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Benchmark Financial Groups, LLC Class Action --- Lease Financing Bait and Switch?

Benchmark Financial Groups, LLC, located in Aliso Viejo, California, purports to assist companies obtain financing for equipment and capital related leases. According to the company's [website](#), Benchmark provides "quick competitive leasing in 5 easy steps."

Such process typically includes the prospective applicant provide Benchmark with financial statements, tax returns, and banking information, at which time Benchmark claims to process and then render a decision on such leasing and financing application.

Additionally, prospective applicants must provide Benchmark a deposit, which is calculated as the first and last monthly lease payment plus a \$200.00 document fee. Such deposit is solicited from applicants under the contractual representation that the deposit will be refunded by Benchmark if the application is not approved.

Despite this representation, Benchmark is engaging in fraudulent, illicit, unlawful, and predatory business practices by:

- 1) Failing to refund deposits to prospective applicants upon non-approval of a lease application;
- 2) Failing to inform applicants in a timely and reasonable manner as to the status of the lease application;
- 3) Intentionally declining prospective applicants the initial loan amount sought and then substituting loan approval for a lower amount and generally at a significantly and unreasonably higher interest rate; and
- 4) Violating California's Business and Professions Code, Section § 17200 et seq.

In fact, as of date, the [Better Business Bureau](#) has rated Benchmark an "F" based upon the above wrongful business practices. If you or someone you know has applied to Benchmark Financial Groups for financing, equipment leases, or any other type of lease and experienced any of the above, please contact our [law-firm](#) immediately for a free case evaluation.

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