



US Business Funding
Equipment Leasing & Financing

March 13, 2014

State of Oregon, Dept. of Justice
Civil Enforcement Division
1162 Court Street
Salem, OR 97301

RE: File Number FF0219-14

Dear Ms. Suarez:

In response to the complainant, Mr. William Willis and his objection about our business services, we find this notice of rather disbelief that Mr. Willis would have the boldness to take matters up with your department.

This gentleman rendered unlawful and dishonest actions when we attempted to achieve his financial needs. He single handedly changed his invoice in attempt to offset his loan repayment. I have included the email correspondence between him and my finance manager, Peter Ribeiro. Mr. Willis was originally quoted financing of 138,680 based off the invoice he provided for equipment to be purchased. Mr. Willis was approved from underwriting that his loan payback amount would be 162,600 with interest. Loan documents were produced, attached with the original equipment invoice on August 5, 2013 and sent to the client (see attached email from Peter Ribeiro). Mr. Willis returned his executed loan documents by fax on August 7, 2013 with a different invoice in the amount of 159,029. Unannounced Mr. Willis tampered with his loan documents and attempted to commit fraud by switching out his documents. We discovered his motive and addressed it directly with Mr. Willis. Upon realizing he was essentially caught, he wanted to cancel his contract with us. Regrettably upon execution of the lease agreement by the client it becomes non-cancelable. This is clearly stated in our documents that Mr. Willis signed. The loan approval process is not an easy task and when a fraudulent person tries to beat the system, it makes it very challenging to trust their word- subsequently their true colors have already been exposed such as Mr. Willis.

US Business Funding is boutique finance broker that works directly with each client and vendor to customize their individual needs to be sure they don't exceed their financial capabilities. As previously stated, our lease contract clearly states that upon entering into our agreement, the contract is non-cancelable. US Business Funding has fully performed all due diligence with the applicant and does not see how we could be placed at fault due to Mr. Willis providing falsifying information.

Please let me know if you need anything further.

Sincerely,



Erica Klaer



DEPARTMENT OF JUSTICE
CIVIL ENFORCEMENT DIVISION

1162 Court Street NE
Salem, OR 97301-4096
Telephone: (503) 934-4400
Fax: (503) 378-8910
TTY: (800) 735-2900

FEB 26 2014

US BUSINESS FUNDING
1231 E DYER RD
SUITE #268
SANTA ANA CA 92705

Re: Our File Number FF0219-14
Complainant WILLIAM L WILLIS

We recently wrote you concerning a consumer complaint we had received about your business. We have not yet received your reply.

In the event that our letter has been misplaced, we are enclosing another copy of the complaint. We review all complaints to determine if there has been a violation of Oregon's Unlawful Trade Practices Act, which would warrant legal action on our part. As an initial step in our review, we consider the business' written response to the complaint, along with any documents which help explain or support their position.

Your response is essential to a fair evaluation of the complaint. Without it, we have only heard one side. We would appreciate receiving a response within fifteen (15) days of receipt of this letter.

Thank you for your cooperation.

Alicia Suarez
Enforcement Officer

Enclosures
E3



DEPARTMENT OF JUSTICE
CIVIL ENFORCEMENT DIVISION

1162 Court Street NE
Salem, OR 97301-4096
Telephone: (503) 934-4400
Fax: (503) 378-8910
TTY: (800) 735-2900

January 21, 2014

US BUSINESS FUNDING
1231 E DYER RD
SUITE #268
SANTA ANA, CA 92705

Re: FF0219-14
WILLIAM L WILLIS

We have received the enclosed consumer complaint about your business. We understand that there are often two sides to a problem, and we would appreciate your prompt review of this matter.

We do not represent the complainant. We do, however, review all complaints to determine whether grounds exist to warrant action by us. Your response to the allegations in the complaint would help us to make that determination.

In the interest of efficiency, we prefer that you respond directly to the complainant and email a copy of your response to our office. Please include the file number shown above on the subject line of your email. Alternatively, you may respond to us by regular mail. The response you send regarding this complaint will be part of the public record maintained by the Department of Justice.

Preferred Email Address: alicia.suarez@doj.state.or.us

We would appreciate receiving your response within fifteen (15) days of receipt of this letter. Please feel free to attach any documents which you think are relevant in explaining your position. If after your response you hear nothing further from us, you may consider this matter closed.

A handwritten signature in cursive script that reads "Alicia Suarez".

