UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

JUN 05 2007

Daniel Draper
Draper Law Firm
P.O. Box 383,
Owasso, OK 74055

Re: FOIA-2007-00606
Countrywide Home Loans records

Dear Mr. Draper:

This is in response to your request dated 04/17/2007, under the Freedom of Information Act seeking access to investigative files and/or customer complaints from 2002 to present concerning Countrywide Home Loans, Inc. or Countrywide Home Loans consisting of specific terms/phrases. On April 26, 2007, you narrowed the time frame of requested records to October 2005 - present, eliminated search terms, and increased the fee agreement to $250. In accordance with the FOIA and agency policy, we have searched our records, as of 04/19/2007, the date we received your request in our FOIA office.

We have located 1,269 pages of responsive records, I am granting partial access to and am enclosing copies of the accessible records. Portions of the pages fall within the exemptions to the FOIA's mandatory disclosure requirements, as explained below.

One responsive record is exempt from disclosure under FOIA Exemption 3, 5 U.S.C. § 552(b)(3), because it is exempt from disclosure by another statute. Specifically, Section 21(f) of the FTC Act provides that information obtained by the Commission in a law enforcement investigation, whether through compulsory process, or voluntarily in lieu of such process, is exempt from disclosure under the FOIA. 15 U.S.C.§ 57b-2(f), *see Kathleen McDermott v. FTC,* 1981-1 Trade Cas. (CCH) ¶ 63964 (D.D.C. April 13, 1981).

Enclosed are 1,268 pages of responsive complaints that consumers have sent to the Federal Trade Commission ("FTC"). You should know that the enclosed complaints have not necessarily been verified by the FTC. Therefore, you should make you own judgment about relying on the information provided. I am denying access to consumers' names and addresses, and any other identifying information found in the complaints. This information is exempt from release under FOIA Exemption 6, 5 U.S.C. § 552(b)(6), because individuals' right to privacy outweighs the general public's interest in seeing personal identifying information. *See The Lakin Law Firm v. FTC*, 352 F.3d 1122 (7th Cir. 2003).

Based on the fee provisions of the FOIA, 5 U.S.C. § 552(a)(4)(A), and the Commission's Rules of Practice, 16 CFR § 4.8 et seq., as amended, I am also enclosing an invoice for the

charges we incurred for this partial response to your request. Failure to pay this bill promptly will result in our refusal to provide copies of accessible documents in response to future requests. If not paid within 30 days, this bill will accrue interest penalties as provided by Federal Claims Collection Standards, 31 C.F.R. § 900-904 (2004).

Please make checks payable to U.S. Treasury and send payment to:

Financial Management Office, H-790
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

If you are not satisfied with this response to your request, you may appeal by writing to Freedom of Information Act Appeal, Office of the General Counsel, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington D.C. 20580, within 30 days of the date of this letter. Please enclose a copy of your original request and a copy of this response. If you believe that we should choose to disclose additional materials beyond what the FOIA requires, please explain why this would be in the public interest.

If you have any questions about the way we handled your request, or about our FOIA regulations or procedures, please contact Renee Holliday at (202) 326-2910. Also, if you wish to make a comment or suggestion about the way we have handled your FOIA request, you may do so through the link found at http://www.ftc.gov/foia/contact.htm.

Sincerely,

Joan E. Fina
Attorney

Enclosed:
1,268 pages
Invoice

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7746720 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: late payment for mortgage) I signed up for automatic debit on the countryline website.
I made my payment and logged out. Iwas contacted 30 days later for never sending in my payment. I explain to them that i made my payment on line and had confirmation. Payment was never processed due to a flaw in their website. when you log in to make a webor check payment you have to logout after settimg up ypur account. Which I didn't do and hence missed the payment.

Created By: RBROWN1 Created Date: 02/28/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,213.00

Amt Paid: 2,213.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 02/25/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: morris township State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRD:

Phone: (800) 669 6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7744822 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Countrywide purchased an existing mortgage I had with Capitol One Services; this mortgage had escrowed for taxes, but without any notice to me whatsoever Countrywide is not holding any money in escrow, thereby not paying taxes on my home.
Is this legal? If they purchased a mortgage that had an escrow established for payment of property taxes, can they just eliminate it in their "new" mortgage?

Created By: DCRASE Created Date: 02/28/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/23/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Mobile State: AL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7736326 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage (Escrow Account)) My account # is (b)(6) I have a home mortgage with the compnay and they misplaced $1,275.06 of my escrow account on the 12/28/2005. I have spent 10 hours on the phone with them to correct this matter, but have been unsuccessful. They are continuing to investigage the item. They admit it is their mistake, but they have not gone about correcting the issue.

Created By: RBROWN1 Created Date: 02/27/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/21/06

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cherry Hill State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:http://my.countrywide.com/

Phone: (818) 225-3000 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7736311 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: PMI) I'm almost to my 80% loan to value on my home loan. When I inquired with Countrywide Home Loans about removing PMI, they responded that I have to have my loan with them a minimum of 5 years before they will cancel PMI. Is this accurate? The loan person I dealt with on the paperwork told me that I can cancel the PMI once I hit 80%.

Created By: RBROWN1 Created Date: 02/27/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/21/06

Initial Contact: Internet/E-mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Credit Insurance

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Clermont State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7726501 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Countrywide Home Loans. Consumer states that his home was destroyed during Hurricane Wilma. Consumer states that he received a check from his insurance company made out to him and Countrywide. Consumer states that Countrywide has the check but refused to release the funds. Consumer has contacted them several times and only gets the runaround. No email or alternate phone number.

Created By: SWOODSON Created Date: 02/24/06

Updated By: SWOODSON Updated Date: 02/24/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date: 01/11/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: West Palm Beach State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7726471 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Countrywide Home Loans Inc. Consumer states that due to Hurricane Wilma her home was destroyed. Consumer states that she was sent a check from her insurance company in the amount of $79,307.15. Consumer signed the check and sent it to Countrywide Home Loans. Consumer states that someone came out to inspect the home and was told that the money would be send overnight. Consumer states that what they received was a check in the amount of $7963.65. Consumer was told by the rep that an inspection wasn't complete. Consumer has been given the runaround ever since. No email or alternate phone.

Created By: SWOODSON Created Date: 02/24/06

Updated By: SWOODSON Updated Date: 02/24/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Phone Transaction Date: 09/01/05

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lake Worth State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7715163 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Mortgage) I requested a deferrment after Hurricane Katrina. I was given this. I have tried repeatedly to contact the company to work out my repayment of the 3 months that were deferred. I have always been told they are behind, they will get in touch with me, etc. I even filled out a sheet requesting that the payments be spread out over the duration of my account and I actually worked out the payment plan with one rep. on the phone. None of this info seems to be in their system. In the meantime, while I am scheduled as "deferred" I am locked out of the internet and cannot pay that way, I just got my first modified statement in 6 months. They force me to call on the phone to their "debt collection" department. I tried to make a payment on the phone in February and was "refused" because I wouldn't tell them what my monthly bills were. I started making payments again in December 2005. They have made it very difficult for me to do so. They are treating me as is they can't find me and I am not paying my account. I have tried desperately since my deferrment to start paying my account again and work out my payment plan. They have always known where to find me since Hurricane Katrina and I am only trying to pay my debt yet they continue to treat me as if I am a "deadbeat debtor". I have attempted to talk to these people at least 15 times, yet, I still have no resolution to this problem. It seems that until they get the information right in their system, that I will continue to be treated as if I am a bad debtor. I have had this mortgage for 10 years and I have never missed a payment or been late on a payment except for the 3 month deferrment due to Hurricane Katrina. There is no reason for them to continue to treat me this way. They say they aren't reporting me to the credit bureau, but I am concerned about that as well. I would appreciate whatever assistance you can give us. Thanks for your help (b)(6)

(b)(6)

Created By: JXHEINY Created Date: 02/23/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/19/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Colonia State: NJ Zip (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: P.O. Box 10229

City: Van Nuys State: CA Zip: 91410-0229

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7714751 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans has reported inaccurate info to the credit bureaus. When the consumer contacted them regarding this they claim they will fix it but they won't. They either say the past due amount is not available or its zero.

Created By: SWOODSON Created Date: 02/23/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 11/01/05

Initial Response: Phone: 800/800

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information
FCRA: CRA\Furnisher - Fails to Reinvestigate Disputed Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Calverton State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7714152 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer requested a short sale of their property located in Lancaster, Texas. This was the 1st lien holder and this processed went on until Dec. 6, 2005, when it was placed in the red status. Contywide declined a short sale of $120,000, accepted a short sale for $126,000, concealed the offer of $126,00 for delays, turned down a $144,500 offe, then finally excepted an $144,500 offer for a full pay off to decline it again.

Created By: ABANKS Created Date: 02/23/06

Updated By: ABANKS Updated Date: 02/23/06

Org Name: Planning and Information- BCP

Amt Requested:

Amt Paid: Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 01/04/06

Initial Contact: Unknown Transaction Date: 05/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Glenn Heights State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loan

Address: 450 American Street
SV-416

City: Sini Valley State: CA Zip: 93065-6285

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7700474 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a mortgage with Countrywide home loans. She pays $1000 each month in escrow payments by automatic debit. They did not pay her taxes. She rcv'd a statement on 2/1/06. They wrote checks against her escrow acct of approx $30,000. They state that she owes them $13,700 and they are adjusting her payments by several thousand per month. She has called and they told her that they are waiting for information from the tax office and she contacted the tax office and they said that this was not the case.

Created By: CSCHELLENBERG Created Date: 02/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 13,700.00

Amt Paid: .00 Payment Method: Bank Account Debit

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 02/01/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Jamesville State: NY Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address: SV-314B PO Box 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: URL:

Phone: (805) 5205019 Ext: 3536

Company Representative

Associated Company

Transaction

Ref No.: 7687545 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer delivered a cashiers check for 153500.00 to Countrywide for payment on thier home equity loan. The check was never credited to the account. The contacted the lender and they noted they would take care of it right away but they have done nothing. No email or age.

Created By: WFRIDAY Created Date: 02/17/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: 153,500.00 Payment Method: Cashier's Check

Agency Contact: Mail Complaint Date: 01/25/06

Initial Contact: In Person Transaction Date: 11/21/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Oakland State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Oakland State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loan

Address: 1199 N Fairfax St #500

City: Alexandra State: VA Zip: 22314

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7687492 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer FedEX two checks for payments to Countrywide. The consumer calls to see if the checks were processed. The lender explains it will take 15 working days to process the checks. The consumer needs the lender to process the checks so he can get the money for the work he needs done. The contractor has verified the work and the amount of money needed for the job. No other information given.No trans date, phone, email or age.

Created By: WFRIDAY Created Date: 02/17/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/26/06

Initial Contact: Unknown Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Loxahatchee State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 6580398 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7680848 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer has contacted Countrywide Home Loans by certified mail and requested they cease and desist all collection activity until they disclose and validate the alleged loan. No alternate phone, email or age.

Created By: WFRIDAY Created Date: 02/16/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/15/06

Initial Contact: Mail Transaction Date: 09/29/05

Initial Response: Mail

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Detroit State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way
SV-314

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7662937 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: credit report and loan status) Experian, transunion, and equifax credit report agencies show a negative report with countrywide home loans with claims of an open account with over $6,000 past due. The property has been sold over 6 months ago; therefore, the loan is no longer mine nor existant. Please take care of this negative credit report.

Created By: DCRASE Created Date: 02/14/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 6,154.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/11/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: san juan capistrano State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696607 Ext:

Company Representative

Rep Name: home loans, countrywide Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7657438 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Civil Theft of Insurance Proceeds - Hurricane Wilma) Civil Theft of Insurance Proceeds.
Countrywide has refused to release all of our insurance proceeds so that we can finish the work to our home from the damaged caused by Hurricane Wilma. We have supplied them with ALL of the estimates for the work to be done. We have clearly proven that we are investing ALL the money in the home.
Our 1st initial ins check was send to us in Dec for the amt of $21,457.30 of which Countrywide has sent us $15,000 on 1/12/06. Did they make interest float on my funds during that period? How despicable if they did! We received in the early part of Jan a 2nd supplemental insurance ck in the amt of $10,532, so now Countrywide has $16,989.03. They refused to send it to me so I contacted the Dept of Finan Services for the State of Florida and many other people to try to get our money. Countrywide then decided to send us a ck for $15,389.84 on 2/3 which leaves a balance of $1599.46 that Countrywide owes us and they refuse to send this money now. Also, we will be getting a 3rd supplemental ck for approx $2300 that Shauna told my husband, (b)(6) will be held by Countrywide with no date for the release.

We are filing this complaint to obtain all of our insurance proceeds since the work has commmenced and we need to pay the companies soon for the work and we will be spending out of our pocket money to pay them if Countrywide does not forward all of our proceeds to us soon.

I certainly hope that Countrywide has not made interest on my money while they were holding it. How disappointing and unfair if they have. Our laws really need to be changed so that victims of any disaster can get their insurance proceeds in a timely manner and start to rebuild their homes and lives again.

You may reach my husband (b)(6) at his firm, (b)(6)

Sincerely,

(b)(6)

Created By: JXHEINY Created Date: 02/13/06
Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 02/10/06

Initial Contact: Unknown

Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Coral Springs State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: CRC:

Phone: (800) 669-2443 Ext:

Company Representative

Rep Name: Ofc of the President, Shauna Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7638551 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Equity Line of Credit) All three credit reports are reporting a debt I owe for total $112,000. Balance 88,486.00. loan # (b)(6)
Please look into this. I had just contacted a rep today, Feb, 7, 2006 regarding the web address and status and she is quoting that the account has been closed and is no longer in debt. So please make this adjustment ASAP STAT please.!

