Dear Homeowner,

Thank you for contacting NCRC's Financial Equality Center (FEC). You are not alone. NCRC helps homeowners avoid foreclosure. Together, we will advocate on your behalf with your mortgage company, negotiate for better mortgage loan options, and discuss managing your money and credit.

Please complete and return this packet with the required supporting documentation listed below. All documents must be signed and dated. Upon receipt, a Housing and Urban Development (HUD)-trained counselor will contact you to schedule your FREE meeting. NCRC’s FEC requires that each document included in this packet be filled out. If the required documents are not provided in 30 days, your file will not be assigned to a counselor.

Client Intake and Authorization Forms:
- Client/Counselor Agreement
- Certification & Authorization Form
- Client Privacy Policy
- Qualified Written Request
- Mortgage Modification Scam Questionnaire
- Fair Housing Questionnaire
- Client Intake Form
- Personal Financial Assessment
- Hardship Letter (1 Page Typewritten, Signed & Dated)
- Mortgage Statement/Payment Coupon
- HOA or Condo Association Payment Coupon (if applicable)

Please provide complete and accurate information. You may submit this packet to NCRC via any of the following methods. Please feel free to contact me directly with any questions or concerns.

- **Postal Mail** (tracking system recommended):
  NCRC's Financial Equality Center
  740 15th Street, NW, Suite 400
  Washington, DC 20005
  **ATTN:** Housing Department - Intake

- **Email:** fec@ncrc.org
- **Fax:** call for the number
SUPPORTING DOCUMENT CHECKLIST

If requested by counselor:

☐ Copy of three (3) most recent monthly bank statements (all pages, including blank pages)
☐ Copy of two (2) months of Paystubs, social security award letter, or unemployment letter
☐ Copy of two (2) years of taxes with second page of federal return signed and dated
☐ Copy of any correspondence from the mortgage company or its attorney
☐ Copy of any correspondence from the courts or sheriff regarding a foreclosure

All pages must be signed and dated

Borrower 1 Initial       Date       Borrower 2 Initial       Date

[Type text]
CLIENT/COUNSELOR AGREEMENT
NCRC's Financial Equality Center and its counselors agree to provide the following services:
• Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal.
• Reviewing your housing goal and your finances which include your income, debts, assets and credit history.
• Presentation and explanation of reasonable options available to the homeowner
• Assistance communicating with the mortgage servicer
• Timely completion of promised action
• Identification of assistance resources. Referrals to resources
• Your counselor is not responsible for achieving your housing goal but will provide guidance and education in support of your goal.
• Neither your counselor nor FEC employees, agents or directors may provide legal advice

I/We, __________________________________________ agree to the following terms of service:

☐ I/We will always provide honest and complete information to my/our counselor, whether verbally or in writing.

☐ I/We will provide all necessary documentation and follow-up information within the timeframe requested.

☐ I/We will be on time for appointments and understand that if I/we am/are late for an appointment, the appointment will end at the scheduled time.

☐ I/We will call within 6 hours of a scheduled appointment if I/we am/are unable to attend an appointment.

☐ I/We will contact the counselor about any changes in my/our situation immediately.

☐ I/We understand that breaking this agreement may cause the counseling organization to sever its service assistance.

Borrower 1 Date Borrower 2 Date

Counselor Date Counselor Date

[Type text]
PROGRAM DISCLOSURE FORM

Note: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk with your housing counselor about arranging accommodations.

About Us and Program Purpose: NCRC-Financial Equality Center (FEC) is a nonprofit, HUD approved comprehensive housing counseling agency. We provide free education workshops and full spectrum of housing counseling including pre-purchase, foreclosure prevention, financial management and non delinquency post-purchase counseling. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability or sexual orientation/gender identity. We administer our programs in conformity with local, state and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq).

Agency Conduct: No NCRC-FEC employee, officer, director, contractor, volunteer or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization or engage in conduct that will compromise our agency’s compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationship: NCRC-FEC has financial affiliation with HUD, NeighborWorks, District of Columbia Finance Agency and banks including Wells Fargo and Ocwen. As a housing counseling program participant, you are not obligated to use the products and services of NCRC-FEC or our industry partners.

