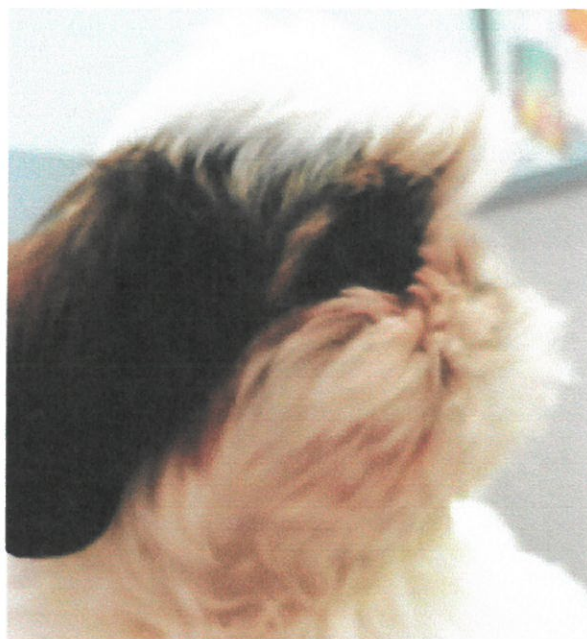


## Visit to Pet City Chapel Hills on Saturday, June 15, 2019

50 +/- Dogs in the Store



**Puppy Master**

Name: \_\_\_\_\_ Address: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Micro Chip #: 933041000049885  
Reg Club: American Canine Association  
Reg #: KS-ABA-1791902-001

Color: BENEFITAN  
Received: 5/26/19  
Reg #: KS-ABA-1733229-001

Breed: SHIH TZU Sex: M  
DOB: 3/19/19  
Sire: Harper's Scoutler  
Weight: 17 Height: \_\_\_\_\_  
Dam: Extra Ozzie's Noelle  
Weight: 10 Height: \_\_\_\_\_

Buyer: Direct Breeder ID: \_\_\_\_\_  
Breeder: Lorilee Thomas  
City/State: Whiting, KS  
Store: \_\_\_\_\_ Emp: \_\_\_\_\_  
Date: \_\_\_\_\_ Animal #: 15881

Current Price: \_\_\_\_\_  
Total: \_\_\_\_\_  
CH CK CC F

**Information Provided by Pet City Staff Member:** Male Shih Tzu puppy born on 3/19/19 (almost 13 weeks old), price was \$2970.00 (actually low for this breed), neutered due to inguinal hernia (most likely hereditary)

**Breeder Listed on Pet City Paperwork:** Lorilee Thomas, Whiting, KS

**Breeder Information from BailingOutBenji.com:** Lorilee Thomas, Whiting, Kansas. Lorilee Thomas, Puppies Extraordinaire. Whiting, Kansas- **642 adult breeding dogs and 288 puppies** with a history of violations including: dogs with hair loss, wires poking into kennels, excessively long toe nails, evidence of mice, etc.

## **Additional Pet City Visits:**

1. Pet City Citadel Mall – February 13, 2019
  - a. 70+ Dogs in the store
  - b. Female Neapolitan Mastiff, 10 weeks old, \$4400.00
  
2. Pet City Chapel Hills Mall – April 13, 2019
  - a. 50+ Dogs in the store
  - b. Male Maltese, 11.5 weeks old, \$3369.00
    - i. Marked down because “he’s a little older”
    - ii. Told he would be about 5 pounds, because parents weighed 6 and 7 pounds
  
3. Pet City Citadel Mall – January 17, 2020
  - a. 70+ Dogs in the store
  - b. Male Bull Mastiff, 14.5 weeks old, \$3190.00 marked down
  - c. Male Samoyed, 14 weeks old, \$3400.00
  - d. Female Pug, 11 weeks old, \$4250.00
  - e. Female French Bulldog, 12 weeks old, \$6500.00
  
4. Pet City Chapel Hills Mall – January, 17, 2020
  - a. 50+ Dogs in the store
  - b. Male Shih Tzu, 10 weeks old \$2970.00
  - c. Male Maltese Mix, almost 22 weeks old, \$1420.00
  - d. French Bulldog, \$4520.00





## SIMPLE 3 STEP APPLICATION PROCESS



**1.** Apply at your local pet store, on your computer, or on your mobile device



**2.** Choose your term and monthly payment



**3.** Sign your online agreement

## APPLY FOR A PET LOAN TODAY



- EASY LOAN PROCESS
- PRE-APPROVAL IN SECONDS
- LOW MONTHLY PAYMENTS

LendingUSA Participating Merchant:

If you have any questions, call our friendly live representatives at:

**1-800-994-6177**

We are here to help you!



