articles, Debt Relief Industry, I Buy Junk Mail, Marketing 0 Comments



An amazing reader sent in a new debt relief mailer through my I Buy Junk Mail program. I've covered Rescue One mailers before and it elicited an alleged former employee to speak out. See this link. My previous coverage even wound up with a rather dubious event, the appearance that Rescue One was potentially involved, directly or indirectly, in paying ... [Read More »](#)

Rescue One Financial Still Sending Mailers for Loans

Debt Articles 1 Comment



A reader just sent in the following mailer they recently received from Rescue One Financial. I've been critical in the past of the apparent lack of a lenders license by Rescue One Financial even though they were seemed to be selling the offer of a loan. The allegation before was these mailers were funneling people into debt settlement programs instead ... [Read More »](#)

AFCC Takes Some Action and Suspends Mission Settlement Agency

Debt Relief Industry 2 Comments

Yesterday I wrote an article that was critical of the AFCC for their lack of action against Mission Settlement Agency and Rescue One. I have to give them a pat on the back for doing something this time. The AFCC has taken a little bit of action and suspended Mission Settlement Agency as a member. In my opinion

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FREE Debt Help Hotline**1-800-268-2979**

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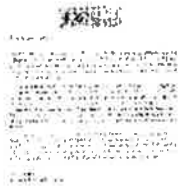
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they should ... [Read More »](#)

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
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New Rescue One Financial Loan Offer Letter Still Raises Concerns

Debt Articles, Loans and Lenders 3 Comments



Rescue One financial has been sending out what I feel to be a problematic mailer offering consumers loans but consumers report being switched into debt settlement programs with Freedom Debt Relief instead. That has concerned me since it sure seems like a bait and switch effort to tell people they are going to get loans but sell them into debt ... [Read More »](#)

Is Rescue One Financial Hiring People to Lie to Google?

Ask The Get Out of Debt Experts, Debt Articles, Debt Relief Industry 7 Comments



A tipster (send in your tips here) alerted me to a job posting that pays people to fraudulently report this post. Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers to Google as spam. The job posting, pays people \$0.50 to submit a fraudulent spam report about the post about Rescue One in what can be assumed an ... [Read More »](#)

Rescue One Says I Am Pre-Qualified for a Loan. Is That a Scam? – Michael

Ask The Get Out of Debt Experts, Debt Consolidation Finance 9 Comments



"Dear Steve, I AM RETIRED LIVING MOSTLY ON SOCIAL SECURITY. I USE TO WORK PART TIME, 20 HOURS A WEEK, DO NOT ANYMORE. I HAVE AN RV, TRYING TO SELL HOUSE AND GO FULL TIME RVING. MIKE I RECEIVED A FLYER IN THE MAIL THAT I AM PRE-QUALIFIED UP TO \$45,000 WITH RESCUE ONE. (fixed monthly payment) respond by March ... [Read More »](#)

Rescue One Financial Still Sending Disturbing Mailer

Debt Articles, Debt Settlement Related, Marketing 14 Comments



Previously an alleged former employee of Rescue One Financial spoke out about a marketing practice that concerned them. See Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers I expressed concern to both Freedom Debt Relief, who was getting referrals from this, and Rescue One Financial about the marketing mailer and specifically asked both for evidence Rescue One ... [Read More »](#)

Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers

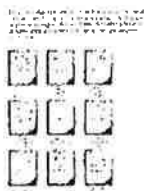
Debt Articles, Debt Relief Industry, Debt Settlement Related, Marketing, Marketing 56 Comments



A reader sent me a letter. Yes, one of those things that is printed on paper. In this letter the reader says they worked for Rescue One Financial and wanted to share information. The allegations made by the reader are disturbing. And if true, in my opinion, would paint a picture of premeditated deception on part of the debt relief ... [Read More »](#)

LowerMyBills.com Referred Me to Rescue One Financial for Help. I'd Like a Second Opinion. - Kathy

Ask The Get Out of Debt Experts, Debt Settlement 14 Comments



"Dear Steve, I have 4 credit cards. Over the years, I have managed to get myself into about \$45,000 of debt. Most of it was accumulated trying to help my widowed mother make ends meet on a fixed Social Security income (including covering items that her health insurance would not for her many health issues). I filled out an online ... [Read More »](#)

Rescue One Financial - Scam, Complaint, Review, or Praise?