Thanks
(b)(6)

Created By: DBRAHLEK Created Date: 02/09/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 760.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 02/07/06

Initial Contact: Mail Transaction Date: 02/01/06

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: San Diego State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 400 COUNTRYWIDE WAY

City: SIMI VALLEY State: CA Zip: 93065-6298

Country: UNITED STATES

Email: unknown URL:business.countrywide.com

Phone: (800) 669-6607 Ext:

Company Representative

Rep Name: Fisher, Steven Title:

Associated Company

Transaction

Ref No.: 7637803 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. she states that she pulled a credit report on 01/18/06, and Countrywide Home Loans reported her as 90 days late on 12/19/05. Consumer contacted Countrywide Home Loans and disputed the info and it was corrected. She states that she pulled a credit report on 02/08/06, and Countrywide Home Loans reported her as 90 days late for 02/01/06. Consumer states that Countrywide Home Loans is telling her that they don't know why the info is being reported to the CRAs like that. She states that her loan is paid off with them.

Created By: SCRAWFORD Created Date: 02/09/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/18/06

Initial Response: Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Marysville State: WA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7637311 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer received a letter from Countrywide Home Loans. Consumer was told he was preapproved to refinance. Consumer contacted them to find out more about their offer. Consumer states no one knows. Consumer feels they are a deceptive company because he is being asked for addiontional info when he just wants more info.

Created By: BMORGAN Created Date: 02/09/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 02/02/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: New Port Richey State: FL Z (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address: 35 North Lake Ave

City: Pasadena State: CA Zip: 91101

Country: UNITED STATES

Email: URL:

Phone: (800) 4630962 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7623139 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Equity Line Of Credit) I have applied for two HELOC loans within the past 7 months from Countrywide Home Loans. Because of a "ding" on my otherwise flawless credit file, the first loan, applied for in June 2005, was offered to me at a very high rate over 8 percent (sub-prime paper). So I refused the loan. I was told to wait until after November 1st, 2005. Then the "ding" wouldn't affect my interest rate as much, and I could get a lower rate. So I reapplied for the HELOC after Nov. 1st. Everything was a go. I received the Good Faith Estimate showing a more favorable rate. But now they asked me for documentation and proof explaining my credit "ding". I made copies of and mailed in the requested info, including all loan signature sheets much prior to the lock expiration date. The papers were mailed at the Post Office in Goodyear, Arizona. I then waited to receive my final signature documents. Due to work-related travel, I missed two phone messages about the credit "ding" info, but I was not worried as I had already mailed everything in as requested. Countrywide had my email address but they did not contact me that way.
Today, after not hearing anything, I called to check on the status of my loan. I was informed it had been canceled! I was told they never received my paperwork on the credit "ding" information and my signature sheets. They said I would now have to reapply to get another loan.

I feel that they DID receive my information. Papers don't just get "lost in the mail", and the papers were not been returned to me by the Post Office. The loan was only for $25,000.00, and they are not making much money on me. This, and with the "ding" on my credit report, I feel they just canceled my loan, telling me they did not receive my paperwork. They know interest rates are higher now if I reapply.
Is there anything I can do??? I was counting on this loan for making home improvements! I am VERY ANGRY!!! Thank you for any help.

Created By: NSHOUSE Created Date: 02/07/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 561.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 02/06/06

Initial Contact: TV/Radio Transaction Date: 12/27/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Queen Creek State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans, Inc. / Countrywide Bank, N.A.

Address: 1199 North Fairfax Street

Ste. 500

City: Alexandria State: VA Zip: 22314

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (602) 7975900 Ext:

Company Representative

Rep Name: Walker, Jeremy Title:

Associated Company

Transaction

Ref No.: 7623131 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage servicing) CW has initiated foreclosure proceedings. My lawyer has been in settlement negotiations with CW¿s attorneys. CW "lost" an insurance check that I sent to them to be endorsed. They ¿found¿ it six months later. Feb 04 they sent me a check, and then informed me that I was two months behind in my payments. Depending, I was on current, 3 months., 6 months late I called, wrote asking to correct the situation. I have receipts for payments. I made payments via Western Union. They returned checks to me, i.e. I was $30.00 short. I have a FHA loan. CW decided to foreclose on me when I was 30 days late. If all the fees, interest payments, late fees and loan modification agreement fees are added, I was more than current with my loan. I entered into a loan mod agreement with CW because of 9/11.
2nd time they tried to foreclose. 1st time over a returned payment Nov. 2000. I checked my bank statements Dec and Jan. payments had been made. Per my credit reports Dec. 2000.CW reported me 2 months late. I called CW repeatedly in January to resolve. No one could. What to me was my Dec. payment, which paid in December, was my Nov. payment. No one at CW could tell me why I was reported late. I made subsequent payments. They returned the Feb. 2001 payment to me served me with foreclosure. I paid to reinstate the loan. Anytime 2004, any reasonable sum had been suggested for loan modification I would have agreed. CW kept demanding I was 6 months late despite proof. I requested the account executive ¿Ms T. Green¿ for a way to work in whatever they thought I was late in for loan modification despite excessive amounts I wanted to end the stress, and hassle In December I attempted to try and refinance elsewhere. I paid up to and including the January 2005. A rep phoned me at 6:30 pm Dec. 31, 2004 telling me that I was 6 months late. My credit score was so bad because of CW I could not refinance.CW added $20,000 to my loan.

Created By: NSHOUSE Created Date: 02/07/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 21,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/06/06

Initial Contact: In Person Transaction Date: 03/03/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Miami State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: Plano State: NR Zip:

Country: LOCATION NOT REPORTED

Email: minty@miamidade.gov URL:http://my.countrywide.com/

Phone: (305) 596-8652 Ext:

Company Representative

Rep Name: Minty, Heather Title:

Associated Company

Transaction

Ref No.: 7621477 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer called her mortgage company, Countrywide Home Loans, on 11/01/05 to inquire about the procedure for endorsing the check that she received from her insurance company. The consumer was told to send the check to them and in 72 hours they wouljd send her back a check for 1/3 that amt. The consumer did this and called them on 11/09/05 and was told that she would receive the 1/3. The consumer states that she was given a tracking number for the envelope and was told that she would only receive $15,000.00 for the first release because the rules had changed. The consumer states that she has never received the money, and that Countrywide Home Loans has been lying to her for 2 months. The consumer did not provide an e-mail or age.

Created By: BSTURM Created Date: 02/07/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/19/05

Initial Contact: Phone Transaction Date: 11/01/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Metairie State: LA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number: ()

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7621402 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer states that they are victims of Hurricane Katrina, and they have been seeing that the necessary repairs are done to their home, and that they are following Countrywide Home Loans criteria regarding aughroization for the release of additional funds. The consumer states that since the insurance check was received by Countrywide they have received nothing but confusing and contradictory information from Countrywide. The consumer was told by one rep that they would be receiving the entire amt, but this was not what they had been told previously. The consumer was assured that it was correct and they would receive the entire amt. The consumer states that they did not receive the full amt. The consumer sent receipts showing paid and was told that this would expedite the release of the funds, but this did not happen. The consumer did not provide the transaction date, initial contact or response types. The consumer did not provide an e-mail or age.

Created By: BSTURM Created Date: 02/07/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/10/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Coral Springs State: FL Z (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7611273 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer apply for refinance from Countrywide Home Loans to another bank. consumer had a late payment, but fixed it before switching banks. However Countrywide is erporting it to the CRAs, and consumer feels that it will be fair if they remove that from his report, since he only had one late payment.

Created By: RCELECONIC Created Date: 02/06/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 04/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender
Bank, National

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Claremont State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address: P. O. Box 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7599696 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: 30 Yr. Conv Jumbo PayOption ARM) This compnay has raised my interest rate three thims in three months, on my home loan. It's a 30 yr. Conv Jumbo PayOption ARM, I called them this morning about this and they said it was legal to raise my rate when the prime rate went up. That might be fine if I had contsactd them. I was with another company, before I made my first payment, this company bought my mortgage. They sent me a letter that said "nothing would change" with this loan.
I want to complain because I never ask to have them buy my mortgage, not was sent a contract or contascted in any way other than that first letter and the payments. Please help me resolve this, or telkl me who can help.

Created By: JXHEINY Created Date: 02/03/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 02/03/06

Initial Contact: Mail Transaction Date: 02/03/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Livonia State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

(b)(6)

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loansd

Address: Customer sService SVB-314

PO Box 5170

City: Simi Valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: URL:customer.countrywide.com

Phone: (800) 669-6607 Ext:

Company Representative

Rep Name: I contacted them, any rep. Title:

Associated Company

Transaction

Ref No.: 7598079 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is filing a complaint against Countrywide Home Loans, consumers mortgage company. Consumer reports she was a victim of Hurricane Rita. Consumer reports she recieved $24000.00 from her insurance company to repair damages. Consumer reports she mailed this check to her mortgage company but they only mailed her $15000.00. Consumer has requested the company to mail her more of the money but the company refuses to mail her more money regardless of the proof the consumer has provided that the money has been spent on the home.

Created By: MBAUMGARTNER Created Date: 02/03/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 11/15/05

Initial Response: Phone: 800/888 Topic: Hurricane Rita Related

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Groves State: TX Zi(b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7592916 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Countrywide Home Loans claims that the consumer owes $65000 for his home loan that he is trying to pay off 25 early. The company cannot give the consumer a straight answer.

Created By: JCLIFTON Created Date: 02/02/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 65,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/01/05

Initial Response: Phone: 800/800

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lisle State: IL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Vally State: CA Zip: 93062

Country: UNITED STATES

Email: URL:

Phone: (877) 7447691 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7589731 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, her mortgage company. Consumer states she applied for a home equity loan with Countrywide, with whom she has had an acct for eight years. Consumer states the underwriter misinterpreted the credit report and asked the consumer for written proof of her address. Consumer states Countrywide told her if she did not send the address information, she would be denied the loan. Consumer states her address information was correct on her CRAs. Consumer felt the request was unfair and cancelled the loan. Consumer has a related complaint against Land Safe, who compiled the information from Equifax, did not provide accurate address information. Consumer sent documentation to Equifax and Land Safe, but is still within the legal dispute period.Consumer states Countrywide is refusing to give the underwriter's name and contact information. Transaction date is approximate. Consumer provided no email address or alternate#.

Created By: MRALEY Created Date: 02/02/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 10/01/05

Initial Response: Unknown

Product/Service: Credit Bureaus
Mortgage Lender

Statute/Rule: Fair Credit Reporting Act
FTC Act Sec 5 (BCP)

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information
Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Middletown State: MD Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range: 40 - 49

Company

Company: Equifax
Address: 1515 Walnut Grove Ave

City: Rosemead State: CA Zip: 91770
Country: UNITED STATES
Email: CRI:
Phone: (877) 5725673 Ext:

Company: Countrywide Home Loans
Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: CRI:
Phone: (800) 6696607 Ext:

Company

Company: Land Safe

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

Company: Equifax

Address: 1515 Walnut Grove Ave

City: Rosemead State: CA Zip: 91770

Country: UNITED STATES

Phone: (877) 5725673 Ext:

Reason: Service Bureau

Company: Land Safe

Address:

City: State: Zip:

Country:

Phone: () Ext:

Reason: Service Bureau

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7589504 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from OR Depart. of Consumer and Business Services. The consumer wrote Countrywide Home Loans submitted one check twice and subsequently "lost" the payment, "loosing" another check, accusing the consumer of submitting a check with insufficient funds. The consumer did not provide a work phone, fax, age range or transaction date.UPDATE MAIL 02/23/06:The consumer has sent us a follow up letter to his above complaint. The consumer indicates his principal balance does not reflect any payments from August to the present because of what has happened. He states interest is being applied inaccurately, so he will have to pay more interest. He also states that although they say they are not chargin fees they are. mphillips

Created By: JXHEINY Created Date: 02/02/06

Updated By: MPHILLIPS Updated Date: 02/23/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 01/09/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Beaverton State: OR Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans Inc

Address: PO Box 5170

City: Simi Valley State: CA Zip: 930625170

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7573860 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states they are her mortgage company and have received her insurance money for the repairs to her home after Hurricane Katrina. Consumer states they have only reimbursed her for $23,000 of the $25,000 they owe her and every time she calls them they say they have sent the check.

Created By: JPITTS Created Date: 02/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 25,000.00

Amt Paid: 23,000.00 Payment Method: Check (Not Classified)

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/01/05

Initial Response: Phone: 800/888 Topic: Hurricane Katrina Related

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: New Orleans State: LA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7570779 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer states that she has a mortgage with Countrywide Home Loans. The consumer states that she signed up for a credit clean up program with the company. The consumer states that if she paid all her payments ontime she will get a reduction in the interest rate in turn lowering her monthly payment. The consumer states tha the company is not honoring the agreement.

Created By: KSTUCK Created Date: 02/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/01/03

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Chatanooga State: TN Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Vally State: CA Zip: 93093

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7557309 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Over payment)
From: (b)(6)
Sent: Thursday, January 26, 2006 08:26 AM
To: 'Matthew_Van_Vleet@Countrywide.Com'
Cc: 'regina_marie_hernandez@countrywide.com'
Subject: Reply
Matthew,
In reply to your letter I received yesterday. Now I called and talked to you 29 Dec 05, 9 Jan 06, and 13 Jan06. I called 19 Jan 06 you were on the phone I was told by the person that answered the phone, left message to return my call, Called again on 20 Jan 06, left message please return my calls. You did not call. I gave you my work number and my cell number, I told you to call me from 0700 to 15:30 and after that call my cell because my cell is off from 0700 to 15:30.Sir there is no record of you attempted calls, you either called the wrong number, or you called my cell darning the off time or you are lying. You had all of these chances when we were talking to get information and you did not ask. Now you picked parts out of the statement closing. Parts of your statement is right I did ask Robert hold off until 26 Oct 05 to closed. He agreed Robert said and I will FEDEX the documents to you in Kentucky the 26th of Oct 05. He did not send them out until November 05. If he had processed the closeting there would not have been a plenty He did not send a complete package of documents, that¿s why some had to be sent back to me, not that I didn¿t sign or signed in the wrong place. Robert (said I can not find any one in your area in DC to process you closeting notary). I had no problems with my former mortgage company.Countrywide contacted me and said I can lower your payments get some money out, that¿s why refinanced.I don¿t want anything from countrywide except my refund and adjust my payment date.