All loans are made by Cross River Bank, a New Jersey State Chartered Bank, Member FDIC.

Pet City - Chapel Hills



TAKE ADVANTAGE OF

# 6 MONTHS PROMOTIONAL FINANCING<sup>1</sup>

WITH LOW MONTHLY PAYMENTS

All loans are made by Cross River Bank, a New Jersey State Chartered Bank, Member FDIC.



# TAKE YOUR NEW PET HOME TODAY

— WITH —

## NO INTEREST ON PRINCIPAL IF PAID IN FULL IN 6 MONTHS<sup>1</sup>



### WHY USE LENDINGUSA?

	lendingUSA	Credit Card
Low Monthly Payments	✓	✓
Pre-approval Within Seconds	✓	✓
Fixed Monthly Payments	✓	✗
Fixed Term	✓	✗
Installment Loan	✓	✗

# CHOOSE A MONTHLY PAYMENT THAT FITS YOUR BUDGET

Available Loan Amounts Range from \$1,000 up to \$20,000

ALL LOANS INCLUDE NO INTEREST ON PRINCIPAL IF PAID IN FULL IN SIX MONTHS<sup>1</sup>

### ESTIMATED MINIMUM FIXED MONTHLY PAYMENTS<sup>2</sup>

	\$1,000	\$4,000	\$6,000	\$8,000	\$12,500	\$17,500	\$20,000
<b>36 Months</b>	\$35 - \$42	\$141 - \$170	\$212 - \$255	\$283 - \$340	\$442 - \$494	\$619	\$707
<b>60 Months</b>	\$26 - \$32	\$104 - \$129	\$157 - \$194	\$209 - \$259	\$326 - \$385	\$457	\$522

Estimated payments for 36 months for \$1,000 - \$8,000 loans are based on APRs ranging from 16.39% to 29.99% APR. For 60 months the APRs range from 19.32% to 29.99%. Estimated payments for 36 months for \$12,500 loans are based on APRs ranging from 16.39% to 24.59% APR. For 60 months the APRs range from 19.32% to 27.42%. Estimated payments for 36 months for \$17,500 and \$20,000 loans are based on a 16.39% APR. For 60 months the APR is 19.32%.

### NO INTEREST ON PRINCIPAL IF PAID IN FULL IN SIX MONTHS<sup>1</sup>

	\$1,000	\$4,000	\$6,000	\$8,000	\$12,500	\$17,500	\$20,000
<b>6 Months</b>	\$180	\$720	\$1,080	\$1,440	\$2,250	\$3,150	\$3,600

The range of monthly payment amounts for the terms discussed above are based on APRs, which range from 16.39% to 29.99% APR. The APR offered to you will depend on such factors as your credit score, application information, loan amount, loan term, and credit history. The No Interest On Principal Option Promotion includes a non-refundable origination fee of 8% that results in an APR up to 29.99%. The non-refundable origination fee will be included in the principal loan amount and withheld from the loan proceeds.

CHECKING YOUR PAYMENT  
WON'T HURT YOUR CREDIT SCORE<sup>†</sup>  
APPLY TODAY

### PLEASE READ THE FOLLOWING IMPORTANT INFORMATION

<sup>1</sup> You may pay the principal amount of your loan without paying any interest on the unpaid principal balance. In order to avoid paying interest on the unpaid principal, including interest accrued during the six-month promotional period, you must: (1) pay us the principal amount of your loan by the due date of your sixth scheduled monthly payment. We will keep any prepaid finance charge (including the non-refundable loan origination fee, if applicable) that is included in the principal you owe. This is called the "No Interest On Principal Option Promotion." The No Interest On Principal Option Promotion will expire after the scheduled due date of your sixth scheduled monthly payment (as set out in the Payment Schedule of the Federal Truth in Lending Disclosures in your Loan Agreement) or if you make any of your first five scheduled monthly payments later than 16 days of each of their scheduled due dates. Please note that you will lose the No Interest On Principal Option Promotion if you make any scheduled monthly payment during the promotional period after its 16 day grace period. If the No Interest On Principal Option Promotion expires (either because you have not paid the full principal amount of your loan or you have made a scheduled monthly payment later than 16 days after its scheduled due date), Lender will treat any extra payment you have paid to Lender as a partial prepayment. If the No Interest On Principal Option Promotion expires, you will lose from the Disbursement Date at the interest rate set forth in your Loan Agreement. **NON-REFUNDABLE ORIGINATION FEE.** The No Interest On Principal Option Promotion includes a non-refundable origination fee of 8% that results in an APR up to 29.99%. The non-refundable origination fee will be included in the principal loan amount and withheld from the loan proceeds.