Alternative Services, Programs and Products & Client Freedom Of Choice: NCRC-FEC has a first-time homebuyer educational program in partnership with EhomeAmerica.org for homebuyer education, financial management and foreclosure education, you are not obligated to participate in this or other FEC programs and services while you are receiving housing counseling from our agency. You may consider seeking alternative products and services from entities including the Federal Housing Administration (FHA) or any other public or private form for the first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders and lending products that best meet your needs.

Referrals and Community Resources: You will be provided a community resource list which outlines the country and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks and legal aid assistance. The list also identifies alternative agencies that provide services, programs or products identical to those offered by FEC and its exclusive partners affiliates.

[Signature]/[Initials] Privacy Policy: I/we acknowledge that I/we received a copy of FEC’s Privacy Policy.
Errors and Omissions and Disclaimer of Liability: I/we agree FEC, its employees, agents and directors are not liable for any claims and causes of action arising from errors and omissions by such parties or related to my participation in FEC counseling; and I hereby release and waive all claims of actions against FEC and its affiliates. I have read this document, understand that I have given up substantial rights by signing it and have signed it freely without any inducement or assurance of any nature and intend it to be a complete unconditional release of liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding and the remainder of this document shall remain enforceable to full extent allowed by law.

Quality assurance: In order to assess client satisfaction and in compliance with grant funding requirements, FEC or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with FEC grantors such as HUD or Neighborworks America.

I/we acknowledge that I/we received, reviewed and agree to FEC’s Program Disclosures.

<table>
<thead>
<tr>
<th>Name 1</th>
<th>Signature</th>
<th>Date</th>
<th>Counselor Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name 2</td>
<td>Signature</td>
<td>Date</td>
<td></td>
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</tr>
</tbody>
</table>

[Type text]
CERTIFICATION & AUTHORIZATION FORM

(Please Print)

Borrower 1 Name: ____________________________________________ Date of Birth: ____________________________

Social Security No: ____________________________________________

Property Address: ____________________________________________

Borrower 2 Name (if applicable): ________________________________ Date of Birth: ____________________________

Social Security No: ____________________________________________

Mortgage Advisor: ____________________________________________ Phone Number: ______________

Email Address: ______________________________________________

Purpose of Housing Counseling

I/We hereby authorize the National Community Reinvestment Coalition’s Financial Equity Center, and/or its assigned counselors to order a consumer credit report on me/us and discuss my/our current situation with appropriate lenders and other professionals. It is understood that the information on my/our report will be used as necessary to evaluate my/our acceptance into foreclosure prevention program. NCRC’s FEC and its agents may obtain any or all documentation or information that they request for investigation and submission into their programs. No other use of my/our credit information is authorized by me/us. All services provided by NCRC’s FEC are free.

Mortgage Financial Assistance

I understand that NCRC’s FEC agent provides foreclosure mitigation counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.

I may be referred to other housing services of the organization or other agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.

A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.

Customer’s Responsibility

I understand that NCRC FEC agent provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from NCRC agent in no way obligates me to choose any of these particular loan products or housing programs.

We may ask you to share your story to educate others, but your willingness to do so is strictly your decision. Are you willing to share your story? _____ Yes _____ No

By signing below, you acknowledge you have read this disclosure(s) and have received a copy of NCRC’s privacy policy to participate in this program.

Borrower 1 ____________________________ Date ____________________________

Borrower 2 ____________________________ Date ____________________________
Privacy Policy

NCRC’s Financial Equality Center is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

- You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
- You may opt-out of this requirement, but proof of your decision to opt-out must be recorded in your client file.

Release of your information to third parties

- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling/coaching you, or is a requirement of grant awards which make our services possible.
- We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
- Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
PRIVACY CHOICES FORM

If you prefer that NCRC’s Financial Equity Center not disclose personal information to unaffiliated third parties, you may choose to opt-out of disclosures. This means that you may direct FEC to not make disclosures of your personal information to these unaffiliated third parties, other than disclosures permitted by law.

Check the box, or boxes, below that indicate your privacy choices.

☐ A: Restrict disclosure of personal information to nonprofit organizations involved in community development.

☐ B: Restrict disclosure of personal information to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

☐ C: Do not disclose personal information to any unaffiliated third party without specific, written consent.

