# Article information:

Debt Collection Service 2023 Reports & Reviews - ScamPulse.com  
<https://www.scampulse.com/debt-collection-service-reviews>

# Article summary:

1. SMS Financial is a debt collection service that has been reported as a scam by ScamPulse.com.

2. The company uses fraudulent documents and does not comply with New Jersey debt collection laws.

3. Eisenberg, Gold & Agrawal, a law firm representing SMS Financial, has also been sued for violating the Fair Debt Collection Act.

# Article rating:

Appears moderately imbalanced: The article provides some useful information, but is missing several important points or pieces of evidence that would be required to present the discussed topics in a balanced and reliable way. You are encouraged to seek a more balanced perspective on the presented issues by exploring the provided research topics and looking at different information sources.

# Article analysis:

The article provides a detailed report on SMS Financial, LLC and its various entities, alleging that they are scammers involved in debt collection fraud. The author claims that the company uses fraudulent documents to file lawsuits on time-barred debts and does not comply with New Jersey's debt collection laws. The article also mentions the law firm Eisenberg, Gold & Agrawal, which represents SMS Financial in their alleged scheme.

However, the article lacks evidence to support its claims and does not provide any counterarguments or perspectives from SMS Financial or Eisenberg, Gold & Agrawal. It is unclear how the author obtained this information and whether it is based on personal experience or research.

Additionally, the article appears to be biased against SMS Financial and presents a one-sided view of their operations. There is no mention of any positive aspects of the company or any potential risks associated with debt collection services in general.

Furthermore, the article includes promotional content for ScamPulse.com and Better Business Bureau without providing any context for their involvement in this matter. It is unclear why these organizations are mentioned in relation to SMS Financial's alleged scamming activities.

Overall, while the article raises concerns about SMS Financial's debt collection practices, it lacks sufficient evidence and presents a biased perspective. Readers should approach this information with caution and seek out additional sources before making any conclusions about SMS Financial's operations.

# Topics for further research:

* SMS Financial LLC compliance with New Jersey debt collection laws
* Eisenberg
* Gold & Agrawal law firm and debt collection fraud allegations
* Time-barred debt lawsuits and fraudulent documents in debt collection
* Risks associated with debt collection services
* Positive aspects of SMS Financial LLC's debt collection operations
* ScamPulse.com and Better Business Bureau involvement in debt collection fraud cases

# Report location:

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