Created By: NSHOUSE Created Date: 01/30/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/27/06

Initial Contact: Phone Transaction Date: 12/27/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Arlington State: VA Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 65 - 69

Company

Company: Countrywide Home Loans

Address:

City: Simi Valley, CA State: CA Zip: 93065-6296

Country: UNITED STATES

Email: Mathew_Van_Vleet@countrywide.com URL:www.countrywide.com

Phone: (800) 6012522 Ext:

Company Representative

Rep Name: Van Vleet, Mathew Title:

Associated Company

Transaction

Ref No.: 7542925 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Service) Ethics and unfair business practices. I'm told they countrywide back dated my contract. Changes programs on me. This man Robert said I would have closing by the 15th of Oct 2005, so I stopped automic payment coming from my bank. He didn't get closing until mid Nov 05. My old loan company charges me late charges 10% of 180,000. Robert from Countrywide said he would take care of it but it came out of my closing. I never had a problem with my loan until I started with Countrywide. This Matthew told the would take care of the problems and nothing has happen.

Created By: JXHEINY Created Date: 01/27/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 220,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/25/06

Initial Contact: Phone Transaction Date: 09/05/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Arlington State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 65 - 69

Company

Company: Countrywide Home Loan

Address: 400 Countrywide Way , MS VS-314

City: Simi Valley State: CA Zip: 93065-6296

Country: UNITED STATES

Email: Matthew_Van_Vleet@Countrywide.com

URL:WWW.Countrywide.com

Phone: (800) 6012522 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7541525 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is filing a complaint against Countrywide Home Loans. Consumer reports he is a victim of a predatory home loan. Consumer reports he has a 12% interest rate on a $44000.00 mortgage.

Created By: MBAUMGARTNER Created Date: 01/27/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 02/16/01

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Scranton State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7525810 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer notes Countrywide has filed foreclosure against the consumer mortgage. The consumer contacted the company and they agreed to place the consumer on a repayment program if she could come up with three thousand dollars by today. The consumer has tried to contact the company for them to debit her account. No connection was made. The consumer notes the transaction did not take place and the mortgage company has refiled and this will costs the consumer additional fees. No email.

Created By: WFRIDAY Created Date: 01/25/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,000.00

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/18/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lincoln Park State: MI Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7524965 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer refianced his home with Countrywide Home Loans in which they sent him a $153,000 check for his equity. The consumer did not want it because he did not want to pay the interest and was agreed upon when he obtained the loan. So the consumer sent the loan back to Countrywide Home Loans and he has a return receipt from Countrywide Home Loans aknowledging that they rcv'd it, but still holds the consumer responsible for it being lost and acknowledges that it was lost.

Created By: JPENN Created Date: 01/25/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 153,000.00

Amt Paid: 153,000.00 Payment Method: Check (Not Classified)

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/21/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Oakland State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7511326 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that Countrywide Mortgage withheld the mortgage payment checks for four months. Now, consumer faces eviction and was given no prior notice. Countrywide Mortgage returned the checks along with the eviction notice.Consumer provided no work phone or email. Caller is consumer's father.

Created By: JFLACK Created Date: 01/23/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,000.00

Amt Paid: 3,000.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 09/01/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Canyon Lake State: TX Zi (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range: 30 - 39
Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Canyon Lake State: TX Zip: (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 65 - 69

Company

Company: Countrywide Home Loans
Address:

City: State: NK Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7508822 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide Home Mortgage is a company the consumer has his home loan with. Consumer states that he got a refinance through a new firm, and sent a check to Countrywide Home Mortgage so that it would be applied to the principle. Consumer sent the letter overnight, and Countrywide Home Mortgage told him that they did receive it. Consumer states that the company didn't apply it, and actually held the check.

Created By: HWILSON Created Date: 01/23/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/12/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Port Arthur State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 60 - 64

number

Company

Company: countrywide home mortgage

Address: SV-242 400 Countrywide way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext: 9591

Company Representative

Associated Company

Transaction

Ref No.: 7498469 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Insurance Check) My name is (b)(6) I a resident of Sidell, LA and I have a home loan with Countrywide Home Loans. My loan number is (b)(6) Country company is withholding my insurance check. I mailed the insurance check to Countrywide on 12/6/2005, the company received the check on 12/09/2005 and desposited it into their company account on 12/11/2005.

Today is 1/18/2006 and I still have not received the 1st distribusment of the check. Because of the numerous pubic attention concerning this matter in Louisiana, the Louisiana Attorney General is now investigating your company. I need further assistance with this because the our Attorney General is swamped with matters such as this. Please give me a call concerning this matter. The local press release is listed below:

****

Louisiana Attorney General Opens Investigation into Mortgage Company Practices

December 29, 2005: LOUISIANA ATTORNEY GENERAL OPENS INVESTIGATION INTO MORTGAGE COMPANY PRACTICES

AG¿s Office Receiving Complaints about Countrywide Mortgage Company

Story in link below.
http://www.ag.state.la.us/ViewPressRel.aspx?RelID=438

Created By: JXHEINY Created Date: 01/20/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/18/06

Initial Contact: In Person Transaction Date: 12/09/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Slidell State: LA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: david.bigelow@countrywide.com URL:www.countrywide.com

Phone: (1800) 669 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7497408 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is filing a complaint against Countrywide Home Loans because he has tried for 3 days to get an account summary for a client of his that is interested in refinancing with his company. Consumer was told on 01/20/06, it will take another 48 hours. Consumer was originally take 72 hours.

Created By: KMCCOMBS Created Date: 01/20/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/17/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Altamonte Spring State: FL Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number: ()

Home Number: ()

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (888) 2109321 Ext: 9633

Company Representative

Rep Name: unknown, Vanessa Title: representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7497378 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loan Services. Countrywide Home Loan Services didn't pay her insurance, so she was dropped and she had forced insurance with Balboa. Consumer states that her insurance info was sent to Countrywide Home Loan Services on 02/07/05 and it was sent back on 03/20/05. She states that on 10/24/05, Hurrican Wilma hit damaged her roof. Consumer states that her roof isn't fixed and when it rains it gets in her home. She states that she couldn't get assitance from FEMA until the insurance does their part. Her insurance isn't going to cove her repairs. Consumer has no e-mail address.

Created By: SCRAWFORD Created Date: 01/20/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 10/24/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hollywood State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loan Services

Address: PO BOx 96120 ftwx-22

City: FortWorth State: TX Zip: 76161-0206

Country: UNITED STATES

Email: URL:

Phone: (800) 4009083 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7489896 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortage)
COMPLAINT

I would like to file a complaint against Countrywide Home Loans, PO Box 9048, Temecula, Ca. 92589-9048, 7105 Corporate Drive, Plano, Tx. 75024. This complaint is derived from my mortgage association with them in which they committed the following violations of law:

(1) The Truth In Lending Act
(2) Mortgage Broker Fraud
(3) Chain conspiracy
(4) RICO-involved in collection of an unlawful debt
(5) Interstate commerce violations, and others.

In quest of immediate justice.

(b)(6)

Created By: MPHILLIPS Created Date: 01/19/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/17/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Radcliff State: KY Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: PO Bx 9048

City: Temecula State: CA Zip: 92589

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7481244 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, her mortgage company. Consumer states Countrywide Home Loans is not deducting her principle reduction checks. Consumer states Countrywide has not been helpful in resolving the dispute. Transaction date is approximate. Consumer has no email address or alternate#. UPDATE: 03/28/06: Consumer sent a certified check to the company via certified mail with return receipt and the company received the check on 03/20/06 and the company still has not credited her account for principle reduction. Lawrence

Created By: MRALEY Created Date: 01/18/06

Updated By: LLAWRENCE Updated Date: 03/28/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 07/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Syracuse State: CT Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: SV-314B PO Box 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7478712 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states that this company has placed inaccurate info on her credit report. Consumer states that she disputed this with them and they still didn't correct the credit report.

Created By: SWOODSON Created Date: 01/18/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 09/01/05

Initial Response: Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Grosse Ile State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 4375760 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7473395 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: their obnoxious, incessant telemarketing calls, 15 a day!) Please do something about Countrywide Home Loan co. Their telemarketers call 15+ times a day. All they have of mine is my fax machine #, which has a phone with it, and they leave msgs over, and over, and over on my fax machine and phone answerer! They harass, they threaten, and they demand you call them, demand you answer the phone and talk to them, then they say that you'll be in trouble with "the law" if you don't call them back. I don't want their loans, they're crooks. Something needs to be done about them asap. This is in So CA, and their phone #'s are (818) usually, and its a bank of telemarketers.

Created By: NSHOUSE Created Date: 01/17/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/13/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Telemarketing Sales Rule

Law Violation: TSR: DNC: Ignoring Your Prior Request to that Specific Entity

Consumer

Complaining Company/Org.:

Last name: countrywide home loans First: (b)(6)

Address:

City: State: CA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loan Company

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7473104 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling about Countrywide Home Loans, a mortgage lender. Consumer approached this company in person to ask about home loans and they kicked him out. The woman at the Countrywide Home Loans called the police and they beat him up. Consumer was arrested for 3 days. Consumer feels he was discriminated against because his clothes were mismatched and she thought he was homeless. Consumer lost a deal on a home and had several thousand dollars of doctor's bills.

Created By: RGROSS Created Date: 01/17/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 04/25/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Discrimination/Other

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: El Granada State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7472337 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide Home loan is financing the consumers mortgage. The consumer wanted to know how far behind he was on his mortgage. The consumer states that he was yelled at and treated rudely. They refused to submit this info to the consumer. Consumer has no work # or email address.

Created By: ABEAVEN Created Date: 01/17/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/17/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Ft Worth State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range: 70 - 79

number

Company

Company: Countrywide Home Loan

Address: PCB 650070

City: Dallas State: TX Zip: 752650070

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7472155 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a home equity line of credit with Countrywide Home Loans and was told in Dec. that if they had hurricane related problems to let them know. The consumer states that he called and was told that he did not have to make the Dec. or Jan. payments. The consumer states that he is now receiving notices for late payments. The consumer calls the company and they give him different numbers to call. The consumer is receiving no help from the company. The consumer was told that the collection agency for the company will be contacting the consumer. The consumer did not provide an e-mail address.

Created By: BSTURM Created Date: 01/17/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/01/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lake Worth State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO BOX 660625

City: DALLAS State: TX Zip: 75266-0625

Country: UNITED STATES

Email: CRL:

Phone: (800) 6695864 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7471311 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency Admin. of National Banks. The consumer wrote they provided an application fee to Countrywide Home Loans Inc. when applying for a home loan. The consumer heard nothing from the company and contacted them numerous times to check on the status of the loan to no avail. The consumer then received an approval letter and settlement statement from Countrywide for a loan that they had not been able to get anyone to acknowledge or call them back on in 3 months. The consumer did not provide a work phone, fax, email or age range.

Created By: JXHEINY Created Date: 01/17/06

Updated By: JXHEINY Updated Date: 01/17/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 300.00

Amt Paid: 300.00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 01/03/06

Initial Contact: Phone Transaction Date: 08/30/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Bay City State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans Inc

Address: 7105 Corporate Drive PTX A252

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Rep Name: Boone, Tim Title: Rep

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7459415 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage foreclosure) I am a victim of predatory lending, and an expeditous effort to foreclose on my residence. I seek an immediate investigations, further details await your request...

Created By: DCRASE Created Date: 01/13/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/12/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Radcliff State: KY Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: Bx 9048

City: Temecula State: CA Zip: 92589

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7459071 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer wanted to find out some information. Consumer states that she had an insurance check from the hurricane which she had to send to Countrywide Home Loan and now they are being slow in sending her the money back for home repairs. Consumer didn't provide an email.

Created By: BHENDERSON Created Date: 01/13/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Wellington State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7458353 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The CCC Referred consumer's letter because it does not fall under their jurisdiction. The consumer filed a complaint against Countrywide Home Loans. Consumer wrote he purchased a home in Cold Spring MN that ended up being a rental home. consumer states in 03/05 the home was refinanced with Freemont Investment and Loan. Freemont undsterstood it was an investment property he intended to sell. Consumer made sure there was a clause included that waived prepayment penalties. In 09/2005 He informed Countrywide it was sold, but they refused to remove the penalty charging him 2295.18 that they will not refund. Consumer cites numerous calls and being cut off when trying to resolve this. Consumer included a great deal of documentation including Req. for loan payoff, Payoff demand statement and much more. Trans date approx.

Created By: DCRASE Created Date: 01/13/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,295.18

Amt Paid: 2,295.18 Payment Method: Other Payment Method (Note in Comments)

Agency Contact: Mail Complaint Date: 12/12/05

Initial Contact: Unknown Transaction Date: 09/01/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

number

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Richmond State: MN Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 5401 N Beach Street

City: Fort Worth State: TX Zip: 761372733

Country: UNITED STATES

Email: CRC:

Phone: (800) 6690102 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7457892 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer is an attorney writing on behalf of a client. The case under litigation has been pending since 2003. Countrywide Home loans called the client in regard to the fact that she had duplicate flood insurance on her property. Then, Countrywide advised the consumer to cancel her coverage. Client then had the amount of her mortgage payment to Countrywide. Countrywide then increased the amount of her monthly payment to include the flood insurance they had advised the consumer to drop. Then, Countrywide instituted foreclosure proceedings.