Name: ________________________________________________________________

Address: ____________________________________________________________

City: ___________ State: ___________ Zip: _____________________________

Phone Number: (_______) _______ - _______

Signature: ___________________________________________ Date: ____________

If you have checked either of the above boxes above, please mail this printed form to:

NCRC Financial Equality Center
740 15th Street, NW, Suite 400
Washington, DC 20005

Please allow approximately 30 days from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.
QUALIFIED WRITTEN REQUEST

Date: ____________________________

SEND BY CERTIFIED MAIL
Mortgage Company: ___________________________________________________________
Address: ___________________________________________________________________

ATTN: Mortgage Loan Accounting Department
RE: Loan # ____________________________
Homeowner: __________________________________________________________________
Street Address: __________________________________________________________________
City, State, Zip Code: __________________________________________________________________
Daytime Phone: ______________________________________________________________

Dear Sir or Madam:

This is a “qualified written request” under Section 6 of the Real Estate Settlement Procedures Act, 12 U.S.C. § 2605(e). Because of recent publicity indicating there has been wide-spread, systematic failure by servicers to keep reliable records of mortgage ownership and that servicers have improperly appropriated borrowers’ payments to pay foreclosure and escrow fees, I am concerned that my account is in error.

I am requesting:
1. The name of the owner of my mortgage.
2. If my mortgage is held in trust, the name and number of this trust.
3. A complete payment history, including but not limited to the dates and amounts of all the payments I have made on the loan to date;
4. A breakdown of the amount of claimed arrears or delinquencies, including an itemization of all fees charged to the account;
5. An explanation of how the amount due on the Monthly Billing Statement was calculated;
6. The payment dates, purpose of payment and recipient of any and all foreclosure fees and costs that have been charged to our account;
7. The payment dates, purpose of payment and recipient of all escrow items charged to our account since your company took over the servicing;
8. A breakdown of the current escrow charge showing how it is calculated and the reasons for any increase within the last 24 months; and
9. A copy of any annual escrow statements and notices of a shortage, deficiency or surplus, sent to us within the last three (3) years.

I understand that under Section 6 of RESPA you are required to acknowledge my request within 20 business days and must try to resolve the issue within 60 business days.

Sincerely,

[Signature]
[Type text]
MORTGAGE MODIFICATION SCAM QUESTIONNAIRE

1. Were you contacted in regards to receiving mortgage modification assistance by telephone, mail, or a flyer?  □ Yes □ No

Please describe:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

2. Were you guaranteed a loan modification or asked to do any of the following: pay a fee, sign a contract, redirect mortgage payments, sign over the title to your property, or stop making loan payments?

□ Yes □ No

Please describe:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Borrower 1 Initial Date Borrower 2 Initial Date

[Type text]
FAIR HOUSING QUESTIONNAIRE

Some examples of possible housing discrimination include the following:

- Refusal to rent or sell housing
- Refusal to negotiate for housing
- Deny availability of housing
- Deny a dwelling
- Providing different terms, conditions, or privileges for sale or rental of a dwelling
- Providing different housing services or facilities
- Falsely denying that housing is available for inspection, sale, or rental
- Persuading owners to sell or rent
- Denying anyone access to, or membership in, a facility or service related to the rental or sale of housing

1. Do you suspect you have been a victim of housing discrimination within the last year? Yes ☐ No ☐
   Please describe:
   ______________________________________________________________
   ______________________________________________________________

2. Do you have any reason to suspect your current housing provider might be engaging in discriminatory housing practices? Yes ☐ No ☐
   Please describe (be certain to include the property address and landlord information)
   ______________________________________________________________
   ______________________________________________________________
   ______________________________________________________________

3. Do you believe you have been the victim of discrimination while attempting to purchase a home? (This interaction includes real estate agents, lenders, appraisers, insurance agents, i.e.) Yes ☐ No ☐
   Please describe:
   ______________________________________________________________
   ______________________________________________________________
   ______________________________________________________________
   ______________________________________________________________

If you need additional space, please draft your complaint via email and send to Intake at fec@ncrc.org.