Credit Counseling / Debt Management, Debt Settlement Companies 10 Comments



Please share your experience with this debt relief company and provide your review and feedback in the comments section below. The goal of this page is to allow people to share information that may be important to help others to make a more informed decision regarding their experience with this debt relief company. Here are some potential questions you might ... [Read More »](#)

this debt relief company. Here are some potential questions you might ... [Read More »](#)

RECENT COMMENTS



Jon

Jonny, it seems more and more like companies like me are being taken advantage of by the system...

My law firm is trying to collect on my credit
Debit 2 days ago

THE AMAZING HOW TO GET OUT OF DEBT CALCULATOR

Get a better idea of how much money you need to get out of debt. Use our calculator to find out how much you need to get out of debt. It's a free tool that will help you understand your situation better. [Click here!](#)

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[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 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 »](#)

12/22/2014

Rescue One Financial Archives - Get Out of Debt Guy



Shelly

Dear Jon, Thank you for your advice on how to get out of debt. I am now being paid 10% more for my work.

UK Law Firm is Trying to Collect on My Debt
Debt - 2 days ago



Bob Jackson

2000-2001 is selling customer data. I have a very high credit score and a very low reputation.

Don't Be Fooled by This Vehicle Extended
Warranty Mailer from Vehicle Protection
Center - 2 days ago



Urban Sidhe

Some debtors forget that making any form of
payment on the private loan system is not
the...

Top 10 Reasons You Should Stop Paying Your
Unaffordable Private Student Loan - 3 days ago

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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.

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Posted by: Steve Rhode - April 5, 2013

 in [Ask The Get Out of Debt Experts](#), [Debt Articles](#), [Debt Relief Industry](#)

No matter what your debt problem is, there is a solution. [Click here](#) for 3 things you can do right now to tackle your debt situation.

A tipster (send in your tips here) alerted me to a job posting that pays people to fraudulently report this post, [Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers](#) to Google as spam.

The job posting pays people \$0.50 to submit a fraudulent spam report about the post about Rescue One in what can be assumed an effort to bury it or get it removed.

You would think the honorable thing to do for Rescue One would be to respond and deal with the allegations contained in the story rather than either directly or indirectly try to bury the story and lie to consumers.

If Rescue One wants to engage in such behavior, as in the mailer, and is proud of it, then own it.

Top 5 Debt Consolidation

Just Updated Reviews - Dec. 2014. Reduce Your Monthly Payments Now!

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Checking Out a Debt Relief Company
Before You Sign On the Line

These Private Student Loans Can Be
Easily Discharged in Bankruptcy

[See All My Free Guides Click Here](#)

Report Spam

Work done: 7/30

You will earn: \$0.50

This task takes less than 6 min to finish

Job ID: abf21b660b53

Employer Number: 506556-n

You can accept this job if you are from any of these countries:

☐ United States

Other → Describe and set acceptable price

What is expected from Workers?

Report SPAM

1. Click on the short URL below or copy and paste onto a browser window
2. Copy and paste the URL and message into the fields once you get the report spam page

This one:

3. Copy and paste in the fields

<http://getoutofdebt.org/449010/Alleged-former-employee-speaks-out-about-rescue-one-financial-loan-offer>

The above article seems to have unnatural links from an apparent link farm or something that does not provide any useful information. I think they might be in violation of the webmaster tools terms and guidelines.

Required proof that task was finished?

1. Any feedback received from the sent message

So let's run through the logical scenarios:

1. Rescue One Financial posted this job directly.
2. Rescue One Financial hired a contractor to post this job.
3. Rescue One Financial hired a company to bury posts they didn't like
4. Rescue One Financial hired a reputation management company to fraudulently manipulate Google in order to hide information from consumers.
5. Some totally random dude posted the job out of the blue.

Which option do you think is true, post your vote in the comments section below.

Way to be classy Rescue One, way to be classy.

Want More Help? Here Are 3 Things You Can Do Right Now

In no particular order, here are three options you can consider to get the help and information you are looking for right now.