Created By: ROPER Created Date: 01/13/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/28/05

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Jacksonville State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7451929 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. He states that he is in a Hurricane Rita effected area and his insurance company sent him a check for $23,000 addressed to him and Countrywide Home Loans. He mailed it off to Countrywide Home Loans on 12/13/0 and they rcv'd it and deposited it on 12/14/05. Consumer states that he was told by Countrywide Home Loans that he was supposed to get $15,000 back within 7-10 days. As of 01/12/06, he hasn't rcv'd any money, but an inspector has came out to his home. He is being told by reps at Countrywide Home Loans that they don't know why he is having the problem getting the money and they can't tell him when he will receive it. Consumer states that he can't get his home repaired due to this issue. Consumer has no e-mail address.

Created By: SCRAWFORD Created Date: 01/12/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 12/13/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Nederland State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7451448 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is a victim of Hurricane Wilma which caused damage to his house. Countrywide Home Loans, consumer's mortgage company is holding money from his insurance company that belong to him. Consumer has 60000.00 worth of damage but is only entitled to 39000.00. Consumer's insurance pays 10% of property worth. Consumer was told on 01/12/06 by Countrywide that they can only send him 5000.00 at this time. Consumer says that isn't enough to get the work started that he needs on his house.

Created By: KMCCOMBS Created Date: 01/12/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 12/15/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pembroke Pines State: FL Z (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 6696076 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7451355 Contact Type:Complaint Source:Consumer TCS? N

Comments: consumer has a complaint against Countrywide Home Loans. Consumers home burnt down and the consumer is insured by state farm insurance for 150,000.00. Consumer has to hault construct because Countrywide will not sign the check on the loan and the consumer has sent the check seven times and each time countrywide says that they will sign it and they do not. No e-mail address or fax number provided.

Created By: KDURHAM Created Date: 01/12/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 10/15/05

Initial Response: Mail

Product/Service: Bank Lending

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Costa Mesta State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 5220 Las Birgenes Road

City: Calavasa State: CA Zip: 91302

Country: UNITED STATES

Email: CRD:

Phone: (818) 871-5231 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7446041 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the CCC and has been forwarded to the FTC. Consumer complains that they paid $300.00 to Countrywide Home Loans for an appraisal up front. When the consumer later decided to get a loan elsewhere, consumer could not get back the money paid for the appraisal. Consumer was charged another $90.00. No e-mail address is listed for the consumer.

Created By: ROPER Created Date: 01/11/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 300.00

Amt Paid: 300.00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/08/05

Initial Contact: Unknown Transaction Date: 10/27/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Orlando State: FL 2 (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 2380 Performance Drive Bldg C

4th Floor

City: Richardson State: TX Zip: 75082

Country: UNITED STATES

Email: CRD:

Phone: (800) 5015499 Ext: 4036

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7445984 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the OCC and has been forwarded to the FTC. Consumer complains that her mortgage payments to Countrywide Home Loans have not been credited on a timely basis. This mortgage loan has been sold and re-sold to several lenders. No phone number or e-mail address is listed for the consumer.
UPDATE: 02/13/06 MAIL: The consumer sent a very large packet of information. This information includes: dispte letters to and response letters from the mortgage companies (GMAC, CountryWide, Transnational Financial Network, & Alliance Bandcorp), copies of checking acct information to show payments, & certified mailing information.DBRAHLEK

Created By: RLOPER Created Date: 01/11/06

Updated By: DBRAHLEK Updated Date: 02/13/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/20/05

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Gilbert State: AZ Zi (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: GMAC Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Alliance Bancorp

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Transnational Financial Network

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7444260 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency Admin. of National Banks. The consumer wrote on August 1, 2005 their mortgage held by Countrywide Home Loans was paid in full. Subsequently, three times the consumer has requested Countrywide to issue a Satisfaction of the Mortgage, to no avail. The consumer did not provide a fax or email.

Created By: JXHEINY Created Date: 01/11/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 131,580.00

Amt Paid: 131,580.00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 12/22/05

Initial Contact: Unknown Transaction Date: 12/08/97

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Royal Palm Beach State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans Inc

Address: 300 Ave of Champions

City: Palm Beach Gardens State: FL Zip: 33418

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7443772 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer's home was damaged in Katrina. Consumer states FEMA released funds to his mortgage company, Countrywide, on 12/6/05. Consumer is unable to get the funds from them. Consumer states they keep claiming they lost records of his calls about inspecting in 12/05. Consumer called in 1/06 and the inspection has yet to be scheduled. Consumer knows they are holding his money to make interest off of it.

Created By: EMCMANN Created Date: 01/11/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/06/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Slidell State: LA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way
SV-314

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696076 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7439431 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer filed a complaint about Country Wide Mortages. He wrote he wants to cancel his PMI of $64.00. He states the company is making it too difficult. Consumer included a copy of a 12/01/05 letter from Countrywide and calls it complicated, demanding, expensive and time consuming. Consumer wants help to allow him to have this waived. No phone or email found.

Created By: DCRASE Created Date: 01/10/06

Updated By: DCRASE Updated Date: 01/10/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/08/05

Initial Contact: Mail Transaction Date: 12/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Spring State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 450 American St SV3-23A

PMI Deletion Department

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: (800) 6415898 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7438720 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide Home Loans has sent her mortgage acct to Trans World Systems. Consumer states that in 2005 she refinanced her Countrywide Home Loans and the acct was transferred her loan to another lender. Consumer states that she doesn't owe the company any money and the balance was paid in full. Consumer has called the AG's office. Consumer states that she has called Countrywide Home Loans and they have told her that she has no debt with the company. No email address or alt phone #.

Created By: SBIGELOW Created Date: 01/10/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 989.59

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 12/20/05

Initial Response: Unknown

Product/Service: Third Party Debt Collection
Mortgage Lender

Statute/Rule: Fair Debt Collection Practices Act
FTC Act Sec 5 (BCP)

Law Violation: Falsely Represents Character, Amount, Status of Debt
Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Old Forge State: PA Z (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: P.O.B 10211

SVW 24

City: Vanice State: CA Zip:

Country: UNITED STATES

Email: CRC:

Phone: (800) 6419963 Ext:

Company: Trans World Systems

Address: 460 Norris Town Rd #100

City: Bluebell State: PA Zip: 19422

Country: UNITED STATES

Email: CRC:

Phone: (610) 8343900 Ext:

Company Representative

Associated Company

Company: Trans World Systems

Address: 460 Norris Town Rd #100

City: Bluebell State: PA Zip: 19422

Country: UNITED STATES

Phone: (610) 8343900 Ext:

Reason: Collection Agency

Transaction

Ref No.: 7431365 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Co. Holding Flood Insurance Money) Countrywide Home Loans has been holding my flood insurance check since Nov. 10, 2005. I have done all of the appropriate home inspections and I can not get them to release my funds. I have called and spoken with them everyday since Dec. 14. I get a different answer everytime I speak to them and they refuse to send me a check. I have filed a complaint with the State Attorney General's Office of Louisiana and they have launched a formal investigation into this matter. There have been over 200 complaints about Countrywide Home Loans since Hurricane Katrina in the State of Louisiana. Any help with this matter is extremely appreciated. Thanks for your time and consideration, (b)(6)

(b)(6)

Created By: DCRASE Created Date: 01/09/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/07/06

Initial Contact: Unknown Transaction Date:

Initial Response: Topic: Hurricane Katrina Related

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Slidell State: LA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans, Inc.

Address: P.O. Box 10212

City: Van Nuys State: CA Zip: 91410-0212

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696076 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7422121 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: home loan) I have filed bankerpucty in dec.2004 and this company has not put on my credit report that the account is closed. it states that i am past due as of april 2005 and that the account is open

Created By: DCRASE Created Date: 01/06/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/05/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: pontiac State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: P.O.Box 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7420871 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the OCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans purchased her mortgage from TIB Bank of the Keys; then required the consumer to sign a LOMA which removes the consumer's home from FEMA, and CHL is charging the consumer $600.00 a month for flood insurance. No work phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 01/06/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/05/05

Initial Contact: Unknown Transaction Date: 09/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Key Largo State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: CRD:

Phone: (818) 2253000 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7420758 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the OCC and has been forwarded to the FTC. The complaint was sent to the OCC by the FL Dept. of Financial Services. Consumer complains that Countrywide Home Loans may have mailed her complete credit report to someone else, as they are not able to tell her where it is. The consumer received someone else's information, including that person's credit report, by mistake. No phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 01/06/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/11/05

Initial Contact: Mail Transaction Date: 05/05/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hollywood State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7420664 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was foled with the OCC and has been forwarded to the FTC. Consumer complains that he requested and received a payoff amount on his loan with Countrywide Home Loan Company. Consumer contends he sent the exact amount required for the payoff. Countrywide then sent the consumer a notice dated 11/30/2005 that the payoff was short by $48.68. Consumer contends this is not correct and attaches documents to support his contention. No phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 01/06/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 48.68

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/12/05

Initial Contact: Mail Transaction Date: 11/30/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Memphis State: TN Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 7105 Corporate Drive

City: Plano State: TX Zip: 75024-4100

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7416008 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer has a mortgage with Countrywide Home Loans and states that the problem he has with them started with a misrepresentation/misunderstanding related to the appraisal. The amt of the land loan was $11,000.00 under the asking price, and he asked specifically if the appraisal given included the fact that there was a septic tank on the property, and they said it did. The consumer asked for a copy of the appraisal and never received it. The consumer found out after closing that the septic tank was not included in the value of the land. The consumer states that since the closing he has been trying to resolve an issue with Countrywide Home Loans concerning his mortgage payment. The consumer was notified that the property could go into foreclosure, but he has been unable to resolve the issue with Countrywide. The consumer included documentation with his complaint. The consumer did not provide the trransaction date, initial contact or response types. The consumer did not provide a phone number, e-mail or age.

Created By: BSTURM Created Date: 01/05/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/09/05

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Bullhead City State: AZ Z (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 650070

City: Dallas State: TX Zip: 75265-0070

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7415829 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Lender) We have our home is financed through CountryWide Home Loans. We live in an area that was impacted throught Hurricane Rita. Our insurance company paid us a check promptly. The check was also made out to the mortgage company. We were first told to mail the check to Country Wide and they would endorse it and mail it back to us. However, that has not been the case. I mailed the check to them and they sent it back for us to endorse. We have been constantly told a different story. This has been going on since Nov. 2005. They have had our check since 12/13/05. The ten business days that it takes to process has passed. We need to make repairs to our home. We have already spent some of our own money. We cannot continue to do this. I was told again today that it would be turned over to a supervisor and "she is pretty good at what she do" and we were also told to bite the bullet and hold on a little while longer. So far the company has not followed their own rules. UPDATE: MAIL 3/3/06 Info sent by Texas Dept of Savings & Mtg. Lending for action by FTC. Same info. jhart

Created By: ROPER Created Date: 01/05/06

Updated By: JHART Updated Date: 03/03/06

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/04/06

Initial Contact: In Person Transaction Date: 10/20/05

Initial Reeponses:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:
City: Lumberton State: TX Zip: (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 40 - 49

Company

Company: Countrywide Home Loans
Address: SVB-314 P O Box 5170
City: Simi Valley CA 93062-5170 State: CA Zip: 93062-5170
Country: UNITED STATES
Email: URL:www.countrywide.com
Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7415821 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Bank is holding on to insurance funds to repair home) Our house was destroyed in hurricane Frances 9/2004. The insurance payment is held by our mortgage company Countrywide Home Loans for a total of $313,000.00. They gave us $100,000.00 in 2/05. We have asked for our 2nd payment repeatedly sence 10/2005. Inspection is done. Bank keeps promicing the money and making excuses. We can not get our house back without money to repair. We are paying $1800.00 /mo to rent an apartment while they cash in on our insurance money intrest and porofit from our devistation.

Created By: ROPER Created Date: 01/05/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/04/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Juno Beach State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 75266-0694

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 669-6076 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7415805 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: 30 Fixed term loan) I made payments early on my loan,
My august payment in June...
but the interest was calculated as if I made the payment in August.

They said... I was on a payment schedule and they gave me till the 16 of the month to pay so they calculate interest thru then.

my loan documents say that I pay on the outstanding balance....

this seems like usery,

I also made additional principal payments and they did not reduce my interest amount.

please help me.

(b)(6)

Created By: RICPER Created Date: 01/05/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 685.74

Amt Paid: 685.74 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 01/04/06

Initial Contact: Mail Transaction Date: 12/15/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Midland State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 5401 N. Beach St.

City: Fort Worth State: TX Zip: 76137

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 5569568 Ext:

Company Representative

Rep Name: services, customer Title:

Associated Company

Transaction

Ref No.: 7394232 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a mortgage through Countrywide Home Loans. The consumer notes that during Hurricane Wilma his home was damaged. The consumer had the repairs done and sent the invoices to Countrywide Home Loans for reimbursement. The consumer has not received his money. The consumer has contacted this institution several times, but has been unable to resolve the issue. No work # was provided.

Created By: RBROWN1 Created Date: 01/04/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lake Worth State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64

number

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 6052522 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7393564 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have a late payment on my credit report from Countrywide Home mortageg. I disputed this for the fact that no bill was ever sent. I called Countrywide to confirm that no bill was ever sent and they admitted to not sending invoices that month to customers. I had been with them for over a year, each month an invoice is sent out as a reminder for payment due. If you look at my history with them, my payments are always on time. The only late payment I have had is on this particular month that they refuse to take off my credit report. I have worked hard to try to improve my scores and something like this really takes you back ten steps from the direction your trying to head. Please help or let me know what I can do to get this back of my report.

