

January 13, 2020

ATTORNEY GENERAL RAOUL FILES LAWSUITS AGAINST CREDIT REPAIR COMPANIES FOR FRAUDULENT AND DECEPTIVE BUSINESS PRACTICES

Chicago — Attorney General Kwame Raoul today filed a lawsuit against [Freedom Financial Solutions, Inc.](#), its owner, and an employee, as well as [Second Chance Financial Services, Inc.](#) and its owner alleging the companies engaged fraudulent and deceptive business practices that resulted in the total loss of at least \$173,000 from consumers.

Raoul filed the lawsuits in Cook County Circuit Court after receiving multiple complaints about Freedom Financial Solutions, its owner Desiree Hawkins, and employee Jean Johnson and Second Chance Financial Services and owner Emma Jones.

“I am committed to protecting consumers by holding these companies accountable for taking tens of thousands of dollars from consumers while failing to provide adequate services as promised,” Raoul said. “These lawsuits seek to put an end to these fraudulent practices and provide restitution for consumers who were cheated out of money while trying to improve their credit.”

Freedom Financial Solutions, primarily located in Matteson, Ill. with a second office in Chicago, describes itself as a credit counseling agency. Freedom Financial claims to provide a wide range of financial services to consumers, including credit repair services, but is not registered with the Illinois Secretary of State’s office as a credit service organization as is required under Illinois law. Freedom Financial also operates as a debt collection agency without being licensed. In the lawsuit, Raoul alleges Freedom Financial charged unlawful upfront fees of \$1,000 or more for its credit repair services, but failed to perform any services or improve consumers’ credit as promised. In addition, Hawkins allegedly refused to refund any money people paid for services they never received.

The lawsuit also alleges that Hawkins and Jones engaged in harassing and abusive collection practices, including threatening arrests, forcing consumers to pay Freedom Financial more than \$117,000 toward payday loan debt they did not owe.

Second Chance is a credit repair agency located in Flossmoor, Ill., but is not registered with the Illinois Secretary of State’s office as a credit services organization. In the lawsuit, Raoul alleges that the company charged upfront costs of up to several thousand dollars with the promise of improving a consumer’s credit or adding trade lines, but did not perform any services. After consumers complained, Jones and Second Chance failed to refund any money.

In both lawsuits, Raoul is seeking to permanently ban the companies and owners from engaging in the business of credit repair and debt collection, rescind all contracts entered into with consumers through unlawful practices, and obtain restitution for all affected consumers. Raoul is also seeking civil penalties.

Raoul encouraged consumers who believe they were defrauded by Freedom Financial or Second Chance to file a complaint on the [Attorney General’s website](#) or by calling his Consumer Fraud Hotline at 1-800-243-0618.

Assistant Attorneys General Erin Grotheer and Thomas James are handling the lawsuits for Raoul’s Consumer Protection Division.