Borrower 1 Initial ___________________________ Date ____________
Borrower 2 Initial ___________________________ Date ____________
NOTICE OF PROTECTED CLASSES

Title VIII of the Civil Rights Act was amended in 1988 (effective March 12, 1989) by the Fair Housing Amendments Act, which protects the following groups from housing discrimination:

- Race
- Color
- National Origin
- Religion
- Sex
- Disability
- Familial Status

Please be mindful your state and local government may have additional protected classes. Contact a Housing and Urban Development (HUD)-trained counselor at 1.800.475.NCRC (6272) if you have additional inquiries regarding those additional protections.
Client Intake Form, *continued*

<table>
<thead>
<tr>
<th>Name(s) on title to the property:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase Loan? ☐ Refinance? ☐ Primary Residence? ☐ Currently living in the property? ☐</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Mortgage Lender</th>
<th>Mortgage Lender's Phone</th>
<th>Loan #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Type?</td>
<td>FHA</td>
<td>VA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Mortgage Balance</th>
<th>Monthly mortgage payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Interest Rate</td>
<td>Does your payment include an escrow account for taxes?</td>
</tr>
</tbody>
</table>

Borrower 1 Initial    Date    Borrower 2 Initial    Date
### PERSONAL FINANCIAL ASSESSMENT — List your monthly payments/expenses

Your monthly budget is an important part of helping you best manage your money. It also helps us to determine how we can help find opportunities to assist with keeping you in your home. Please review and complete each item carefully. If you see an area where you can reduce a monthly expense, please put an (X) in the box to the right of the amount.

<table>
<thead>
<tr>
<th>Section</th>
<th>Description</th>
<th>Monthly Payment</th>
<th>(X)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Housing</td>
<td>Mortgage or Rent</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Second mortgage (home equity)</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Property taxes</td>
<td></td>
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<td></td>
<td>Maintenance or repairs</td>
<td></td>
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<tr>
<td></td>
<td>Phone, cell phones</td>
<td></td>
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<td></td>
<td>Utilities (water, gas, electricity, etc.)</td>
<td></td>
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<tr>
<td></td>
<td>Cable/satellite programming</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Waste removal</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Mortgage(s) on other home(s)</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Other</td>
<td></td>
<td></td>
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<tr>
<td><strong>Subtotal of Section A</strong></td>
<td></td>
<td></td>
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<tr>
<td>G. Transportation</td>
<td>Vehicle 1 (loan payment)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Vehicle 2 (loan payment)</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Public transportation (bus, taxi, train, etc.)</td>
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<tr>
<td></td>
<td>Vehicle insurance (all vehicles)</td>
<td></td>
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<tr>
<td></td>
<td>Licensing</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Fuel &amp; maintenance</td>
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<td></td>
<td>Other</td>
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<tr>
<td><strong>Subtotal of Section B</strong></td>
<td></td>
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<tr>
<td>H. Other Debt</td>
<td>Credit Card #1</td>
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<td></td>
<td>Credit Card #2</td>
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<td></td>
<td>Credit Card #3</td>
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<td></td>
<td>Unsecured (Personal) Loan(s)</td>
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<td></td>
<td>Student Loan(s)</td>
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<td></td>
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<td></td>
<td>Other (list)</td>
<td></td>
<td></td>
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<tr>
<td><strong>Subtotal of Section C</strong></td>
<td></td>
<td></td>
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<tr>
<td>I. Personal</td>
<td>Entertainment (movies, music, etc.)</td>
<td></td>
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<tr>
<td></td>
<td>Household toiletries and supplies</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Medical</td>
<td></td>
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<td></td>
<td>Grooming (hair, nails, etc.)</td>
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<td></td>
<td>Health club or other club fees/dues</td>
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<td></td>
<td>Charitable contributions</td>
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<td></td>
<td>Pet expenses (food, medical, etc.)</td>
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<td></td>
<td>Other</td>
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<td><strong>Subtotal of Section D</strong></td>
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<tr>
<td>E. Food</td>
<td>Groceries</td>
<td></td>
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<td></td>
<td>Dining Out</td>
<td></td>
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<td></td>
<td>Other</td>
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<tr>
<td><strong>Subtotal of Section E</strong></td>
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<tr>
<td>F. Family</td>
<td>Medical</td>
<td></td>
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<tr>
<td></td>
<td>Clothing</td>
<td></td>
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<td></td>
<td>Child Care</td>
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<td>Other</td>
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<tr>
<td><strong>Subtotal of Section F</strong></td>
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<tr>
<td>G. Insurance</td>
<td>Home (including Flood Insurance)</td>
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<td></td>
<td>Health (Medical, Dental, Vision, etc)</td>
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<td></td>
<td>Life</td>
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<td>Other</td>
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<tr>
<td><strong>Subtotal of Section G</strong></td>
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<tr>
<td>H. Legal</td>
<td>Attorney</td>
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<td></td>
<td>Alimony</td>
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<td></td>
<td>Payments on lien or judgement</td>
<td></td>
<td></td>
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<td></td>
<td>Other</td>
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<tr>
<td><strong>Subtotal of Section H</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>I. Savings of Investments</td>
<td>Retirement account(s)</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Investment account(s)</td>
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<td></td>
<td>College Savings</td>
<td></td>
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<td>Other</td>
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<tr>
<td><strong>Subtotal of Section I</strong></td>
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</tbody>
</table>

**Total of Section A-I**

The information above is true and complete to the best of my knowledge.