<sup>2</sup> The stated estimated monthly payments shown in the above table will not pay the principal amount in full within the six-month promotional period. In order to avoid paying interest on the unpaid principal you will need to make higher monthly payments or pay the remaining principal balance by the due date of your sixth scheduled monthly payment (the end of the six-month promotional period).

<sup>†</sup> To check the rates you qualify for, LendingUSA does a soft credit pull that will not impact your credit score. However, if you choose to continue your application, your full credit report will be requested from one or more consumer reporting agencies, which is considered a hard credit pull.

CREDIT LEVEL is based upon the lender's evaluation of your application and third-party data provided by credit bureaus and from other sources.

Applicants require a minimum 620 FICO score

All loans are made by Cross River Bank, a New Jersey State Chartered Bank, Member FDIC. Loan amounts range from \$1,000 to \$20,000. Loans are not available in Connecticut, New Hampshire, New York, Vermont, or West Virginia. Other terms and conditions may apply.

The **HELP**card®

*Today's Payment Solution!*

# Affordable Monthly Payment Plans



The **HELP**card®

*Today's Payment Solution!*

The **HELP**card®

*Today's Payment Solution!*

**The HELPcard offers you:**

- Small, affordable payments designed to fit any budget
- Instant approvals...no waiting to get started with the purchase of recommended services and merchandise
- Experienced and friendly Customer Service Representatives to answer your questions
- Automatic draft payment available
- On-line bill paying available

Subject to Credit Approval

**Financing plans with  
low monthly payments  
available in this office!**

**Ask Our Helpful  
Staff For Details!**



For additional information, please call  
Customer Care at 877-486-3442



The **HELP**card®

*Today's Payment Solution!*

### Complete Online Account Management!

- Review Your Balance
- Minimum Payment Due Amount
- Monthly Due Date
- Set Up Recurring Payments
- Change Your Address
- Set Up Paperless Statements
- View Account Activity
- Check Available Credit
- Request A Credit Limit Increase  
(\$500 maximum online)
- View Participating Merchant Lists

---

Customer Care Center:  
877-486-3442  
Monday through Friday  
7:30am to 7:00pm CT

*Today's Payment Solution!*

### Flexible Payment Plans Available!



Please ask the office staff about  
the plans offered to their  
HELPcard consumers.

---

The **HELP**card®

### Applying for The HELPcard is easy and quick!

Please discuss  
with the office  
staff how simple  
it is to apply!

---

*Trusted name in financing!*

The HELPcard has been helping  
consumers obtain the products  
and services they want since  
1983!

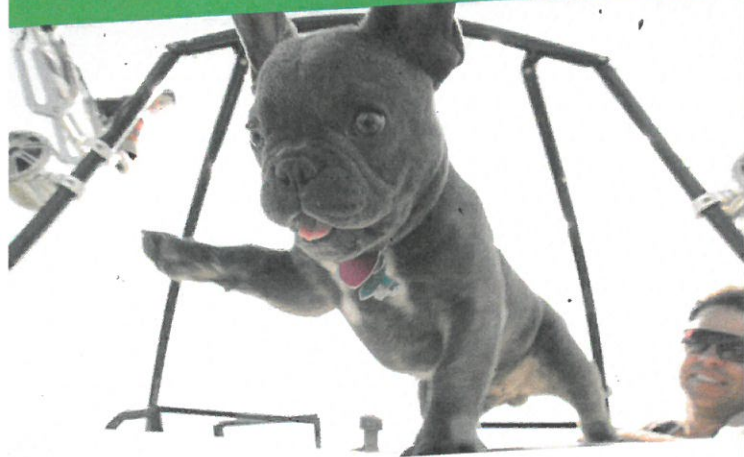
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The **HELP**card®

*Today's Payment Solution!*

# You don't have to pay today!

GET YOUR NEW FRIEND TODAY WITH \$0 DOWN.