1. If you would like to talk to a debt relief provider right away about your situation then consider picking up the phone and call the GetOutOfDebt.org free hotline at 888-824-8806. Details on the hotline can be found [here](#).
2. If you would like to connect with a great debt coach for superb and individual personal attention and coaching through your situation for a fee, contact Damon at DamonDay.com. I've known Damon for years and mentor him. He's awesome and works hard to develop individual solutions for tough money problems.

3. You can always contact me and ask me your question for a fee. But if you are ready to spend some more time on the site, use the search box and look for more helpful information. After all these years of answering questions I've written so much helpful information on a wide variety of topics that there is much more free help available right here.

Bonus - The Hall Mary Step: If none of the options above seem right, the best I can offer is some totally random and completely arbitrary advertisement you might see on the website.

Don't despair. No matter what your debt problem is, there is an answer to your situation available on this site.

Big Hug!

Steve

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

If you have a credit or debt question you'd like to ask just use the online form.

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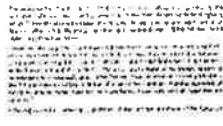
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Firm Offer of Credit

When a Company markets an offer of credit utilizing data obtained from one of the three credit bureaus, whether they are brokering loans or they are originating them directly, they must be licensed in those states where they are targeting consumers. Does Rescue One Financial have any lending licenses in any states at all, particularly in California where they are located? If not, a simple alert to the credit bureaus might be able to resolve this fraudulent activity.

It is not only bait and switch marketing, it is downright deceitful.
 Operators like this will continue to stain the reputation of the industry.



Steve Rhode

Last time I checked they were not a licensed lender in California.



Chris

No they are not a licensed lender... Rescue one financial is a front for a debt settlement program.. They are not a licensed lender in the state of California.. Again I have talked to various people who used to work for this organization.. BAIT AND SWITCH & hiding under cloak of FREEDOM DEBT RELIEF.. Continue to send out deceptive mailers.. and need to be shutdown by the FTC... You have had many people present mailers & correspondence from this company.. again RESCUE ONE FINANCIAL has tried in vain to bury these comments & plenty of evidence of their disgusting deceptive mailers.. RESCUE ONE FINANCIAL Continues to prey on people hardships and all we have requested is to be honest... People who used to work there did not want to be involved in deceptive advertising & have FTC come in to office and close them down.. That is why they left... Not to mention they have integrity & do not want to be involved in a deceptive company.....



James Holt

It is really sad that Brad Smith has no comments on how he runs his company Rescue One Financial. Partners with Freedom Debt Relief & still sending out deceptive marketing mailers

<https://getoutofdebt.org/513741s-rescue-one-financial-hiring-people-to-lie-to-google>

which is nothing but bait and switch.. Now has really hit the bottom by having people lie and bury the first story about the bait and switch tactics used by RESCUE ONE FINANCIAL. People are submitting marketing mailers from his company still using the same tactics of deception...Andrew Houser his partner still no comments on this practice..well as long as they are getting rich by lining their pockets from the backs of consumers hardships...obviously does not bother with owner...Again FTC should start cracking down or close these operations down for ethical & consumer protection..

Jamie L
rescue one financial wow you guys are really desperate...why would you pay people to destroy the truth...obviously scam artists who are taking advantage of consumer facing tough times...

Damon Day
hmm



John Smith
They always steal my money and send me letters. they hacked my bank account and take money from me. They are thieves and crooks and scoundrels and I don't trust them. Always calling and taking my money and sending me letters nonstop

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Jon

Shelly, If you can't pay, don't pay. Don't pay the debt collector. Don't pay the debt collector. Don't pay the debt collector.

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12/22/2014

Is Rescue One Financial Hiring People to Lie to Google? • Get Out of Debt Guy



Shelly

Dear Jon, Thank you for your website and for Yes I am now living with the debt I have been other...

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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 tip from



Bob Jackson

SalvageXML is selling customer data to these scammers so they can have a very bad reputation...

Don't Be Fooled by This Vehicle Extended Warranty Model from Vehicle Protection Center - 2 days ago



Urban Sidhe

Steve, don't forget that making any credit payment on the loan is guaranteed to be a waste of time.