Signature ___________________________ Date __________

[Type text]
Name

Property Address

City, State Zip Code

Loan Number #

HARDSHIP LETTER

Borrower 1 Signature     Date

Borrower 2 Signature     Date

Type text
Have a complaint about a loan or financial product? Reach out to the CFPB

www.consumerfinance.gov/complaint

The Consumer Financial Protection Bureau was created after the financial crisis of 2008-09 to bring basic rules of fairness and transparency to the world of lending and banking.

In its short life, the bureau has returned nearly half a billion dollars to consumers cheated by credit card companies including Discover and American Express; laid down rules to end the era of mortgages designed to rake in up-front fees before they self-destruct; established a special team of advocates and investigators to guard service members and veterans against financial scams and illegal foreclosures; and warned auto lenders that they will be held accountable for practices that lead to more expensive credit for African-Americans, Latinos, women or seniors.

In addition to its rule-writing and enforcement responsibilities, the bureau runs a complaint system. It’s the place to go for anyone with a problem involving a mortgage, a student loan, a credit card, a bank account, a car loan, a money transfer, or a credit report. (Debt collection practices and payday loans will soon be added to the list.)

Complaints can lead to action: thousands of people have gotten refunds, financial compensation, or other relief. While not every situation is set straight, filing a complaint also helps the Consumer Bureau keep track of recurring problems that may call for new rules, improved supervision of financial industry practices, or steps to put better information in front of consumers.

How to File a Complaint
It’s an easy process. You can do it online at www.consumerfinance.gov/complaint or call a toll-free number, 855-411-CFPB (2372). Complaints can be made in English or Spanish, with access to 187 other languages on request.

Answers to common questions—“What’s a Stafford loan?” “What is a balance inquiry fee?” “How long does negative information remain on my credit report?” — can be found on the Ask CFPB page. For Spanish speakers, the CFPB has a new interactive web page, designed for phones and mobile devices as well as computers.

How It Works
The bureau forwards each complaint to the appropriate bank or financial company, which typically responds within 30-60 days. You’ll be alerted as soon as the response comes
in, and you’ll have a chance to say whether you’re satisfied with the outcome. If you’re not, CFPB staff will review your case, and may take further action to get it resolved. You can check the status of a complaint at any time.

Basic complaint data, including the names of the companies involved and whether a problem has been settled to someone’s satisfaction, goes into a public and searchable database. Anyone can see what kinds of complaints have been filed, against which companies, and how often consumers have gotten any relief. Researchers, reporters, financial companies, and the CFPB itself also make use of the database. Based on complaint trends, the bureau may decide to study a general problem more closely, even if it does not involve a clear violation of the law.

**Spread the Word**

Just in the past month, the Consumer Bureau has released reports that deal with two major categories of personal debt, pointing toward sorely needed policy changes in both cases. The first report, analyzing thousands of bank payday loans, demonstrates that banks frequently issue them to people who lack any means of repayment; as a result, the average borrower takes out 14 loans a year and ends up paying the equivalent of triple-digit interest.

The second report looks at student debt as a barrier to economic opportunity. Drawing on the stories and recommendations of more than 28,000 individuals and groups, the CFPB has outlined several possible remedies, including a “Road to Recovery” for people trapped in unmanageable private student-loan debt, and a “Reflu Relief” program that would allow borrowers who have dutifully made payments to refinance at rates that reflect current interest levels and their own improved creditworthiness.

Please spread the word about the CFPB’s consumer complaint system and all of the valuable work of this first-ever financial watchdog with consumer protection as its sole job.

**Links and Resources:**

CFPB Complaint page .................................www.consumerfinance.gov/complaint

Ask CFPB Page..................................www.consumerfinance.gov/askcfpb

CFPB interactive web page......................www.consumerfinance.gov/es


Online Petition.................................petitions.moveon.org/sign/tell-your-senators-to-1/?source=search

Americans for Financial Reform ....www.ourfinancialsecurity.org