Alicia Suarez
Enforcement Officer

Enclosure:
Consumer Complaint
EZ-E1

Ellen F. Rosenblum
Attorney General



Portland Area (503) 229-5576
Salem Area (503) 378-4320
Toll Free Area (877) 877-9392
Fax (503) 378-8910
www.doj.state.or.us

RECEIVED
JAN 10 2014

OREGON DEPARTMENT OF JUSTICE
CONSUMER COMPLAINT FORM

CIVIL ENFORCEMENT DIVISION

Please Note the Following:

Under Oregon Law, the Attorney General cannot act as your private attorney or give you legal advice. Deadlines may prevent you from starting a lawsuit if you wait too long. Filing this complaint does not change those deadlines or guarantee the results you want. You may wish to contact a private attorney.

- 1. Please use dark ink. Type or print clearly.
- 2. Return this form with copies of important papers.
- 3. Keep your original papers.
- 4. Attach any additional explanation.

William L. Willis
 First Name Middle Initial Last Name

403 NE Winchester Street
 Mailing Address

Roseburg OR 97470
 City State Zip

541-440-0985 541-425-1100 541-425-1100 Bill@umpquaStone.com
 Day Phone Evening Phone Cell phone number Email address

U.S. Business Funding
 Name of Business or person about which you are complaining

1231 E. Dyer Road Suite 268
 Mailing/Street Address

Santa Ana Ca 92705
 City State Zip

949-461-1152
 Phone

Date of Transaction(s): 8/7/2013 How much money, if any, do you believe you lost? \$ 5,915.00

- Whom have you contacted regarding your complaint?
- Attorney
 - Business
 - Other Rep of Business oversite
 - I am not requesting action on this complaint.
 - YES NO Would you like info on **Veteran's Benefits**?
 - Over 65?

If you would like to receive **SCAM ALERTS**, print your email address: Bill@umpquaStone.com

FOR OFFICIAL USE ONLY			
File #	0219-14	Rec'd From:	
Comp. Code	123	Ref'd To:	
Comp. Code	150	Oncheck	<input type="checkbox"/> Cons. Comp. <input type="checkbox"/> Webstrch
Closing Code		Ur Type	ES
Ref'd to:		Notify:	
CC		PS Amt:	5915
<input checked="" type="checkbox"/> ADS <input type="checkbox"/> HM <input type="checkbox"/> MML <input type="checkbox"/> GJD		DM#1872911	Rev. 7/13/2012

DETAILS OF COMPLAINT
(attach additional pages if necessary)

If your complaint is about a cell phone account, please list the cell phone number here: _____

We were solicited by US Business Funding (in Santa Ana, CA) for a business loan, We completed some paperwork and received notice of approval for a \$150,000 loan. We were then asked to **fax a copy of the check we were going to use to pay the first and last month payment with**, and then sent the check and papers overnight to the company. After faxing the check I called them to stop the process, they would not answer my call and instead cashed the fax copy of our check for \$5,915.00. To this date they have not funded a penny or given a refund.

They do not have a license in California or Oregon

By my signature below, I understand a) this complaint will become part of DOJ's permanent records and is subject to Oregon's Public Records Law; b) this complaint may be released to the business or person about whom I am complaining; c) this complaint may be referred to another governmental agency. By my signature below I authorize any party to release to the DOJ any information and documentation relative to this complaint.

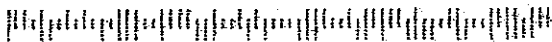
William Skellis

Signature

1/7/2014

Date

Over 65?



5747083257

01/16

to Ludwig

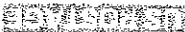
403 N.E. Winchester St.

Bill Williams

01/16/2014 09:10 AM
ZIP 97301



\$00.46



POSTNET

Oregon Department of Justice
Financial Fraud/Consumer Protection Section
1162 Court St., NE
Salem, OR 97301-4096

MAIL YOUR COMPLAINT TO:



Better Business Bureau®

BBB serving San Diego, Orange and Imperial Counties

BBB BUSINESS REVIEW

CONSUMER COMPLAINTS

THIS BUSINESS IS NOT BBB ACCREDITED

US Business Funding

(949) 461-1152

no license in Calif or Oregon

Customer Complaints Summary

5 complaints closed with BBB in last 3 years | 5 closed in last 12 months

Complaint Type	Total Closed Complaints
Advertising/Sales Issues	0
Billing/Collection Issues	0
Delivery Issues	0
Guarantee/Warranty Issues	0
Problems with Product/Service	5
Total Closed Complaints	5

Complaint Breakdown by Resolution

Complaint Resolution Log (5)	
BBB did not receive a response from business (5 complaints)	
1/2/2014	Problems with Product/Service Read Complaint Details
10/21/2013	Problems with Product/Service
10/21/2013	Problems with Product/Service
10/21/2013	Problems with Product/Service
10/21/2013	Problems with Product/Service
1	

View Complaints Summary by Resolution Pie Chart on US Business Funding

Industry Comparison | Chart

Business Brokers, Mortgage Brokers

How many more?