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AFCC TAKES SOME ACTION AND SUSPENDS MISSION SETTLEMENT AGENCY

Posted by: Steve Rhoads May 8, 2013 in [Debt Relief Industry](#)

No matter what your debt problem is, there is a solution. [Click here](#) for 3 things you can do right now to tackle your debt situation.

Yesterday I wrote an article that was critical of the AFCC for their lack of action against Mission Settlement Agency and Rescue One. I have to give them a pat on the back for doing something this time.

The AFCC has taken a little bit of action and suspended Mission Settlement Agency as a member. In my opinion they should have booted their ass out since two Mission employees have already pled guilty.

But at least they did something, unlike the nothing they've done about the Rescue One loan matter issue I've written about before.

But as of right now, Mission Settlement Agency is not on the AFCC website. - SOURCE

The AFCC has just issued the following press release on the matter.

"The American Fair Credit Council ("AFCC"), the industry trade group representing the consumer debt resolution industry, announced today that Mission Settlement Agency, an AFCC member, has been suspended pending the resolution of a criminal referral of Mission Settlement by the Consumer Financial Protection Bureau ("CFPB") to the United States Department of Justice.

"While we take no position on the pending indictment, we cannot allow any allegations of improper behavior to place at risk the hard-won reputation of the AFCC in the minds of consumers seeking debt resolution services," said Robert Underman, Vice President of the Executive Board of the AFCC.

"The AFCC was founded on the pledge by each of its members to scrupulously observe the Federal Trade Commission's rules, particularly the FTC's prohibition on the collection of advance fees, and any member suspected of failing to observe those rules will be immediately suspended until all questions are resolved."

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Following up on Mr. Linderman's comments, Thomas Gordon, a member of the Executive Board, observed, "The AFCC investigates promptly any allegation of misconduct by any member and, if appropriate, makes enforcement referrals to both the CFPB and the FTC. We take very seriously any allegation of consumer harm and will, to the best of our ability, cooperate in any investigation of possible misconduct by the authorities."

Administrator
American Fair Credit Council

That's awesome guys but explain to me why you have not taken any action over the Rescue One Financial matters? Want to see my stories on the matter, [Click Here](#)

You can't be a trusted consumer resource if you only take action when members are criminally charged and not when valid and substantiated issues are raised about your members.

Want More Help? Here Are 3 Things You Can Do Right Now

In no particular order, here are three options you can consider to get the help and information you are looking for right now.

1. If you would like to talk to a debt relief provider right away about your situation then consider picking up the phone and call the GetOutOfDebt.org free hotline at 888-824-8806. Details on the hotline can be found [here](#).
2. If you would like to connect with a great debt coach for superb and individual personal attention and coaching through your situation for a fee, contact Damon at DamonDay.com. I've known Damon for years and mentor him. He's awesome and works hard to develop individual solutions for tough money problems.
3. You can always contact me and [ask me your question for a fee](#). But if you are ready to spend some more time on the site, use the search box and look for more helpful information. After all these years of answering questions I've written so much helpful information on a wide variety of topics that there is much more free help available right here.

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Don't despair. No matter what your debt problem is, there is an answer to your situation available on this site.

Steve

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



I can always use your help. If you have a tip or information you want to share, you can get it to me confidentially if you [click here](#)

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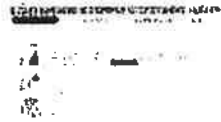
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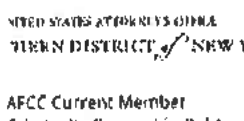
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Is this the hard - won reputation AFCC has achieved - as you can have a company history like this and still be a board member of the AFCC - looks like the only ones believing they have a good reputation is the AFCC members - Curious how many referrals the AFCC has given to the CFBP or FTC about its membership

Freedom Debt Relief must refund Washington consumers for all fees paid in connection with debts that weren't settled or aren't in active negotiation programs -- those fees add up to \$742,813 or more.