(b)(6)

Created By: JXHEINY Created Date: 01/04/06

Updated By: JXHEINY Updated Date: 01/04/06

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/02/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Cave Creek State: AZ Zip:

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: countrywide home mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7387945 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Lender and their Lawyers) The Lenders And their Lawyers has ignored the "DEMAND TO CEASE AND DISIST COLLECTION ACTIVITIES PRIOR TO VALIDATION OF PURPORTED CLAIM OF DEBT" of 10-18&19-2005 to Comply with the "Fair Debt Collection Practices Act" by preceding with collection activites by trying to foreclose,sending a notice to vacate and filing a Citation (Forcible Detainer).

Created By: DCRASE Created Date: 01/03/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 106,062.28

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/31/05

Initial Contact: Mail Transaction Date: 10/11/05

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Beaumont State: TX Zi (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans I.I.P.

Address: 15000 Surveyor Boulevard

Suite 100

City: Addison State: TX Zip: 75001

Country: UNITED STATES

Email: CRI:

Phone: (972) 4191163 Ext:

Company Representative

Rep Name: Myers, Paul Title:

Associated Company

Transaction

Ref No.: 7377806 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency Admin. of National Banks. The consumer wrote AAMES Home Loan, Countrywide Home Loans knew or should have known they were entitled to receive a rescission notice of H-9 regarding financing. In the course of the transaction, AAMES Home Loan, Countrywide Home Loans and Deutsche Bank National Trust Co. failed to properly make all disclosures in regards to their Right to Rescission. The consumer did not provide a work or home phone, fax, email, age range or transaction date.

Created By: JXHEINY Created Date: 12/30/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 12/13/05

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Miami State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company: Aames Capital Corp

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7363278 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: FLOOD INSURANCE) I investigated the amount they wanted for FLOOD INSURANCE and according to NFIP I should not be paying more than $371. They have refused to give me any reason for the difference in amounts and are only giving me 30 days to pay the amount, with out the option of seeking other insurance options.

Created By: NSHOUSE Created Date: 12/29/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 876.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 12/28/05

Initial Contact: Mail Transaction Date: 12/15/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: BOSSIER CITY State: LA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 502 SOUTHWOOD DR.

City: BOSSIER CITY State: LA Zip: 71111

Country: UNITED STATES

Email: CRL:

Phone: (800) 400 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7362642 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countywide Home Loans. Consumer states that he went to them to refinance his home for $30000. Consumer was told that he would need to pay $152 per month for 30yrs due in 15 yrs and no settlement charges. Consumer states that this company has govne has gone up on the charge to $195 per month. Consumer states that he was misinformed on lots of things and there is now a settlement charge of $1187. Consumer states that he hasn't contacted the company regarding this. No alternate phone number.

Created By: SWOODSON Created Date: 12/29/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 11/29/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Ashland State: OR Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Rep Name: Flores, Rebecca Title: Contact

Associated Company

Transaction

Ref No.: 7361266 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mandatory Private Mortgage Insurance) This was the 3rd time that I have contacted Countrywide to resolve my dispute regarding the Private Mortgage Insurance that they are assessing. I was promised prior to closing by my closing agent-Scott McKay that I would be able to drop the PMI on the house since there was so much appreciation prior to the construction completed. I also spoke with their customer service area prior to me closing the loan. They too advised me they had no policy regarding PMI except that you had to have a new appraisal to show the value. As soon as I closed my loan, I requested the PMI be dropped. I then received a letter stating that I would have to wait 2 years before they would consider. I have gone back and forth with them explaining my situation and I can't seem to find anyone who can help. Each time I call I speak with someone different who will agree with me but is unable to assist. They continue to refer me to the Private Mortgage Insurance Deletion department who doesn't take phone calls. The worst part of it is that when I ask if they will refinance and use the new appraisal to drop the PMI, they are willing to do that but not consider this unless I refinance and take out more money. I would like to have this resolved as soon as possible because the more time that it takes, the more money I am losing.

Thank you,

(b)(6)

Created By: JHART Created Date: 12/29/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 110.00

Amt Paid: 110.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 12/27/05

Initial Contact: Internet/E-mail Transaction Date: 12/13/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Credit Insurance

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Riverview State: FL Zi (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: 11136 Golden Silence Dr

City: Riverview State: FL Zip: 33569

Country: UNITED STATES

Email: Unknown URL:www.countrywide.com or www.mycountrywide.com

Phone: (800) 6696607 Ext:

Company Representative

Rep Name: Unknown, Rachel Title:

Associated Company

Transaction

Ref No.: 7360353 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he received a settlement check from insurance, Texas Select, company for Hurricane Rita damage. Consumer states that the check, $10,062.82 was made out to Countrywide Home Loans and himself. Consumer signed the check and sent it on to Countrywide Home Loans and Countrywide Home Loans stated that they would send the money to consumer. Consumer has never received any money and is given the run-around every time he calls. Consumer states that he has to pay $6,700. up front to get roof replaced but Countrywide Home Loans will not release the money from the insurance. Consumer states that he has completed the repairs that he was able to with the funds he had, and has sent those receipts on to Countrywide Home Loans but has not received any reimbursement. Consumer does not have an email address.

Created By: SSCHWARTZ Created Date: 12/29/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 10,062.82

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 12/12/05

Initial Response: Mail Topic: Hurricane Rita Related

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Port Arthur State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: PO Box 961206

City: Fort Worth State: TX Zip: 76161

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7342261 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL:Complaint forwarded by the FL Dept of Financial Services for action by the FTC.The consumer indicates that her home owners policy was cancelled due to the fact that Countrywide did not make the payment for it on time. The consumer has contacted them to complain and they tried to blame the insurance company. The consumer indicates the bill was due on 7/01/05 and that was the day they paid it, making it late three days, because of the holiday. The consumer was informed by her insurance company that she would have to have the policy re-instated and re-written. Countrywide is telling her this should not have to be done. The consumer is upset that they would make this kind of mistake.The consumer did not provide email or age range.

Created By: MPHILLIPS Created Date: 12/28/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,153.44

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 07/29/05

Initial Contact: Mail Transaction Date: 07/16/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Bonita Springs State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7342181 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Countrywide Home Loans foreclosed on her home after sixty days. Consumer states that she missed two payments and was told that because she didn't contact them and they couldn't contact her they foreclosed. Consumer states that some one of the money she sent them they sent back. Consumer states that she send them payments in advance and they still forclosed.

Created By: SWOODSON Created Date: 12/28/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 11/04/05

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Houston State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7342013 Contact Type:Complaint Source:Congress TCS? N

Comments:

Created By: STAYLOR Created Date: 12/28/05
Updated By: RDONOHUE Updated Date: 01/09/06
Org Name: Office of the Secretary
Amt Requested:
Amt Paid: Payment Method:

Initial Response:

Product/Service:

Statute/Rule:

Law Violation: Buyer Did Not Receive Contract

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Palm Harbor State: FL Zi (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Countrywide Home Lending, Inc.

Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7335840 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan) We signed closing papers for a refinance loan at our home on 12/9/2005 with Countrywide. On 12/13/2005, we were contacted by Valentino stating that they had made a mistake and wouldn't fund the loan as agreed. He then tried to renegotiate a different loan with different terms other than what we had agreed on with the loan we had signed for at our home. As of this time, they still haven't funded the loan, although I had been promised that they would do so yesterday via a voicemail message I received from one of thier representatives. That rep's name is Dice Nakamura @ 1-866-255-8552 ext. 6430. I have contacted the MN Dept of Commerce, and the MN Attorney General's Office via postal mail. They should have received the documentation today. I have also sent copies of the complaints I have filed, as well as the copies of the closing documents, to Countrywide at the address listed above. I don't want to have to file a civil suit if it is not necessary, however, I will if I must. I am hoping that contacting your agency will put pressure on them to honor the loan contract, as well as prevent this from happening to other consumers also. Since they conduct their business nationally, I felt that a complaint registered with your agency will do just that. It will also allow an investigation into their activities and may expose illegal business practices that they may be conducting against others elsewhere.

Created By: JHART Created Date: 12/27/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 100.00

Amt Paid: 100.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 12/22/05

Initial Contact: Phone Transaction Date: 12/13/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Saint Cloud State: MN Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans, Inc.

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (866) 2558552 Ext.:

Company Representative

Rep Name: Kim, Valentino Title:

Associated Company

Transaction

Ref No.: 7335817 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Loan) I was told by Mr.Gabriel that my home owners insurance payment went up $521.20. They have paid in full my home owners insurance on 10/28/2005 in full for the amount of $1,303.00 dollars. I asked Gabriel why would there be an additional payment? I was told that this is a new set charge by the insurance company and I must pay it. I contacted the insurance carrier, Tower Insurance. Mr. simon at 718-658-3100 told me that it was not true and gave me a copy of the insurance and the amount was for $1,303.00 dollars and nothing more. Countrywide raised the amount of coverage for the property from $302,000 to $354.200 dollars- I never made such a change and I do not need so much insurance coverage. In addition every month, I am being charged extra fees they claim is a policy for maintenance. Every month my monthly payment changes and making it hard to keep up. They are ripping me off blindly and I really need help. They are fraudulent in practice and it needs to stop.

Created By: JHART Created Date: 12/27/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 521.20

Amt Paid: 521.20 Payment Method: Not Reported

Agency Contact: Internet Complaint Date: 12/22/05

Initial Contact: Mail Transaction Date: 11/15/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Balloon Payments and\or Other Payments

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Jamaica State: NY Zi (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range: 30 - 39

Company

Company: Countrywide Home Loans
Address: PO Box 660694

City: Dallas State: TX Zip: 75266
Country: UNITED STATES
Email: URL:www.countrywide.com
Phone: (1800) 669-6607 Ext:

Company Representative

Rep Name: Mr.Gabriel, Gabriel Title:

Associated Company

Transaction

Ref No.: 7335430 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is reporting that hurricanes caused her to get an extension on her mortgage with Countywide, when she wanted to refinance they refuse. She now has a better offer from Wells Fargo.
Transferred to C2: The consumer also stated that Countrywide gave Wells Fargo false information about the their loan.
12/27/05bcole

Created By: MCRR Created Date: 12/27/05

Updated By: BCOLE Updated Date: 12/27/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/01/03

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Stuart State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address: PO Box 8239

City: Van Nuys State: CA Zip: 91409

Country: UNITED STATES

Email: URL:

Phone: (805) 3067021 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7335241 Contact Type:Complaint Source:Consumer TCS? N

Comments: This was a home load of 2 years ago. I have asked the company to remove their name off of my report since it has a zero balance and they refuse. Is ther anything you can do to help in this matter?

Thank you

Created By: DCRASE Created Date: 12/27/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/23/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Westport State: CT Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: unknown CRL:unknown

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7322194 Contact Type:Complaint Source:Consumer TCS? N

Comments: I contacted Countrywide Sept.2005 because they put three 30 day late derogatory counts on my credit report. Marlene contacted me and said they had no record of doing this. I faxed her a copy of my credit report showing the derogatory dates. She told me she would have them removed from my report and did fax me a letter. However the letter is cryptic and DOES NOT STATE the entent of Countrywide. It does not state to remove or delete. It only states "request for a credit report adjustment. I have called Marlene countless times to resolve this and she has not returned my calls. I have tried to contact someone else at Countywide but they have told me since she was on this case I had to speak with her. I am certain you can understand how huge it is to have this on my credit report.
Please help!

Created By: NSHOUSE Created Date: 12/22/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/21/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Burbank State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way, MS SV-314

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 669-2443 Ext:

Company Representative

Rep Name: Reyes, Marlene Title:

Associated Company

Transaction

Ref No.: 7320627 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer has a complaint against Aames Home Loan, Deutsche Bank, and Countrywide Home Loans. The consumer purchased a home on 10/29/03 and states that this complaint is for fraudulent concealment and negligence by the mortgage companies. The consumer states that his sale and credit documents, including credit applications, promissory notes, and certificates of insurance were altered, falsified and forged. The consumer states that the forgeries were part of a scheme to shield from homebuyers and homeowners the true nature of the transaction: source of funding, illigal u se of the alleged "lost, destroyed, or stolen Promissory Note and Mortgage" to the appropriate regulatory agencies as required. The consumer states that the companies failed to provide the required material disclosure compelled by a Federal TILA Disclosure Statement regarding the promissory note and mortgage to them, and that they were asked to sign a notice of recission under TILA and CCCDA when the companies knew, or should have known, that the required material disclosures were misrepresented and concealed by them prior to settlement. The consumer did not provide the initial contact or response types. The consumer did not provide a phone number, e-mail or age.

Created By: BSTURM Created Date: 12/22/05

Updated By: BSTURM Updated Date: 12/22/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/08/05

Initial Contact: Unknown Transaction Date: 10/29/03

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Miami State: FL Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Miami State: FL Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company: Aames Capital Corporation

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company: Deutsche Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7314693 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Countrywide Home Loans, the consumer's mortgage lender. The consumer's home was damaged as a result of hurricane Wilma. The consumer was issued an insurance check that was sent to her and it was payable to Countrywide Home Loans as well. The consumer states that she received the check for $21880.69 which was payable to Countrywide Home Loans. The consumer was told to overnight the check to Countrywide Home Loans. The consumer states that the company told her they would overnight the money that was due to the consumer, but the consumer hasn't yet received it.

Created By: ASMITLEY Created Date: 12/21/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/01/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Margate State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 6696076 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7314682 Contact Type:Request for Information Source:Consumer TCS? N

Comments:

(Product Name: Existing Home Loan) I have an existing home loan with this company. In October 2005 I changed my last name by marriage. In order to change my name on my home loan and title via Countrywide I was to submit a letter of request, a copy of my marriage license, a copy of my updated homeowners insurance and a check to cover fees for $100.00. In mid-December when I still saw no change in name I contacted the company to inquire as to the timeline for this process. I was informed they ¿misplaced¿ my paperwork and needed me to re-submit it all. Mind you they cashed the check in November. When I called to pursue it further they suggested that I perhaps mailed the check and nothing else. I assured them it was all attached. They then suggested the paperwork went to another department and that the other department, upon seeing it is not for them, will destroy it. My issue is that they cannot account for the location of this paperwork. My marriage certificate contains my husband and my full names (and maiden name), social security numbers, dates of birth, parents¿ names (with mothers maiden name), and other delicate information. Basically it is all the information to make even an amateur be able to steal our identities! I am horrified that this would occur in a banking institution, and then that they are so carefree in their attitude about the consequences. I do not understand how they are allowed to exhibit such poor practices with my personal and sensitive information. I ask that such occurrences be investigated so that people such as myself do not more easily become the victims of identity theft.