Get up to **\$5,000**



**90 Day Interest Rebate\***



Good Credit to **No Credit**

*Apply in 2 minutes in-store or online at [easypayfinance.com](http://easypayfinance.com)*



\* with a \$40 processing fee

# Your pet needs a home... give them one today!

Up to \$5,000 | \$0 Down | Good Credit to No Credit

## Save money:

90-Day Interest Rebate means if you pay off your balance in 90 days, you get a full interest rebate\*

## No surprises:

Fully transparent contracts

## Pre-qualify without banking information:

2 minute pre-qual app saves serious time and effort\*\*

### 3 THINGS TO GET STARTED

- 1 Cell phone
- 2 Email address
- 3 Bank account

*Apply in-store or online at [easypayfinance.com](http://easypayfinance.com)!*

**(866) 337-2537**  
**[easypayfinance.com](http://easypayfinance.com)**



\* with a \$40 processing fee

\*\* 90% chance you'll be approved after pre-qualification

Not available to customers in NY. Financing offered to residents in AL, AR, CO, CT, FL, GA, HI, IA, IN, LA, MA, MD, ME, MI, MN, MS, MT, NC, NE, NJ, OH, OK, RI, SC, SD, TN, TX, VT, WV, WY and District of Columbia is made by Transportation Alliance Bank, Inc., dba TAB Bank, which determines qualifications for and terms of credit. Financing in all other states is administered by EasyPay Finance.

*From Pet City Citadel*

## Predatory Lending/Leasing Practices

### Lending USA Pet

6 months, No Interest, 8% Origination Fee

1.  $\$6500.00 + \$520.00 = \$7020.00 / 6 = \$1170.00$  per month
2.  $\$4400.00 + \$352.00 = \$4752.00 / 6 = \$792.00$  per month
3.  $\$2970.00 + \$237.60 = \$3207.60 / 6 = \$534.60$  per month

Otherwise, 36 or 60 month term, with interest rates of 16.39% - 29.99%

If you finance \$4000.00 to purchase a dog, at a rate of 29.99%, you would actually end up paying:

1. 36 months @ \$170.00 = \$6120.00
2. 60 months @ \$129.00 = \$7740.00



# Pet City Pet Shops Chapel Hill Financing Options

Low Monthly Payments **PROVIDED BY:**



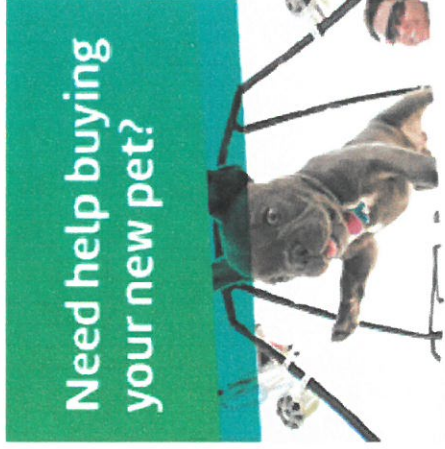
**UNITED**  
CONSUMER FINANCIAL SERVICES  
C O M P A N Y

an Equal Housing Lender



# Pet City Pet Shops Citadel Financing Options

Low Monthly Payments **PROVIDED BY:**  
  
**UNITED**  
 CONSUMER FINANCIAL SERVICES  
 C O M P A N Y  
a Nuall Nstar company



Up to **\$5,000**

**\$0** Down

Good Credit to No Credit

APPLY NOW





## Easy Pay Finance Review

Easy Pay Finance is an online platform that provides financing services to merchants in need of obtaining personal or auto financing loans. Operating as a short-term lender, Easy Pay Finance enables applicants to file for loan requests varying between \$500 to \$4,000 while loan repayment periods last between 12 to 24 months.

According to a WHOIS domain report, easypayfinance.com was created on August 31st, 2012 through the GoDaddy registrar and by an organization disclosed as *Duvera*.

Upon further investigation, research will go on to reveal that *Duvera*, actually known as *Duvera Billing Services, LLC*, is the overseeing corporate entity responsible for Easy Pay Finance. As found at Duvera Billing Services, LLC Better Business Bureau profile, their business was established and incorporated on May 18th, 2001 in California.