Freedom Debt Relief, LLC, dba Freedom Debt, Freedom Debt Help, Freedom Debt Reduction, Freedom Debt Relief USA, Freedom Financial Network and Debt Resolution Partners, a California debt settlement company, refunded \$509,582 to 558 Colorado consumers and paid \$109,500 in investigation costs and penalties. It failed to comply with the law's provisions on cancellation rights, cautionary disclosures and advertising, and was not registered when it contracted with Colorado consumers. It is registered as of Feb. 2, 2000.

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**John Smith**

I know these people they tried to steal money from me they hacked into my bank account and took thousands of dollars I have thousands of dollars and they stole it using the internet and computers they are thieves and Rescue One Financial will steal from you.



Call the Get Out of Debt Guy
FREE Debt Help Hotline

-2979

RECENT COMMENTS**Jon**

Shelly, It seems more and more that I'm stuck in the UK with my law firm in the UK in charge

UK Law Firm is Trying to Collect on My Debt
Debts - 2 days ago

**Shelly**

Dear Jon, Thank you for your help to this for me. I am now living in the UK. I have two children.

UK Law Firm is Trying to Collect on My Debt.
Debts - 2 days ago

**Bob Jackson**

Shelly is calling me and saying that I have a warranty on my car. Also have a car.

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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.

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reputation 1

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RESCUE ONE FINANCIAL STILL SENDING MAILERS FOR LOANS

Posted by: Steve Rhode February 17, 2014 in Debt Articles

No matter what your debt problem is, there is a solution. [Click here](#) for 3 things you can do right now to tackle your debt situation.

A reader just sent in the following mailer they recently received from Rescue One Financial. I've been critical in the past of the apparent lack of a lenders license by Rescue One Financial even though they were seemed to be selling the offer of a loan.

The allegation before was these mailers were funneling people into debt settlement programs instead of giving loans. In fact Rescue One Financial doesn't make loans and says in the fine print, "We are not an agent, representative or broker of any lender and do not endorse or charge you for any loan or related product." Yet the front of the mailer says Rescue One Financial offers "personal loans." Confused? I know I am.

The chart on the right side shows an amount that is paid off in 36 payments and that sure seems to appear to be a debt settlement plich since the mailer is about lowering payments.

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You know what, fuck it, Rescue One Financial has been sending out personal loan mailers for some time now and it doesn't appear any regulator gives a damn about it even though the opinion of some is the mailer is misleading.

Buyer beware.

(877) 627-9446
 2014-01-21
<http://www.getoutofdebt.org>

12/22/2014
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WE SAY YES!

JOIN OVER 100,000 CLIENTS
 WHO HAVE SAVED TIME,
 MONEY, AND STRESS

Rescue One Financial offers:

- ✓ Personal Loans
- ✓ Debt Consolidation
- ✓ Credit Card Debt Consolidation
- ✓ Special Low Interest Rates

YOU HAVE BEEN PRE-SELECTED* FOR A PERSONAL LOAN UP TO \$44,000

Has holiday spending left your budget over stretched?

At Rescue One Financial, we understand your budget. That's why we offer flexible loan terms to help you get back on track. We'll work with you to find the right loan for your needs. With our flexible terms, you can get the money you need when you need it. And we'll be there to help you every step of the way.

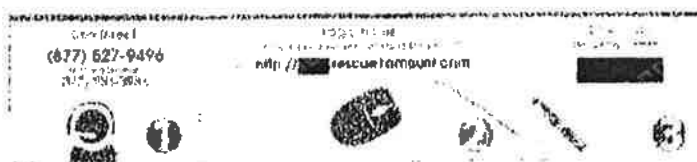
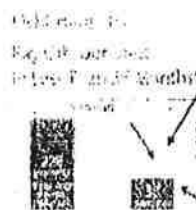
Condition	Payment	APR
Good credit	\$100 - \$500	5.99% - 14.99%
Good credit	\$500 - \$1,000	5.99% - 14.99%
Good credit	\$1,000 - \$44,000	5.99% - 14.99%

Apply with Confidence - we are already 100% approved.

You have the Choice - you can be able to choose from many different loan options.

At Rescue One Financial, we understand your budget. That's why we offer flexible loan terms to help you get back on track. We'll work with you to find the right loan for your needs. With our flexible terms, you can get the money you need when you need it. And we'll be there to help you every step of the way.

