

BBB Sponsorship – Accredited Participants

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Phil Bachman Toyota/Scion
Starr Crest Resort Cabin Rentals, LLC
Sunrise Homes Inc
The Inn at Christmas Place

BBB Warns Deceptive Auto-Warranty Solicitations Plague Consumers Nationwide

The BBB is warning consumers to be extremely wary of telemarketing calls and mailers, which claim their auto warranty had or is about to expire. BBB advises that the deceptive solicitations could persuade car owners to purchase an extended auto service contract of questionable value.

BBB has seen a considerable spike in both complaints and inquiries from consumers who state that they received misleading mailers or high-pressure telemarketing calls claiming their auto warranty was about to expire. Complaints against Auto Warranty Processing Services rose by more than 40 percent over the prior year. In 2008, more than 140,000 consumers across the country contacted their BBB to confirm the legitimacy of companies claiming to sell auto warranties.

BBB has received complaints from consumers across North America who were informed that their car warranty was about to expire, when such was not the case, and that they needed to take immediate action in order to avoid a lapse in coverage. BBB research shows that the consumer is actually being sold an extended service contract and despite the impression given, the offer is not associated with the car manufacturer's warranty. Not only are these telemarketers lying about the consumer's coverage, they are potentially ignoring federal laws such as the Do-Not-Call registry."

The value of the various extended service contracts being sold also has been called into question, as many consumers complained that the contract had numerous conditions that might be difficult to meet. For instance, pre-existing conditions often are not covered, proof of maintenance records may be required and restrictions on authorized repair facilities and repair charges must receive prior approval making many of these contracts virtually worthless. Others report difficulty in obtaining refunds.

BBB offers the following advice for dealing with a firm selling extended auto service contracts:

- Never give personal information, including Social Security, bank or credit card numbers, over the phone to an unknown telemarketer.
- When considering an extended service contract or any other type of telephone solicitation, insist on getting a contract in which all terms and conditions are clearly explained before signing up or providing credit card or other payment information.
- Read your auto manufacturer's warranty and contact your dealer or manufacturer so that you are not purchasing duplicate coverage.

Bankruptcy Foreclosure Scams

Are you having trouble making your mortgage payments? Are you facing foreclosure on your home? Get all the facts before you pay someone to help you work out your mortgage problems. According to the U.S. Department of Justice (DOJ), "bankruptcy foreclosure scams" are targeting consumers whose home mortgages are in trouble. Scam operators advertise over the Internet and in local publications, distribute flyers, or contact consumers whose homes are listed in the foreclosure notices. The scam artist's appeal is sometimes directed to specific religious or ethnic groups.

The fraudulent operators may promise to take care of your problem with your mortgage lender or to obtain refinancing for you. Sometimes they also ask you make mortgage payments directly to them. They have even been known to ask the homeowner to hand over their property deed, claiming that if the homeowner then makes the mortgage payments to them, they will be able to in stay in their home. Instead of contacting your lender or refinancing your loan, the con artist pockets all the money you paid, and then files a bankruptcy case in your name - sometimes without your knowledge.

A bankruptcy filing often stops a home foreclosure, but only temporarily. If a bankruptcy is filed in your name but you do not participate in the case, the judge will dismiss the case and the foreclosure proceedings will continue. If this happens, you will lose the money you paid to the scam operator - and you could lose your house. You will also have a bankruptcy listed on your credit record for at least 10 years.

The Better Business Bureau, along with the DOJ, suggest you proceed with care if an individual or company:

- Calls itself a "mortgage consultant," "foreclosure service" or similar name.
- Contacts or advertises to consumers whose homes are listed for foreclosure.
- Collects a fee before it provides services to you.
- Tells you to make your home mortgage payments directly to the individual or company.
- Tells you to transfer your property deed or title to the individual or company.

If you are having trouble paying your mortgage, contact you lender or an attorney for assistance.

New Online Accredited Businesses

Company	URL
Brubaker Buildings, LLC	www.brubakerbuildings.com
Precision Door Service	www.garagedoorsknoxville.com
Tennessee Valley Audiology	www.tnvalleyaudiology.com
The Pour Guys	www.thepourguys.com
Admiral Veterinary Hospital	www.admiralvet.com
Purely Enterprises, LLC	www.purelyproducts.com

New Accredited Businesses

Company	Street	City	County	ST
A - Quality Pool Company	1308 Eagle Bend Road	Clinton	Anderson	TN
Eddie Hair Firestone, LLC	798 Oak Ridge Turnpike	Oak Ridge	Anderson	TN
Tennessee Skyline Glass, Inc.	3211 Regal Drive, Ste E	Alcoa	Blount	TN
The Pour Guys	111 Weyburn Lane	Maryville	Blount	TN
Brubaker Buildings, LLC	1208 Crabtree Road	Crossville	Cumberland	TN
Brubaker Buildings, LLC	127 Peter Bilt Lane	Crossville	Cumberland	TN
Royal Builders, Inc./Renner Heating & Cooling	775 Bellwood Road	Morristown	Hamblen	TN
Admiral Veterinary Hospital	204 N. Watt Road	Knoxville	Knox	TN
Adorable Pets	10420 Kingston Pike	Knoxville	Knox	TN
Doggone Pretty, Inc.	449 Park 40 N. Boulevard	Knoxville	Knox	TN
Easy Auto of Knoxville	8455 Walbrook Drive	Knoxville	Knox	TN
Precision Door Service	1230 Harrington Drive	Knoxville	Knox	TN
Purely Enterprises, LLC	10301 Cogdill Rd, Ste 310	Knoxville	Knox	TN
Superior Carpet & Rug Cleaning	114 Sherlake Drive	Knoxville	Knox	TN
Tennessee Valley Audiology	2900 Tazewell Pike, Ste F	Knoxville	Knox	TN
McCarter Heating, Cooling & Electrical	1339 Cabe Road	Greenback	Loudon	TN
DirectBuy of Northeast Tennessee	100 Centre Park Drive	Gray	Washington	TN
Pop-a-Lock of Tri-Cities, LLC	114 Judge Gresham Road	Gray	Washington	TN

BBB "Accredited Businesses" Buying Program

The BBB of Greater East Tennessee is pleased to offer its "Accredited Businesses" Buying Program which is available to BBB accredited businesses and the general public. This program will allow you to reach thousands of prospective customers free!

Tennessee Skyline Glass, Inc.

3211 Regal Drive, Suite E
Alcoa, Tennessee 37701
865-980-5393

Free estimate on any local job.

Ad Review

Patriot Motors

10515 Kingston Pike
Knoxville, TN 37922

The BBB asked this company to give full disclosure on their Website, which states Guaranteed credit approval. While the company states that if they cannot secure financing they have in-house financing for all. The conditions such as length of employment or proof of monthly salary are not displayed as requirements in order to be approved.

This is closed as failure to voluntarily comply with BBB Code of Advertising.

Knoxville Wholesale Furniture

10461 Parkside Drive
Knoxville, TN 37922

The BBB Code of Advertising discourages advertisers from using un-provable superlative claims. The BBB challenged the ad "Largest Furniture Facility ever built in the State of Tennessee". While the company did respond by stating they had been to other warehouses and feel that they are the largest, this does not substantiate the claim.

This has been closed as failure to voluntarily comply with BBB Code of Advertising.