



FTC Report Number
169045301

Consumer Report To The FTC

The FTC cannot resolve individual complaints, but we can provide information about next steps to take. We share your report with local, state, federal, and foreign law enforcement partners. Your report might be used to investigate cases in a legal proceeding. Please read our Privacy Policy to learn how we protect your personal information, and when we share it outside the FTC.

About you

Name: GINA TURCOTTE

Email: twisted.wisdum@gmail.com

Address: 3924 W River Rd

Phone: 207-458-8688

City: Sidney

State: Maine

Zip Code: 04330--244

Country: USA

What happened

I received postal mail in early Dec. 2023 soliciting their debt solution services. I called and spoke with Cameron Wilson at Better Debt Solutions for more than 90min. Cameron and I reviewed my total debts and monthly payments toward those debts at which time he convinced me to sign a contract on 12/4/23 with BDS, Guardian Litigation Group and Forth, Inc. for monthly payments of \$362.86 toward my credit card payments. Those payments would be taken by Forth, Inc. and held in escrow on my behalf. The contract had a 3-day cancelation clause set to expire on 12/7/23. My first payment of \$362.86 was not made until 12/11/23 via direct debit of my checking account with monthly payments of \$362.86 on the 16th of each month. BDS, Guardian Litigation Group and Forth, Inc.'s contract allows for a 26% contingency fee against my \$362.86 payments for services that lead to successfull settlement and payment agreements with my creditors. No settlements or payment agreements were ever made with any of my creditors, no contact with me was ever made by the account manager about the services they were providing, and no written communication was sent to me about any of the services they were supposedly providing. On Jan. 6, 2024 and thereafter, i notified BDS and Forth, Inc. that I will not have money to make the Jan. 16th payment of \$362.86 and that the transaction must be canceled because there was no money in my checking account to make that payment. I notified Cameron Wilson at BDS multiple times via phone and email beginning Jan. 6 that the Jan. 16th transaction must be canceled. On 1/16/24, Forth, Inc. processed the debit from my checking account of \$362.86 withou my authorization and in violation of my demand that it be canceled. After 45 days had passed and no action had been taken by anyone on my accounts, and nobody communicated with me in writing with a status update about settling my debts, I contacted Cameron Wilson, BDS, Guardian Litigation Group and Forth, Inc. and demanded to cancel my contract and to get a full refund of my \$362.86 that was supposed to be used to pay my creditors with my approval after settlements had been negotiated. On Jan. 29, 2024, I received a refund check for \$318.01 which is \$44.85 short. I called both Forth Inc. and Cameron Wilson at BDS on Jan. 30, 2024 and demanded a full refund of the \$44.85 for thier failure to provide contractual services and for their fraudulent attempt to withdraw the Jan. 16th payment from my checking account against my written cancelation order. In addition to BDS and Forth refusing to give me a full refund, they are charging me \$10.95 for the Jan. 16th payment "maintenance fee" that should not have been charged, and another \$12.00 for them to process the refund check that I demanded they give me because they failed to provide the services I purchased. They are charging me to refund the money they owe me after they failed to provide any services purchased.

How it started

Date fraud began:	Amount I was asked for:	Amount I Paid:
01/16/2024		\$362.86
Payment Used:	How I was contacted:	
Bank Wire Transfer or Payment	Mail	

Details about the company, business, or individual

Company/Person		
Name: Better Debt Solutions, Guardian Litigation Group, FORTH, Inc		
Address Line 1:	Address Line 2:	City:
State: California	Zip Code:	Country: USA
Email Address:		
Phone: 949-910-1049		
Website: https://betterdebtsolutions.com		
Name of Person You Dealt With: Cameron Wilson		

TO DO:

Your Next Steps

If you paid with an electronic bank transfer or withdrawal, and a company won't stop making automatic charges to your account:

- **Contact your bank immediately.** Ask if the bank can stop the transaction or recover your money from the person’s or company’s account. Tell the bank the reason you want to stop the transfer, and give them the bank account number your money was sent to. Don’t wait. Let your bank know as soon as you can.
- If the bank won't help you, file a complaint with the CFPB at consumerfinance.gov/complaint.

To stop automatic charges for a subscription or service:

- **Contact the company that's charging you.** Tell them to cancel your subscription. Keep a copy of your cancellation request or your notes.
- **Cancel your subscription.** Do this even if you also dispute the charges with your bank. Otherwise, the company might point to fine print and say you still owe money.
- **Watch your bank statement for new charges that you might want to dispute.**

Credit and Debt Counseling Advice:

- Learn more about dealing with debt at [How To Get Out of Debt](#).
- Learn more about student loan debt at [How Student Loans Work and How To Avoid Scams](#).
- You also can file a report with your [state attorney general](#).

What Happens Next

- Your report will help us in our efforts to protect **all** consumers. Thank You!
- We can't resolve your individual report, but we use reports to investigate and bring cases against fraud, scams, and bad business practices.
- We share your report with our law enforcement partners who also use reports to investigate and bring cases against fraud, scams, and bad business practices.
- We use reports to spot trends, educate the public, and provide data about what is happening in your community. You can check out what is going on in your state and metro area by visiting ftc.gov/exploredata.

- Investigations and cases do take time, but when we bring cases, we try to get money back for people. Check out ftc.gov/refunds to see recent FTC cases that resulted in refunds.