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You can choose to stop receiving "prescreened" offers listed from this ad and other companies by calling toll-free 888-967-8682. See the PRESCREEN & OPT OUT NOTICE on reverse for more information about prescreened offers.

Front of alleged mailer sent in by reader.

Rescue One Financial is a company that has been in business for over 20 years. They have a long history of providing financial services to individuals and businesses. They have a reputation for being a reliable and trustworthy company. They have a long history of providing financial services to individuals and businesses. They have a reputation for being a reliable and trustworthy company.

We are not a debt relief company. We are a financial services company. We are not a debt relief company. We are a financial services company. We are not a debt relief company. We are a financial services company. We are not a debt relief company. We are a financial services company. We are not a debt relief company. We are a financial services company.

Clear Certification and Authorization

This offer is not an offer of financial services. It is an offer of financial services. It is an offer of financial services. It is an offer of financial services. It is an offer of financial services. It is an offer of financial services. It is an offer of financial services. It is an offer of financial services. It is an offer of financial services.

Rescue One Financial Still Sending Mailers for Loans - Get Out of Debt Guy

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Hack of alleged Rescue One Financial mailer sent in by reader.

Want More Help? Here Are 3 Things You Can Do Right Now

In no particular order, here are three options you can consider to get the help and information you are looking for right now.

1. If you would like to talk to a debt relief provider right away about your situation then consider picking up the phone and call the GetOutOfDebt.org free hotline at 888-824-8806. Details on the hotline can be found [here](#).
2. If you would like to connect with a great debt coach for superb and individual personal attention and coaching through your situation for a fee, contact Damon at DamonDay.com. I've known Damon for years and mentor him. He's awesome and works hard to develop individual solutions for tough money problems.
3. You can always contact me and [ask me your question for a fee](#). But if you are ready to spend some more time on the site, use the search box and look for more helpful information. After all these years of answering questions I've written so much helpful information on a wide variety of topics that there is much more free help available right here.

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Steve

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If you have a credit or debt question you'd like to ask just use the online form . I'm happy to help you totally for free.

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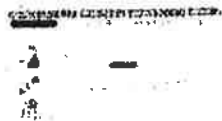
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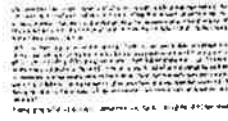
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4:30 ON GET OUT OF DEBT

Nationwide Student Relief - Consumer
Complaint - October 7, 2014

UK Law Firm is Trying to Collect on My Dubai
Debt

I'm From the US and Had to Leave the UK
with Student Loan Debt

Student Loan Aid - Consumer Complaint -
October 6, 2014

1 Comment

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John Smith - 2 days ago

I do not trust these people they are known thieves and crooks, they only want to steal money and then use it for their own. they do not care about normal people they are thieves and crooks and i won't even pray for them.

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RECENT COMMENTS



Jon

Shady, it seems more and more that the better the UK are doing by firms in the US to attempt

UK Law Firm is Trying to Collect on My Dubai
Debt - 2 days ago

THE AMAZING HOW TO GET OUT OF DEBT CALCULATOR

In a matter of seconds, the new debt solution calculator will demonstrate how different debt relief options will help you get out of debt. As far as I know this is the best calculator like this, it's free to use. [Click Here](#)

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

[Ask me your question](#)

12/22/2014

Rescue One Financial Still Sending Matters for Loans - Get Out of Debt Guy

[Watch my debt story »](#)



Shelby

Dear Jon, Thank you for your advice that I can't
I am now living in the UK. I have been off for...

UK Govt is trying to collect on my debts.
Debt - 2 days ago



Bob Jackson

BusinessXM is selling customer data to third
country operators who have a very low
reputation.

Don't Be Fooled by The Vehicle Extended
Warranty Added from Vehicle Protection
Center - 2 days ago



Urban Sidhe

Students don't forget that making any kind of
payment on the Private Loan resets the statute
of...