Disclosing a physical address of 1910 Palomar Point Way #101, Carlsbad, CA 92008, an entity known as Mary Jones is serving as their active President while Scott Vertress is their reflected CEO. Furthermore, Duvera Billing Services, Inc became a BBB accredited business on August 28th, 2017 and reflects a 71% negative customer review rating.

Easy Pay Finance is available in every state in the United States besides New York and functions as an instant approval lender. Charging a merchant fee of 2.99% for successful and completed loan applications, Easy Pay Finance offers same day payments as long as their application is completed by 4 P.M. EST.

In order to qualify, applicants must be 18 years of age, earn at least \$1,000 per month and have a checking account in good standing for the past 90 days.

### Supported Contact Methods

1. Customers needing account information (866) 438-8372
2. Interested Merchants (866) 791-0915 or sales@easypayfinance.com
3. Existing Merchants (866) 337-2537 or merchantservices@easypayfinance.com

### Easy Pay Finance Scam

Easy Pay Finance incorporates a minimalistic yet user-friendly platform but doesn't appear to be upfront regarding their identity or overseeing corporation. Failing to disclose a noticeable Terms and Conditions, prospective applicants are not aware of the employed loan terms required by Easy Pay Finance.



Loans  
up to  
\$4,000

Apply Now

**Bad Credit Loans**  
We Can Help When Others Can't

Loans up  
to \$5,000

Apply Now

**cashusa.com**

Loans up  
to  
\$10,000

Apply Now



Recover  
Money  
from  
Scams

Apply Now

We may receive a commission which are used to keep the site running for free, thank you for your support.

To further complicate matters, multiple consumer complaints can be found at [RipOffReport](#) or at their corporation's [Better Business Bureau profile](#). Among the chief complaints reported would be horrific customer service, outrageously high loan rates (*between 129 to 200% on average*) and the strong assertion that Easy Pay Finance is a scam.

Easy Pay Finance does not appear to be a popular site and reflects a SimilarWeb global rank of 606,130 as of March 4th, 2018.

Given the anonymous nature and numerous negative complaints, we do not feel that Easy Pay Finance is trustworthy and alternatively recommend [BadCreditLoans](#) or [24/7 Dollar Loans](#).



## 42 Comments

Kira Hampshire

We took out a loan for \$2,444 for a puppy. The lady at petland said we would be paying \$150 every two weeks and would take 2 years to pay off. Well with our now 151.99% interest rate which it clearly was not when we signed up, we now have almost \$4000 left to pay it back. I did some math and if my husband and I continue to pay at the minimums rate of 150 every two weeks, it will take us about 52 years to pay back this loan. How is this even legal??!! I do not recommend this at all.

Loading...

February 11, 2020 [Reply](#)

Moe

I'm glad I read these comments before completing a transaction. I was approved and almost fell for the 90 day interest free trap thinking I would ignore the very high interest rate and just pay it off before interest started building. After seeing these comments, thank God I did not fall for this scam! I rather pay for a new tire One at a time than to find myself getting screwed over by this company. This Company should be ashamed of themselves and they will get there day eventually. God is watching and he particularly cares about the poor and needy so trust me this company will have to answer to God eventually!

Loading...

January 10, 2020 [Reply](#)

Chelsey Fentner

Easy Pay is the WORST.! I paid 1100\$ in the first 90 days and they STILL charged me interest on those payments.! They NEVER explained how high the interest would be. I've done the math. For my 2462.51 that I borrowed I've paid (to this date) 2955.12 which is 492.61 over the amount originally financed. They still want 2679.72 from me.! I would have NEVER signed for this if I knew.! And I also called up and they're not willing to help you. "If you do not pay your credit will be affected for 7 years and we

can not waive anything" HORRIBLE customer service if you ask me. I even offered to pay 500\$ right now.! That would be 992.61\$ OVER the original amount and they refused. Will be speaking to my attorney immediately but if there's anyone out there who handles these kind of matters PLEASE email me. [Chelseyannee@gmail.com](mailto:Chelseyannee@gmail.com)

Loading...

