



FTC Report Number  
182176899

# Consumer Report To The FTC

The FTC cannot resolve individual complaints, but we can provide information about next steps to take. We share your report with local, state, federal, and foreign law enforcement partners. Your report might be used to investigate cases in a legal proceeding. Please read our Privacy Policy to learn how we protect your personal information, and when we share it outside the FTC.

## About you

**Name:** Raymond Gatling **Email:** rcgatling@gmail.com

**Address:** 100-24 **Phone:** 346-210-4124

**City:** HOUSTON **State:** Texas **Zip Code:** 77090

**Country:** USA

## What happened

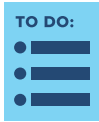
He was offering services AJ AJ has credit and Tom Montgomery is the other culprit it's like a good cop bad cop that they said they can get funding in seven days they kept calling me harassing me about sending money and different invoices my father was trying to get funding because he's retired and he was looking at building some properties on land and they solicit him and kept sending him invoice after invoice after invoice I have about 20 multiple invoices to my mother (age 76) and to my father (age 80) about paying continue to pay they kept sending invoice after invoice without anything stating about a loan about nothing they just kept sending invoice in kept requesting money to be sent money. I asked for a refund twice by email and I said if I didn't receive my money by today but Tampa gave them a week to reply they replied and told me to set up a call to talk about it I don't need to talk about it I told them to reply by email they stayed at not to reply by email they kept wanting me to talk on the phone which is not recorded and my father would not be protected so I gave them ample opportunity to refund the money they did not so I'm filing this report they need to be stop and stop harassing people trying to take a vantage of people needs in a financial situation.

## How it started

Date fraud began:	Amount I was asked for:	Amount I Paid:
09/04/2024		\$3,500.00
Payment Used:	How I was contacted:	
Payment App or Service (ex. Zelle, PayPal, Cash App)	Website or App	

## Details about the company, business, or individual

Company/Person		
Name: Debt sellers LTD		
Address Line 1:	Address Line 2:	City:
State:	Zip Code:	Country:
Email Address:		
Phone:		
Website:		
Name of Person You Dealt With: Tom Montgomery		



# Your Next Steps

## If you paid a scammer using a money transfer app:

- If the app is linked to a credit or debit card, contact that company or bank first. Find out how to dispute a credit or debit card charge [here](#).
- Contact the company behind the app. Ask if they can reverse or stop the transfer, and make sure they know the transaction was fraudulent.

## Scam Advice:

- If you're concerned a scammer has your personal information, like your Social Security, credit card, or bank account number, go to [identitytheft.gov](#) for steps you can take.
- Learn more about different scams and how to recover from them at [ftc.gov/scams](#).
- You also can file a report with your [state attorney general](#).

## Additional resources for older adults, caregivers, and families:

- To find support services in your community, visit [eldercare.acl.gov](#).
- For information on top scams and advice you can share to help protect others in your community, visit [ftc.gov/PassItOn](#).



# What Happens Next

- Your report will help us in our efforts to protect **all** consumers. Thank You!
- We can't resolve your individual report, but we use reports to investigate and bring cases against fraud, scams, and bad business practices.
- We share your report with our law enforcement partners who also use reports to investigate and bring cases against fraud, scams, and bad business practices.
- We use reports to spot trends, educate the public, and provide data about what is happening in your community. You can check out what is going on in your state and metro area by visiting [ftc.gov/exploredata](#).
- Investigations and cases do take time, but when we bring cases, we try to get money back for people. Check out [ftc.gov/refunds](#) to see recent FTC cases that resulted in refunds.