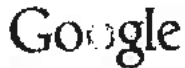
Top 10 Reasons You Should Stop Paying Your
Unaffordable Private Student Loan - 3 days ago

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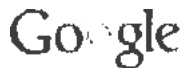
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rescue 1 financial

EXHIBIT

C

+Eric

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About 38,000,000 results (0.41 seconds)

Top 5 Debt Relief - Just Updated Reviews - Dec. 2014www.bestdebtcompany.com/Reviews2014 (800) 852-0484

See Who's #1 Debt Relief Company.

\$0 Up-Front Costs • Free Consultations • Top BBB Rated Companies

Get Relief From Tax Debt

2014 Overall Staff Pick

Top User Rated Companies

2014 Best Price Companies

Rescue One Financial - Offers Consumer, Business Loans ...<https://www.rescueonefinancial.com/>

Use Rescue One Financial to help with consumer loans, business loans, debt resolution and debt management services.

Settlement And Negotiation • Consumer Loans • Check Your Rate • FAQs

Rescue One Financial - Irvine, CA | Yelpwww.yelp.com • Financial Services • Debt Relief Services • Yelp

Rating: 2.5 • 10 reviews

10 Reviews of Rescue One Financial "We've had a really tough time with our finances this year. I wasn't at all excited about using a third party to help us, but ...

Rescue One Financial Archives - Get Out of Debt Guy<https://getoutofdebt.org/tag/rescue-one-financial/>

A reader just sent in the following mailer they recently received from Rescue One Financial. I've been critical in the past of the apparent lack of a lender's license ... You've visited this page 2 times. Last visit: 12/22/14

Alleged Former Employee Speaks Out About Rescue One ...getoutofdebt.org • Debt Articles •

Aug 14, 2012 • A reader sent me a letter. Yes, one of those things that is printed on paper. In this letter the reader says they worked for Rescue One Financial ...

Rescue One Financial - Wikipedia, the free encyclopediaen.wikipedia.org/wiki/Rescue_One_Financial • Wikipedia

Rescue One Financial is a financial services company located in Irvine, CA. It ranks #21 in the Inc. 500/5000 top 100 fastest growing companies within the ...

Rescue One Financial Reviews | Real Customer Reviewsbestdebtcompany.com • Settlement Companies •

Rating: 5.5/10 - Review by Michael Steele

5 days ago - Rescue One Financial Reviews. Our score = 5.5. Average user score = ... Monthly price = Unknown. Up-front fees = None. BBB Rating = A.

Rescue One Financial - Better Business Bureauwww.bbb.org/.../rescue-one-lending-inc-in-irvine-... • Better Business Bureau

BBB's Business Review For Rescue One Lending Inc that includes background information, consumer experience, BBB Accreditation status, BBB Rating ...

Rescue One Financial (@RescueFinancial) | Twitter<https://twitter.com/rescuefinancial> •

The latest tweets from Rescue One Financial (@RescueFinancial). Rescue One Financial helps consumers make key financial decisions, address their issues ...

The Truth About Rescue One Financial® - A Company You ...www.truthaboutrescueone.com/

Rescue One Financial is a company based on principles and integrity - get it behind the scenes for here.

Rescue One Financial | American Fair Credit Council

EXHIBIT D

IN THE CIRCUIT COURT OF THE SEVENTEENTH JUDICIAL CIRCUIT
IN AND FOR BROWARD COUNTY, FLORIDA

Rescue 1 Financial, LLC,
a California Limited Liability Company,

Plaintiffs,

vs.

CASE NO.:

JOHN DOE,

Defendant.

AFFIDAVIT OF BRADLEY W. SMITH AS MANAGING MEMBER OF RESCUE 1
FINANCIAL, LLC

STATE OF CALIFORNIA

COUNTY OF ORANGE

BEFORE ME, the undersigned authority, personally appeared, BRADLEY W. SMITH,
to me well known to be the same, who, being by me first duly sworn, deposes and says:

1. My name is Bradley W. Smith.
2. I am over the age of 18 and have personal knowledge of this matter.
3. I am the Managing Member of Rescue 1 Financial, LLC.
4. At no time has Rescue 1 Financial, LLC or any representative of Rescue 1 Financial, LLC, stole any money or hacked into bank accounts to steal any money.

FURTHER, at this time Affiant sayeth naught.

RESCUE 1 FINANCIAL, LLC



By: Bradley W. Smith
Title: Managing Member