December 14, 2019 [Reply](#)

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Chelsey Fentner

Oh and they also ran a payment from my account WITHOUT ME AUTHORIZING IT.! So watch your accounts if you already signed up with these assholes.! Luckily mine was done yesterday.! I was able to block payments through my bank. So they can't receive a penny from me.! But when I asked the girl who authorized it I was told "automatic payments are turned on" I went to the page and sid no they are not. I turned them off after the first payment I made. She came back with some bullshit story that "on 08/03 someone logged into the account..." I stopped her right there and said she's fucking lying because NOBODY not even my finance can get into my account. And all she offered to do was turn them off and I screamed THEYRE ALREADY OFF.! I ended up giving the phone to my finance before I threw it across the room. If you fell into their trap I suggest turning off payments and speaking with an attorney. They will repeatedly tell you "your credit this your credit that" well id rather anyone else get my money but these assholes.!

Loading...

December 14, 2019 [Reply](#)

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rick nichols

is there a lawyer out there I can use. my email is [rick\\_nichols1969@icloud.com](mailto:rick_nichols1969@icloud.com)

Loading...

October 5, 2019 [Reply](#)

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Michelle

I am horrified!!!! I called to see how much I had left to pay on my \$2500 dog. I have paid solid every month up to \$2400. I was so happy to say I wanted to pay off the balance and the woman said my balance to pay off is \$2800!! 3 kids in college! I can't do it! If I stay in the contract for 2 years my dog will cost \$8000! HELP!' Rip off !!! Should be illegal!

Loading...

September 30, 2019 [Reply](#)

Gabby

Jesus. How about the 90 days thing. Anyone has used that?

Loading...

January 6, 2020 [Reply](#)

tim

**To Gaby, Michelle & All,**  
*You Will Have Much Better Luck By Browsing A Few Of Our Offers Disclosed At [Our Definitive Loan Guide \(A Case Study & More\)](#).*

*If you have additional questions you may contact us, directly,*

*at [ScamFinance@gmail.com](mailto:ScamFinance@gmail.com).*

*Thank you for your feedback.*

**Many Thanks,**  
**Tim (Chief Content Moderator)**

January 6, 2020 [Reply](#)

Racquel

I regret doing business with this company. Highest interest rates (as in 98% and I have really good credit) and they don't work to get it lowered at all. Worst decision I made and wish I could've avoided altogether but this was the only option available for me to get the purchase completed there and then. Please, I beg you, avoid Duvera aka Easy pay Finance at all possible cost. I

would hate for anyone to have to pay more than needed or over 100% more of what the financed amount was. Financed \$2000, by the end of the contract the amount would be over \$4000.... this is just straight robbery! I wish I could give them no stars!

Loading...

August 20, 2019 [Reply](#)

Cheyenne

Happening to me too! I financed \$1500 and Im being charged up to almost \$6000 by the end of my payments. Im disgusted. Not only that but I looked at the online documents and dont remember signing some and the signature doesn't even look like mine.

Loading...

August 27, 2019 [Reply](#)

Chelsey Fentner

Has anyone figured out a way around this.? I've already paid almost \$3000 when I only borrowed \$2461.! And apparently still owe \$2600.! I stopped payments through my bank as they tried authorizing a payment without my consent. There has to be SOMETHING we can do considering it looks like anyone who's used these frauds has had issues.

December 14, 2019 [Reply](#)

C

I just looked at my signature – IT IS NOT MINE EITHER!! WE NEED TO REMEMBER TO SAY THAT WHEN THESE JERKS START HARRASSING US ! I PUT STOP PAYMENT FOR THESE ASS\*\*\*\*\* THROUGH MY BANK JUST NOW. IM NOT GOING TO PAY 189% INTEREST TO ANYBODY!! I WAS TOLD THIS WAS A 6 MONTH LOAN WITHOUT INTEREST!

December 16, 2019 [Reply](#)

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Chelsey Fentner

They're scammers all right.! How does a \$2400 loan turn into \$7000 and gain interest DAILY.!? There has to be something that can be done. I'll be speaking with my lawyer tomorrow.! F\*ck them.!

December 17, 2019 [Reply](#)

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P. FOX

This company, also known as Duvera Finance has a horrible customer service base! I paid my account in full and they still added interest because I had an issue in my bank which I advised them about and paid them again before the check was returned but they used that as an excuse to continue to charge me interest in the sum of 1.25 a day plus an additional 250.00!! Then I paid it in full to the penny and went online to see where my paid in full letter was and there was still .06 cents outstanding!!!! I called the customer service dept spoke to a Michelle who was rude and condescending, I then asked for a Manager "I was sent to Xavier" not a Manager but an account Manager who advised I needed to call back tomorrow to get my paid in full letter! This was after being on hold for 20 min! I asked why can't he just send out a paid in full letter make a note on the account at which point he kept repeating himself like a parrot that I needed to call back tomorrow! Horrible!! Horrible!!!! DO NOT USE THIS COMPANY EVEN IF IT IS YOUR LAST RESORT! YOU WILL REGRET IT!! THE SUPERVISOR IS EMMA- THE MANAGER IS LISA AND THE DIRECTOR IS APRIL! ALL OF WHOM I WAS ADVISED THEY CANNOT TAKE MY CALL THEY WERE BUSY!!!!!!