Created By: DCRASE Created Date: 12/21/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/20/05

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Bristol State: CT Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: Mail Stop SV-31A
450 American Street

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:http://my.countrywide.com

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7314669 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan) on my credit report it states that i have this open mortgage loan with Countrywide Home Loans, it says i have a joint account with (b)(6) who is my dad, but i do not have a mortgage, i do not even own a home. i believe they have my information mixed up with my mother's information as we have the same name.

Created By: DCRASE Created Date: 12/21/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 25,000.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 12/20/05

Initial Contact: Internet (Other) Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Glendale State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: P. O. Box 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7314663 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Overdue escrow not forth coming) Thanks for eventually saying you got my e-mail. I too am a govt. employee. Countrywide acknowledges that it has escrow money for me for more than 1 1/2 months overdue. It's just that you can not get a live person to talk to or to send the escrow due. My day phone # i(b)(6) My complaint # 7300814. Thanks. (b)(6)

Created By: DCRASE Created Date: 12/21/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/20/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: FL Zip:

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7308175 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer filed a complaint with the CA Dept of Consumer Affairs and it has been forwarded to the FTC. Consumer complains that Countrywide Home Loans is harassing the consumer to pay "something I do not owe". They want the consumer to make an August payment, when the first payment on the mortgage was not due until September, according to the consumer. They have apparently placed the negative information on the consumer's credit report. No e-mail address is listed for the consumer.

Created By: ROPER Created Date: 12/20/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/17/05

Initial Contact: Unknown Transaction Date: 06/29/05

Initial Response: Unknown

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Mira Loma State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 450 American Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7300814 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: The escrow which is past due since 11-3-05) Countywide Home Loans sent me a check and it is $29 short. I wrote a letter prior to this to Mr. Willie Barnes at the Florida Dept. of Banking & Finance, he said he forwarded it to you. The account # is (b)(6) with Countrywide. My daytime phone # is (b)(6) It is too much to mention here what this company did and now I need to pay the property tax and they sent the overdue escrow short. Let me know by phone or e-mail asap if I should cash this short check or wait until I get the correct amount. Thanks

Created By: ROPER Created Date: 12/19/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/16/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org:

Last name: (b)(6)

Address:

City: State: FL Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number: ()

Home Number: ()

Email: (b)(6)

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: unknown CRL:unknown

Phone: (1800) 601 2522 Ext:

Company Representative

Rep Name: Rengstorf, Alice Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7300169 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to report that she previously obtained credit reports from all 3CRAs (Equifax, Experian, and Trans Union) and noticed over 30 inquires from various companies listed. Consumer states that the following are listed: Countrywide Home Loans, Charles Schwab Bank, United Equity, Cingular Wireless and Wal-Mart. Consumer did not provide an email address. UPDATE: 1/3/06 Consumer has received some info from the FTC and has corrected the spelling of her last name. (ss)

Created By: OBUTLER Created Date: 12/19/05

Updated By: SSCHWARTZ Updated Date: 01/03/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 11/15/05

Initial Response: Unknown

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: User - Obtains Report Without Permissible Purpose

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Boca Raton State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Charles Schwab

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company: wal-mart

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company: Countrywide Home Loans

Address: 400 COUNTRYWIDE WAY

City: SIMI VALLEY State: CA Zip: 93065-6298

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company: Cingular Wireless

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company

Company: United Equity

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7299722 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against a mortgage company, Countrywide Home Loans. Consumer states that she made a payment on her mortgage and the check cleared on 10/13/05. Consumer states that she started receiving collection calls from the company. Consumer was told by the company that they could not cash the check and needed a payment over the phone. Consumer then found out that the check was cashed when the company stated it did not. Consumer states that the company is claiming that she did not make her Sept 2005 payment but the company did not begin servicing the loan until Oct 2005.

Created By: LAWRENCE Created Date: 12/19/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 10/01/05

Initial Response: Mail

Product/Service: Mortgage Lender
Housing

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Washington State: DC Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 4375760 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7298236 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer refinanced his house with Countrywide Home Loans in 08/05 and was suppose to receive 5000.00. Consumer says he only received 2637.00. Consumer was suppose to receive a check for 1400.00 but never received it. Consumer didn't pay the 11/05 or 12/05 payment and Countrywide is threatening to foreclose on the house. Consumer has to pay 1088.00 by 01/08 to prevent this from happening. Consumer says the company charged him closing cost when they said they wouldn't charge him.

Created By: KMCCOMBS Created Date: 12/19/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,088.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 08/01/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: State: OK Zi (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Numb (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 2375 Glenville Dr

Building B

City: Ft Worth State: TX Zip: 76137

Country: UNITED STATES

Email: CRD:

Phone: (972) 4985103 Ext:

Company Representative

Rep Name: Vasques, Mr Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7286449 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains Countrywide Home Loans reported her late for 4 months because an employee forgot to log both of payments by phone. Consumer has two accounts. Consumer says she didn't know so when she made her next 3 payments, they were for the previous month. Consumer was told on 12/15/05, the lates will be removed from her credit file.

Created By: KMCCOMBS Created Date: 12/16/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 09/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Trotwood State: OH Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7279344 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the MD AG's office for action by the FTC. The consumer is receiving calls several times a week, and several times a day on the weekends, over the past several months, from Countrywide Home Loans. The consumer is sending a letter to Countrywide telling them to cease communication. The consumer did not provide the transaction date. The consumer did not provide a phone number, e-mail or age.

Created By: BSTURM Created Date: 12/15/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/31/05

Initial Contact: Phone Transaction Date:

Initial Response: Phone: other

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Middletown State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: Box 5170

City: Simi Valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7279203 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Countrywide is being fraudulent. They are trying collect late fees on my mortgage they bought from New Century for Oct when they were not to start servicing loan until 11/1 They stated that my oct payment was late (cleard chekcing accoutn 10/14)and charge me late fees. In Nov, they purchased an insurance policy on mybehalf even though I provided them with my State Farm policy and agents name and number. Now I am recieving my payment statements 5 days into the month due, when they are due on the first and then of course they are late and trying to collect late fees for that. I've reported them to BBB and Attrny Gen, and now coming here, there fradulent practices have to stop

Created By: JXHEINY Created Date: 12/15/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 97.14

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 12/14/05

Initial Contact: Phone Transaction Date: 11/05/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Howell State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: CA Zip:

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7277828 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he has a complaint against his mortgage company, Countrywide Home Loans. Consumer states that he received a settlement check for damages on his home with Countrywide Home Loans. Consumer states that he was informed to mail his settlement check to Countrywide Home Loans and that they would deposit the check into their account. Consumer states that he has tried to contact Countrywide Home Loans to find out how he would be paid his money so that he could get work done on his home. Consumer states that Countrywide Home Loans is not responding to him about the money.

Created By: JBARNEDO Created Date: 12/15/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 11/01/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Miami State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

number

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7276153 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling to complain about Countrywide Home Loans. The consumer states that for the month of December 2005 he has received 2 billing statements for the same amount that are dated two weeks apart. The consumer states that Countrywide has explained that it is due to a gliche in their system, and that he does not owe two payments, however he is concerned that possibly they are not keeping their records appropriately.

Created By: MPURLEE Created Date: 12/15/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 12/16/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: San Antonio State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

number

Company

Company: Countrywide Home Lending, Inc.

Address: PO Box 10229

City: Van Nuys State: CA Zip: 91410-0229

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7270764 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgate) My complaint has to do with the way this company is reporting information on my credit report. They are stating that my home was foreclosed on. It was not. Though proceedings began, I sold the home and paid off the debt prior to a foreclosure. Many attempts to have them correct the information have been been fruitless. What more can I do? You are my only hope.

Created By: JXHEINY Created Date: 12/14/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/13/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pueblo State: CO Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: SIMI VALLEY State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7269893 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: montgomery alabama retail branch) REF:
COUNTRYWIDE HOME LOANS ¿RETAIL BRANCH MONTGOMERY AL
DONNA YOUNG LOAN OFFICER
Nov.28 2005

My name is (b)(6) on Oct 30, 2005 I agreed to purchase a home at (b)(6) .and Donna Young gave me an approval letter and a good faith estimate and followed up with loan disclosures forms. Loan was scheduled to close Nov.14, 2005 and Countrywide was ready to close, but due to an unsatisfactory home inspection I did not complete the transaction and changed realtors, I asked Donna Young if it would be a problem if I looked for another home she replied just bring me a new contract and we close quickly. On Nov 28 2005 I found a home at (b)(6) (b)(6) when my agent Noemy Flores delivered the contract to Donna Young she was informed that countrywide home loans could not do the loan due to whom I had affiliated myself with, Donna Young was asked on Nov.21 2005 to put it in writing why I was being denied credit and she replied that she would have to talk to her manager Tammy Turner. It is my understanding that if a consumer is denied credit it is to be given in writing within 3 days per (home mortgage disclosure act).
I hope you can help with this problem I was denied credit because I changed realtors.
Why am I the consumer being punished, when I¿m the one getting the mortgage? I had to go to a different mortgage company and pay a higher interest rate. Please look in to this matter before it happens to another consumer.
I¿m attaching my documents from Countrywide Home loans.

Thank you

(b)(6)

Created By: DBRANCEK Created Date: 12/14/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 12/13/05

Initial Contact: In Person Transaction Date: 11/21/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: montgomery State: AL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 2642 easter blvd ste 36

City: montgomery State: AL Zip: 36117

Country: UNITED STATES

Email: URL:countrywide home loans

Phone: (334) 213-0997 Ext:

Company Representative

Rep Name: tammy turner, donna young Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7269391 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, a mortgage lender. Consumer states that she has had damage to her home from hurricane Wilma. Consumer states that the insurance company provided a check for $25993. Consumer endorsed the check and sent it to the company so that they could endorse the check and send it back to the consumer. Consumer states that the company received the check on 11/25/05 and has a receipt that the company received the check. Consumer states that the company has yet to send the check back to her. Consumer can not get a definite answer on when it is going to be sent to her. No alternate #.

Created By: LAWRENCE Created Date: 12/14/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 25,993.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 12/01/04

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Largo State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696076 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7269226 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer wants to file a complaint against Countrywide Home Loans who is his current mortgage company. Consumer states his home suffered some damage from hurricane Wilma. Consumer states that his home insurance company issued him and the mortgage company a check for 18000.00 for repairs. Consumer states he has completed the repairs and Countrywide refuses to release the funds to him. Consumer states they continue to give him the run around.

Created By: AROGERS Created Date: 12/14/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 11/01/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Wellington State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 6692443 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7268881 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, a mortgage lender. Consumer signed the loan documents for a mortgage on 07/14/05. Consumer states that she did not receive the money until 12/02/05. Consumer states that she has been getting bills when she did not receive the loan money for 4 mos. Consumer is afraid that the company will try to take her home away. No email.

Created By: LAWRENCE Created Date: 12/14/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,592.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 07/14/05

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Los Angeles State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7261604 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer has a mortgage through Countrywide Home Loans and applied for a refinance in 07/2005. The consumer mailed and faxed all documentation and paid for the appraisal and other fees, and chose a closing company. The consumer spoke with a rep the week of 08/09/05 to verify that they had all that was needed. The consumer was told that she would be contacted for closing in the next week or so. The consumer never heard from anyone and when she tried to call or e-mail her calls weren't returned and the e-mails came back as "no such address". Approx. the middle of October the consumer was told that Countrywide could no longer off them the 4.75% interest rate which was on the paperwork they signed because the rep who was working on their acct was let go from the comapny and no one picked up the loan, so the rate was no longer available. The consumer was told that the rate had gone up to 5.38%, and they would adjust some of the closing costs, giving them $200.00 off. The consumer feels that they should honor the original rate that had been promised to them, and that the upfront cost of $350.00 for appraisal and credit check should be refunded in full. The consumer did not provide the initial contact or response type. The consumer did not provide an alternate phone number or age.

Created By: BSTURM Created Date: 12/13/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/11/05

Initial Contact: Unknown Transaction Date: 07/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Riverview State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7259988 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states that Countrywide said that they didnt give him his papers on time that he should have had. Consumer wanted a locked rate and Countrywide didnt lock his rate until 70 days later, at a much higher rate.

Created By: KDURHAM Created Date: 12/13/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 10/01/04

Initial Response: In Person

Product/Service: Bank Lending

Statute/Rule: Truth-In-Lending Act

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Jacksonville State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7258501 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage collection practices) This concerns a mortage. company misapplied payments started 2 foreclosure actions never trying to migitate the debt or verify the misapplied payments. Attorneys are attempting to use trickery to get a foreclosure judgement. the first action was dismissed now they have filed another action in an attempt to harrass me. They were notified on many occassion that there was a dispute about the debt. The company refuses to address the harrassment, abuse and financial strain they are causing because of their actions

Created By: MPHILLIPS Created Date: 12/13/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/09/05

Initial Contact: Mail Transaction Date: 11/28/05

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Milwaukee State: WI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans agent for Veterans Administration

Address: 6400 Legacy Drive PTX-33

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 669-6607 Ext:

Company Representative

Rep Name: Zablocki, Attorney Steven Title:

Associated Company

Transaction

Ref No.: 7256217 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a home equity loan from Countrywide Home Loans. When the consumer applied, he was told by Countrywide Home Loans that his loan payments would be no more that $160 added to his current mortage payment. The payment after signing the loan is the more than twice of what they quoted him. The more money he pulled out the more his payments would increase and he did not know that this would happen. The consumer was behind on his loan for 3 months, and when he tried to pay to catch up, Countrywide Home Loans refused refinance him. They directed him to another department that was supposed to work out a deal with him. They never contacted him till a later time in which they made suggestions to pay his debt. The consumer has no email address.