July 24, 2019 [Reply](#)

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Steven



I'm with everyone on here, please avoid this financier completely. Went to Chandler Motorsports in AZ and financed a small quad for my daughter. We were simply told about a 90 interest free loan. After paying 300\$ upfront, and signing the loan for which 0 time was spent informing me of rates and added fees; I noticed a 96% interest rate and biweekly payments set for 24 months. Immediately after getting home, I attempted to reach the Easypay (Duvera) to find out that customer service is unavailable on weekends. First thing Monday morning I contacted them, waiting 30+/- minutes, via telephone as no response was received through email. Good thing I had called as the 90 day 0 interest promotion had to be asked for as it is not automatically set up so I was told. Also during this call, I was made aware of a 40\$ fee that is charged under the promotion. I made payments atop of my automatic drafted payments and paid the balance in full prior to the 90 days. After doing such I received a statement in the mail that showed a balance remaining along with the notice of a possible late fee, mind you that during the 80 days prior I had never received a statement. I called them once again and spoke with representative Krystal, who by the way will berate, belittle and attempt to make you feeling incompetent for simply inquiring about your account. I am uncertain if the 880.23\$ I paid was an overpayment as I was more in a rush to simply disconnect with her. I may be inferior mentally to Krystal, but my figures of borrowing 800\$ interest free + their 40\$ fee for paying off the loan in 90 is only 840\$. So if you want to give away 40\$ and be insulted reach out to me, I'll even do it on weekends.

July 15, 2019 [Reply](#)

Ashley Robles

I am a merchant of easy pay finance. Meaning I do business with them and I offer my customers loans through them. I'm the last year I have done three loans with this company. While most of the comments state they weren't aware of the high interest charges, I've noticed that they do tell you this before you even sign the lease. Anywho, I am here to complain just like the rest. 2/3 of my customers were screwed over and one of

them including myself, the ACTUAL merchant offering these damn services. We'll, recently I did a contract for someone, the account was stated it was "funded" and being I had no problems in the past, I let the merchandise go and what do you know? Apparently my original bank account was closed prior to this funding and "the funds were never returned to them" and it's been two months and I still have no answers as to where my \$1600 is. I've already confirmed with the original bank that they didn't have the money and no one seems to know what's going on. They wanted the bank statement showing the account was closed, I gave it to them and it's still not good enough.

July 8, 2019 [Reply](#)

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Tiffany Eggert

Truly a scam. Being charged 115% interest rate. I've been making all payments on time...I made a mistake and used a card which wasn't activated yet and have been told this nullified my rebate on the interest payments. I have to send bank statements "to prove there were enough funds during payment". Sending over my bank statement to this company seems like the last thing I want to do. Based off of the insane interest rates and stories from previous customers I think it's time for legal action. If you've been scammed by this company please email me [sourapplesandoranges@gmail.com](mailto:sourapplesandoranges@gmail.com) I want to figure out how we can take this to court for a class action lawsuit. This is loan sharking on an epic level.

June 11, 2019 [Reply](#)

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# Better Business Bureau®

[Home](#) > [California](#) > [Carlsbad](#) > [Billing Services](#) > EasyPay Finance



## EasyPay Finance

Billing Services

This business offers the purchase and service of installment contracts from retail merchants and serviced in house.

### Accreditation



**Accredited Since:**  
8/28/2017

**Years in Business: 18**

### BBB Rating

A

Customer Reviews are not used in the calculation of BBB Rating

### Customer Reviews



[Average of 142 Customer Reviews](#)

## Customer Complaints

91 Customer Complaints

## Customer Reviews

142 Customer Reviews

## Business Details

### Location of This Business

1910 Palomar Point Way Ste 101, Carlsbad, CA 92008-5578



**BBB File Opened:** 8/8/2001  
**Years in Business:** 18  
**Business Started:** 5/18/2001  
**Business Incorporated:** 5/18/2001  
**Accredited Since:** 8/28/2017  
**Type of Entity:** Limited Liability Company (LLC)

**Alternate Business Name**

Duvera Financial  
Duvera Billing Services LLC

**Business Management**

Ms. Mary Jones, President  
Mr. Scott Vertrees, CEO

**Contact Information**

Principal  
Ms. Mary Jones, President  
Customer Contact  
Ms. Mary Jones, President  
Ms. Andrea Patten, Administrative Operations Manager

**Additional Contact Information**

Fax Numbers  
(760) 602-1209 Primary Fax

Phone Numbers  
(866) 438-8372 Other Phone  
(866) 337-2537 Other Phone  
(866) 711-4700 Other Phone

**Website Addresses**

## Business Categories

Billing Services Consumer Finance Companies

## Local BBB

Better Business Bureau serving the Pacific Southwest

[More Info on Local BBB](#)

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## ✕ Posts



**Gertrude Hampton** ▶ **719 Helping Pets of Colorado Springs** ...

Jan 14 at 1:43 PM • 🌐

Hey everyone quick warning!

My friend and I RESCUED a puppy from Pet City Colorado (Chapel Hills Mall Colorado Springs), and he had Parvo!

Parvo can spread like CRAZY it sticks to clothing, fabric, dirt and lasts for YEARS! It is a DEADLY virus and we lost our dog! HE DIED OF PARVO! He was also diagnosed with kennel cough as well.

DO NOT BUY ANY ANIMALS FROM THEM! Parvo spreads and he wasn't the only dog who died of Parvo while there! There has been 5 other cases!!!!

We have commented and tried to get a hold of the owner with no luck. My friend was banned from the store after bringing them the vet records! They will block you and ignore you so please watch out! An attorney has been getting involved and we have gone to see if we can have an inspector go in and hopefully shut them down!

To post and comment, join **719 Helping Pets of Colorado Springs**.

Join



# Centers for Disease Control and Prevention Investigation Into *Campylobacter* Outbreak Linked to Pet Store Puppies

For years, puppy-selling pet stores have addressed the fact that many of the puppies in their stores are sick or likely to be sick by pumping them with antibiotics. This reckless practice recently made headlines when over one hundred Americans contracted an antibiotic-resistant infection from pet store puppies, placing dozens in the hospital. The outbreak was such a serious public health concern that the Centers for Disease Control and Prevention (CDC) issued outbreak advisories and opened an official investigation.

As one CDC official, Dr. Robert Tauxe, wrote: “**The puppy story is not over – it is difficult to control with a whole system that lacks hygiene at many points and seems to use antibiotics instead.**”

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## CDC’S MORBIDITY AND MORTALITY WEEKLY REPORT (SEPT. 21, 2018)

- 118 persons, including 29 pet store employees, in 18 states were identified with illness onset during Jan. 5, 2016–Feb. 4, 2018
- 6 pet store companies were linked to the outbreak
- Outbreak strains were resistant to all antibiotics commonly used to treat *Campylobacter* infections
- 95% of pet store puppies were given antibiotics before arriving or while at the store, with a median antibiotic treatment duration of 15 days
- Just 1% of puppies that received antibiotics were given them for treatment only, while over half received antibiotics for prevention only, and the remainder for both treatment and prevention
- The risk for transmission to employees and consumers continues
- Implementation of antibiotic stewardship principles and practices in the commercial dog industry is needed, and antibiotics should only be administered under veterinary supervision

## CDC’S FINAL OUTBREAK ADVISORY: MULTISTATE OUTBREAK OF MULTIDRUG-RESISTANT *CAMPYLOBACTER* INFECTIONS LINKED TO CONTACT WITH PET STORE PUPPIES (JAN. 30, 2018)

- Evidence indicated that contact with puppies sold through Petland stores were a likely source of a multistate outbreak of multidrug-resistant *Campylobacter* infections
- 113 people across 17 states were infected and 23 people were hospitalized
- *Campylobacter* bacteria were resistant to commonly recommended, first-line antibiotics
- 99% of people reported contact with a puppy in the week before illness started, and 87% reported they had contact with a puppy from Petland stores, or had contact with a person who became sick after contact with a puppy from a Petland store; 25 of the ill people were Petland employees
- This multidrug-resistant outbreak highlights the need for responsible use of antibiotics in pets