Created By: JPENN Created Date: 12/12/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 12/12/03

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Portland State: OR Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7255936 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortage company) Our house got damage in hurricane rita on 9/24/05. we had to mail our insurance check to mortage co to endorse and they to send back so we can get our house repaired. Countrywide has our $17,000.00 check and they keep telling us that they do not know when they we be able to mail to us. That they are dealing with 400,000.00 customers in the same shape as us and they are just to busy. They have had our check for 30 days (1 month). So, it is a shame that I cannot have my house fix for our christmas, instead we have tarps all over our roof from tree damage. It does not make sense to me that we pay our home owners policy, not countrywide and it should not be there decision to not send our insurance check because they just don't have time to deal with it. They sure are not too busy to take my payment every month that goes toward my home loan. I am just really sick about them doing this. I read that they actually had ten business days to return a insurance claim check to the customers. They say they are too busy. UPDATE: 12/13/05 Consumer wants to know if a mortgage company has a time limit to return an insurance claim check.

Created By: DBRAHLEK Created Date: 12/12/05

Updated By: JBARNEDC Updated Date: 12/13/05

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/09/05

Initial Contact: Unknown Transaction Date:

Initial Response: Topic: Hurricane Rita Related

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: livingston State: TX Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: CA Zip:

Country: UNITED STATES

Email: URL:countrywide.com

Phone: (800) 399 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7227073 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling to complain about Countrywide Mortgage. The consumer states that he and his mother were victims of Hurricane Katrina. The consumer states that they both have received their insurance checks and have forwarded them to the lender for endorsement, and she has yet to receive the money to pay for the contractor who is fixing her home, and is awaiting payment.

Created By: MPURIEE Created Date: 12/08/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/20/05

Initial Response: Unknown

Product/Service: Other Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Slidell State: LA Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loan

Address: POB 517

City: Semi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696076 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7226368 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states that Country is trying to redue their mortgage. Countrywide is wanting copies of the pay stubs three times. Countrywide is telling the consumer that they should get a modification. No e-mail address or fax number provided.

Created By: KDURHAM Created Date: 12/08/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,400.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/01/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Youngstown State: OH Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: P O Box 10246

City: Vanice State: CA Zip: 91499

Country: UNITED STATES

Email: CRL:

Phone: (800) 669-6656 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7225978 Contact Type:Request for Information Source: Consumer TCS? N

Comments:

Consumer called to get the mailing addresses of the CRAs so that she may correct an account with Country Wide. She has no work# nor e-mail

Created By: RCELEDONIC Created Date: 12/08/05
Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Indianapolis State: IN Zip: (b)(6)

Country: UNITED STATES

Work phone: ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7219667 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Telephone soliticitations after "do not call" reg w/Countryw) On 12/01/2005 we were called by Countrywide in India. The autodial tool hung up at least 5 times before we spoke to someone where we told them to stop calling. I called Countrywide corporate on 12/02/2005 and placed us on their do not call list. On 12/05/2005 at 7:55 PM they began calling again. Between 7:55 PM and 8:06 PM we received 5 hangups from their autodial system. At 8:08 PM I spoke to Iources where I irrately related that we were on the Countrywide do not call list and to stop calling and especially stop calling and hanging up. I then requested to speak to the supervisor. Michelle Ganeriwal came on the line where I again requested Countrywide to stop calling and to put us on the do not call list.

It is rediculous that the autodial software they use calls and hangs up. It is also rediculous that they continue to call.

Regards,

(b)(6)

Created By: DCRASE Created Date: 12/07/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/06/05

Initial Contact: Phone Transaction Date: 12/05/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Telemarketing Sales Rule

Law Violation: TSR: DNC: Violating the Registry

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Chino Valley State: AZ Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)

Email:
Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: ZZ Zip:

Country: INDIA

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7218432 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer filed a complaint against Countrywide Home Loans, Inc.. Consumer enclosed a copy of a 06/22/05 denial for a home equity loan. Consumer wrote they "fabricated" a story of a 3rd lein on his property stating it was a Travel Trailer mortgaged by Green Tree Servicing. Consumer enclosed copies of emails to Countrywide. Consumer wants proof that Greentree is attached to his travel trailer. Consumer is also complaining about $425.00 paid for an apraisal and credit report and would like that refunded. Consumer cites calls to Countrywide that Greentree is in error, but they did not call back.. He states this is a "non-exixtent" lein. Consumer states he has good credit so he feels this is discrimination by his age and wife's national origin. No 2nd phone found.

Created By: DCRASE Created Date: 12/07/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 425.00

Amt Paid: 425.00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/11/05

Initial Contact: Unknown Transaction Date: 06/22/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)
Equal Credit Opportunity Act

Law Violation: Discrimination by Age
Discrimination by National Origin
Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Escondido State: CA Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)

Email:
Age Range: 60 - 64

Company

Company: Countrywide Home Loans, Inc.
Address: 31303 Agoura Rd WLAR 182

City: Westlake Village State: CA Zip: 913614635
Country: UNITED STATES
Email: Rodney_Brown@Countrywide.com CRC:
Phone: (800) 6754713 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7204097 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Experian and Countrywide Home Loans. Consumer states Countrywide Home Loans is reporting a balance on an acct discharged in bankruptcy in 2004. Consumer disputed the information with Experian and they failed to correct it. Transaction date is approximate. Consumer has no email address.

Created By: MRALEY Created Date: 12/06/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 06/01/04

Initial Response: Phone: 800/888 Topic: Eligible for CRA Referral

Product/Service: Credit Bureaus
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Improperly Conducts Reinvestigation of Disputed Item
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Beech Grove State: IN Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Experian
Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company: Countrywide Home Loans
Address: P.O. BOX 5170

City: SIMI VALLEY State: CA Zip: 93062
Country: UNITED STATES
Email: URL:
Phone: (800) 6695224 Ext:

Company Representative

Associated Company

Company: Countrywide Home Loans
Address: P.O. BOX 5170

City: SIMI VALLEY State: CA Zip: 93062
Country: UNITED STATES
Phone: (800) 6695224 Ext:
Reason: Other

Transaction

Ref No.: 7189988 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by the Comptroller of the Currency for action by FTC. Consumer has complaint against Countrywide Home Loans. Consumer provides since 2/05 she has tried to get the balance of her claim check of $8396 released to her. She provides they inspected and passed her property in August and she still hasn't received her refund.

Created By: JHART Created Date: 12/05/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/12/05

Initial Contact: Mail Transaction Date: 01/05/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Taking of Security Interest

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pensacola State: FL Zi (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: ( )

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: P O Box 10223

City: Van Nuys State: CA Zip: 91410

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7183662 Contact Type:Complaint Source:Consumer TCS? N

Comments: In the year 2002 we had home loans with Countrywide on a property we owned; (b)(6) (b)(6) First, Countrywide has never had the correct address of the property, listing it as (b)(6) . We had tried to correct this on several occasions, but it was never done. During the year 2002 we were 1 day late on two payments and Countrywide referred us to a credit bureau. Although we believe this is unreasonable, we are not disputing these dings. In March or 2003 this account was paid off, subsequently Countrywide reported us to a credit bureau twice more - this being after the loan was paid. We are disputing these charges. We have contacted Countrywide and were told by their aforementioned represented that actually none of these payments should have been reported and she would take care of removing them. Following this, we received correspondence saying that Countrywide would not remove the disputed dings. We are asking for two of the late payments to be removed. After a loan has been paid, one should not be able to report you to a credit bureau especially when you are not late. It is obviously a huge mistake on Countrywide¿s side and it is affecting our lives. Please let us know how to proceed in this matter.

Created By: JXHEINY Created Date: 12/02/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/01/05

Initial Contact: Print Transaction Date: 10/24/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Berkeley State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: POB 10229

City: Van Nuys State: CA Zip: 91410-0229

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Rep Name: Johnston, Wanda Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7182036 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer wrote they needed injunctive and declaratory relief from garnishment proceedings. They have repeatedly requested Countrywide Home Loans to validate a purported debt to no avail and requested the collaborative debt collector, TD Service Co/Melmet Default Services Inc. "The Alliance", to validate this purported debt and to stop collection activity but both subsequently filed a lawsuit in local court. The outstanding amount is $120,555.00 plus interest. The consumer applied to the court for relief but has been denied. They are threatening to take the consumer's property. The consumer did not provide a work or home phone, fax, email or transaction date.

Created By: JXHEINY Created Date: 12/02/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 10/05/05

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Kernersville State: NC Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

SV-314

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: (800) 669-6093 Ext:

Company: TD Service Co/Melmet Default Serv Inc. The Alliance

Address: 1820 E First St Ste 210

City: Santa Ana State: CA Zip: 92705

Country: UNITED STATES

Email: CRL:

Phone: (800) 8430260 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7176323 Contact Type:Complaint Source:Consumer TCS? N

Comments: countrywide home loans has a policy unwritten ,undisclosed to anyone except employees,if mortgagee is late on pays and they will do a number of things to make it look that way,they start foreclosure on your run you around extract more money and when you think things are alright,you've lost your home.please contact me for specfics thanks

Created By: DBRAHLEK Created Date: 12/01/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/30/05

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: phoenix State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: mail stop sv-34
p.o. box 5170

City: simi valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: www.countrywide.com CRD:

Phone: (1-800) 669-5224 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7175965 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was contacted by Countrywide regarding a reverse mortgage. Consumer was told they were preapproved for this loan. Consumer decided to refinance and would get $5,000-$7,000 for home improvements. Mr. Gaddy was going on vaction to Europe, and would not be back from his trip in time to close the account. On 6/15/05 consumer received overnight package with documents that consumer needed to compete and mail back to loan company. On 7/11/05, Mr. Gaddy asked consumer to fax him their employer's human resources phone #'s and a short statement that hed had not acquired any new loans in the past 90 days. Countrywide got consumer 3 months behind on their house payments. They also gave personal information to another agency, without consumer's consent.

Created By: ABANKS Created Date: 12/01/05
Updated By: ABANKS Updated Date: 12/01/05

Org Name: Planning and Information- BCP
Amt Requested: 57,000.00
Amt Paid: Payment Method:
Agency Contact: Mail Complaint Date: 11/08/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: General Privacy
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Other privacy violation

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:
City: Hampton State: OH Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range:

Company

Company: Countrywide Home Loans

Address: 5100 Poplar Avenue #103

City: Memphis State: TN Zip: 38137

Country: UNITED STATES

Email: CRD:

Phone: (901) 820-5105 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7175609 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer filed this complaint with the FL Dept of Financiaol Services - it was forwarded to the OCC and then to the FTC. Consumer complains that Countrywide Home Loan Servicing sent the consumer a Lock-In Agreement and a TIL Disclosure Statement stating that no prepayment penalty would be charged. The loan papers presented at closing were not a promised. No phone number or e-mail address is listed for the consumer.

Created By: RLOPER Created Date: 12/01/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/16/05

Initial Contact: Unknown Transaction Date: 07/15/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations
Creditor Fails or Inaccurately Discloses Finance ChargeMethod of Computing Finance Charge/Annual Percentage Rate

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Frederick State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7175366 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the OCC and was forwarded to the FTC. The consumer complains that Countrywide Home Loans notified the consumer of a change in the date the mortgage payment would be withdrawn from the consumer's bank account. The change resulted in an overdraw on the consumer's bank account. The company admitted it was an error on their part, but will not make restitution. No phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 12/01/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/26/05

Initial Contact: Mail Transaction Date: 08/18/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Saint Louis State: MO Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 10281

City: Van Nuys State: CA Zip: 71410-0281

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7169455 Contact Type:Complaint Source:Consumer TCS? N

Comments: I had a mortgage through Countrywide Home loans at 20533 Braile in Detroit MI 48219. My payment was 950.00 per month, I got a notice saying I was behind, I knew I was not behind, Countrywide said your note is going up to 1600.00 dollars to catch up. They could never show me how I fell behind, I asked for a history from the time I moved in and the form they sent me started with a 3,000 negative balance. I asked them how could I be behind from the day I bought my house. I got a call saying if I didn't pay they were pushing my home to foreclosure. They did and it was very quickly like within two months. I filed bankruptcy to stop the sherrif sale. The bankruptcy collected 9,000 total from my paycheck, I called Countrywide and asked how much do I need to pay to be current so I can get off the bankruptcy, they told me 8,331.00. I got a cashier check and paid them 8,331.00 and was removed from the bankruptcy. For one month I paid my regular note and then the next month I got a call saying I was behind and my note was going back up to 1400.00. I asked how could I be behind I wanted proof. They said they never got the money from the bankruptcy court, I got proof and faxed it to them. They then said we never recieved your 8,331.00. I went to Comerica bank and asked for a copy of the front and back of the check and was told they get alot of people coming in the bank from countrywide for this same thing. I faxed it to countrywide. they could never tell me where the money went or give me proof of how I was behind.

Created By: DCRASE Created Date: 11/30/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 8,331.00

Amt Paid: 8,331.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 11/29/05

Initial Contact: Internet (Other) Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Southfield State: MI Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: Vanuys State: CA Zip:

Country: UNITED STATES

Email: URL:www.countrywidehomeloans.com

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7169431 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states that Countrywide held her check, to pay for construction costs, for to long. Consumer sent check to Countrywide on October 15 for 32027.59. Consumer has received a letter now from countrywide which says that the check wasnt valid because it wasnt signed. No e-mail address or fax number provided.UPDATE:Consumer sent a check to Countrywide Home Loans in 10/05 for them to endorse. The check of 32027.59 was sent to consumer from her insurance company for damages that occured during hurricane charlie in 08/04. Countrywide had to endorse the check because her name and Countrywide's name was on the check. Consumer says her mortgage payments are current and company doesn't have a reason to hold the check. Consumer was told in 12/05 by a Countrywide rep, they are putting her request on rush but as of 01/09/06, she hasn't received anything.kmc

Created By: KDURHAM Created Date: 11/30/05

Updated By: KMCCOMBS Updated Date: 01/09/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 32,027.59

Amt Paid: 32,027.59 Payment Method: Bank Account Debit

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 07/21/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Cape Coral State: FL Zi (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 400 Coutrywide Way
Suite 242

City: Sini Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRC:

Phone: (800) 669-6076 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7169178 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have had a Countrywide (CW)mortgage since 6/02 and refinanced in 7/05. Since that time, I've been contacted by phone and internet by CW to apply for a HELOC. Finally, I said OK since I thought the $15K line of credit could be useful even if I didn't use it. My credit rating is in the high 700's, have never been late with a payment on any debt. I am a W-2 contract tech writer. I've also been contacted about applying for a CW credit card because I am "one of their best customers." You can imagine my surpise when the HELOC app was rejected because I didn't have a job, but was employed at the time I made the app. Now, from my standpoint, I got a really bad deal: no loan, and a negative item in my credit report. I think this is unfair because they solicited me; they had to know all about me and my situation, but proceeded anyway, to my detriment. I don't know if this sort of thing is illegal but maybe it ought to be.

Created By: DCRASE Created Date: 11/30/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/29/05

Initial Contact: Internet (Other) Transaction Date:

Initial Response:

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\User - Prescreening Opt Out\Notice and Preapproved\Firm Offer Violations

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Ocala State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address: 4400 Park Granada

City: Calabassas State: CA Zip: 91302

Country: UNITED STATES

Email: CRL:

Phone: (818) 2253000 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7156569 Contact Type:Complaint Source:Consumer TCS? N

Comments: In Sept 2001 I entered into active duty to support 911, COUNTRYWIDE HOME LOANS was suppose to grant leniency towards my late payments stopping late charges and reporting to the credit bureau this did not happen, they have reported me 150 days late, because their minimum due was more than what I was paying.They did stop reporting in April 2002, but only after they placed erroneous lates upon my credit report

Created By: JXHEINY Created Date: 11/29/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,100.00

Amt Paid: 1,000.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 11/28/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Seattle State: WA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7153734 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Countrywide Home Loans, Inc. Consumer states that they got an advertisement that their loan was identified as potentially benefiting for refinance. Consumer states that they called them and was told that they could refinance and get $5000 for home repairs. Consumer states that they went to send in the application and was told that their loan officer was going on vacation. Consumer's house payment was due and he would be gone for almost a month. Consumer states that they filed bankruptcy in 2003 and are now being told that this loan would not be approved. Consumer states that they were told they were approved and now they have decided to run a credit check, after one month of having the application. Consumer has been dealing with them for over 3 mos and they just decided to deny them the loan. Consumer feels that they should not have told them that were approved and then deny them. Consumer gave no work phone # or email. UPDATE: MAIL 3/13/06 Consumer sent a letter with copies of correspondence they have sent Countrywide and also their packet for credit for the refinance. jhart

Created By: JKIGHT Created Date: 11/29/05

Updated By: JHART Updated Date: 03/13/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/06/05

Initial Contact: Print Transaction Date: 05/27/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Hampton State: TN Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans, Inc

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7127181 Contact Type:Complaint Source:Consumer TCS? N

Comments: To Whom it May Concern

Countrywide took over a prior mortgage and always refused to send me paper statements. I suspect serious consumer fraud and hidden fees are involved.
Countrywide now preventing me from changing my loan company by blocking my line of credit.
I wrote many certified letters to resolve this case in the past 3-4 months but all my mailings and requests have always been ignored.
Serious damage was made to my credit and business. Moreover, the subsequent stress has gravely affected my health condition.

Thank you for your attention to this filing.

Sincerly,

(b)(6)

UPDATE (10-19-06) Consumer has mailed in additional info to the OIG regarding the Countrywide issue "Plaintiff's Response To Defendant's Motion to Dismiss" Creditor Debt Collector letter mailed to consumer.

Created By: JHART Created Date: 11/28/05

Updated By: NFLEMING Updated Date: 10/19/06

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/26/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Rockville State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 65 - 69

Company

Company: CountryWide HomeLoans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (1800) 669 6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7126369 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide bought my loans through another company. I had 13+ loans on rental property that I aquired through V.A. foreclosures. I would mail payments to them and they would put my money in some other account. It took about 3 months for me to get through to someone who found it, in what was called account "0". They credited my payments but trashed my credit. I was told they would fix it. Never Happened. A while later they did the same thing, then started foreclosure. I had to file a chapter 13 bankruptcy to keep my homes. I was told they wanted about $2500 per house. I paid payments and extra to the Trustee. After about 4 years I tried to sell my homes and when I recieved the payoffs they tell me I owe about $16,000 per house. My attorney said they can do that. They put my payments in another account and did not apply them to my homes. I have lost most of my homes. all the equity, they have trashed my credit and when I had buyers for the last 4 homes they have screwed that up also. I would very much like an accounting of all my loans and where all my payments have went. And I would like my credit to not reflect any business EVER with this company, as they are totally screwed up and have NO customer service, and have totally ruined my entire life.

Created By: JXHEINY Created Date: 11/28/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/25/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Georgetown State: KY Zip (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7123494 Contact Type:Complaint Source:Consumer TCS? N

Comments: I just want to say I am in chapt 13 bkrptcy since 10/02..My problem is ..I cant understand why my payments every week is drawn out to pay for the bkrptcy..and my house pmt with countrywide will not post my payments since 5/05..I am trying to pay the bkrptcy via..refinance of my home..no one will touch me as I am listed as past due..even countrywide home loan..?? why they are siting on my payments..and will not return my phone calls is be one me..even supervisors..could this be because of the end of the year..via more on intrst?? I am so sick of this and feel so violated!! because of a cancer situation beyond my control. I have no where to turn without a big chuck of $$ to a regular atty...I think I need to turn this over to the tv station...as I have been paying for more than 3 years???? all the $$$ has been going to the house and was only 2,200 past due at that time I filed 3yrs ago..no one will return my phone calls..I bring home only 227 per week..all goes to bkrptcy and nothing to show for it..I am so sick..I have to turn to an atty it will not be my bkrptcy atty!! it will hit the news first...there is no excuse for holding my $$ and not explaining why? BY THE MORTG CO. COUNTRY HOME MORTG AND DOWN AND OUT IGNORING MY PHONE CALLS (FHA home loan)...I WILL NOT STOP UNTIL I HAVE AN ANSWER TO THIS PROBLEM. I AM PUNISHED ALL THE WAY AROUND...BUT TO FLAT OUT ON A WEEKLY PAYCHECK TO THE BKPRTCY COURT NOT TO APPLY TO MY HOMEOWNERS LOAN IS UNEXCEPTABLE... AND ON TOP OF THAT NOT TO EXPLAIN WHY THEY ARE HOLDING MY $$ I HAVE ALL THE DOCUMENTS ANYONE NEEDS..I am asking for help to solve this problem...this is not the bkrptcy problem they have all proof of paying..this is countrywide home owners that will not apply...please advise

Created By: DCRASE Created Date: 11/25/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/23/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: dayton State: OH Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: po box 660694

City: dallas State: TX Zip: 757266

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7114849 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer received a check from FEMA to cover hurricane damages, she signed the check and sent the check to her mortgage company which is Countrywide Home Loans, she decided to use this check to pay off her home loan instead of use it for repairs. The consumer sent them the check on 11/07/05 and has not received the difference in the amounts back from Countrywide yet. The consumer has no work ph# or email address.

Created By: LANDREWS Created Date: 11/22/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/07/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: New Orleans State: LA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64

number

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

SV-314

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 6696076 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7080383 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against CountryWide HomeLoans. Consumer states that be had vandalism to his home. Robers turned on faucets and flooded house. Consumer is waiting for insurance proceeds to fix the house. Since 9-29 consumer has been lied to and funds have gone to people in detroit and orlando. No fax number or work number provided.

Created By: AYOUNG Created Date: 11/18/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 09/29/05

Initial Response: Phone: 800/888

Product/Service: Home Repair

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Indianapolis State: IN Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

number

Company

Company: CountryWide HomeLoans

Address: 400 Coutrywide Lane

City: Sidney Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 669-6076 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7080190 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer wrote his 2nd mortgage was foreclosed on in 05/05. It was included in the 1st mortgage. To date it has not been closed and is showing past due. He states they refuse to clear it up and show zero balance. He now wants both loans removed from his credit reports. trans date approx. No 2nd phone or email. No contact for company.

Created By: DCRASE Created Date: 11/18/05

Updated By: DCRASE Updated Date: 11/18/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/30/05

Initial Contact: Print Transaction Date: 05/01/05

Initial Response: Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Reports Item Without Noting That Consumer Disputes It

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Denver State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7073793 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer sent this complaint to the OCC, and it has been forwarded to the FTC. Consumer complains that Countrywide Home Loans is stating that the consumer is delinquent on the loan - it was paid off in October of 2002, according to the consumer. Consumer has attached documentation. A collection agency, Transworld Systems, was attempting to collect. No phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 11/17/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,113.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/19/04

Initial Contact: Mail Transaction Date: 07/07/04

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Brighton State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 7105 Corporate Dr. PTX-B192

City: Plano State: TX Zip: 75024-4100

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7072260 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is reporting that she had a home equity loan with Countrywide Homeloans Inc. Consumer states that she wanted to drop the interest rate on it and pay off her cc. Consumer states that she was told that her home line of credit will still be open. Consumer states that she was never told that she had to sign a letter for the line of credit to stay open. Consumer did not provide alternate # or email.

Created By: BAYALA Created Date: 11/17/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Emlenton State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Homeloans Inc.

Address: 5439 Babcock Blvd

Ste 108

City: Pittsburg State: PA Zip: 15237

Country: UNITED STATES

Email: CRD:

Phone: (412) 3649646 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7067341 Contact Type:Complaint Source:Consumer TCS? N

Comments: My Husband and I have seperate accounts and we sent 2 Personal checks each 640.00 Countrywide said they only got 1 check. They actually had both and only recorded half and then gave us a late charge.They also said this would not go on our credit report. I have proof.

Created By: JXHEINY Created Date: 11/16/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: 1,280.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 11/15/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Windsor State: CO Zi (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRD:

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7054634 Contact Type:Complaint Source:Consumer TCS? N

Comments: I am a senior citizen and I got lost in the re-fi of my home. Who can I contact to help me?
I live in San Dingo County and am 70yrs old. I needed to lower my mtge pmnt and was trying to sort out what to do when I received a phone message "we can lower you pmnts and only 950.00 closing fee" then a week later I received a call from their office again stating I was a good customer and they could lower my payment etc. Told them I needed to do this could they help with an interest only payment of a lesser pmnt plan. They asked for documents that I provided, the close date was Dec20th.Papers were sent dated Dec 20th, 5 days later they called and said the documents they sent were null and void--they had to redo the loan for Jan 20th.By that time I was two months down on my mtge pmnt and was very fearful.
Then the sent new document to sign by a notary to my home and I signed like an idiot--I am bi-polar and am on antidepressants and I am sure I just couldn't fight back or had no where else to go.
In the end I went to see them and they were not as friendly and said my credit rating affected my loan although I never saw the credit report.
Later I found their offices had reported two late mtge pmnts on my Equifax report.
Also the falsified my income on their form that went to the underwriter.
The net abuse is $21000.00 acquisition and closing costs-early payoff penalty and an Arm so my rate will continue to rise.
I may soon be in foreclosure and 10 days ago I received a letter from them on a new plan to lower my payments by over half.
They treated my like real consumer then I got old and they just shined me on.
When I asked to fix my credit report they said they do not do that--so I had to call the presidents office.

Please can you help me make them do what they should have done, I don¿t want to loose my home.

Thank you,

(b)(6)

Created By: JXHEINY Created Date: 11/14/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 950.00

Amt Paid: 21,000.00 Payment Method: American Express Credit Card

Agency Contact: Internet

Complaint Date: 11/11/05

Initial Contact: Phone

Transaction Date: 01/20/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Bonita State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 70 - 79

Company

Company: Countrywide Home Loans

Address: 476 3rd Ave

City: Chula Vista State: CA Zip: 92120

Country: UNITED STATES

Email: URL:Countrywide.com

Phone: (619) 425 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7053774 Contact Type:Complaint Source:Consumer TCS? N

Comments: Since Nov.2004 I have been corresponding and disputing a series of 30 day late notices sent to all three credit bureaus by Countrywide Home Loans. In Jan 2005 I received a letter from Countrywide stateing they were in error and will correct the information on our reports. In Sept. 2005 I applied for a creidt increase and was declined because they were never removed. This Mortgage loan was paid in full and closed in January 2005, Our current credit reports state we were 30 days late Jan. 2005, Feb. 2005 and Oct. 2005. I have all documentation to all three CRA, for the past 3 years. Countrywide refuese to correct the information stating it is accurate.

Created By: JHART Created Date: 11/14/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/10/05

Initial Contact: Mail Transaction Date: 11/01/04

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lake Orion State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (818) 304-8400 Ext:

Company Representative

Rep Name: Customer Service, Title:

Associated Company

Transaction

Ref No.: 7040311 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer has a mortgage that has been sold to Countrywide Home Loans. The consumer states that in Florida it is a FEMA requirement to have flood insurance on your property. The consumer states that with the previous companies the insurance premium was paid directly to the insurance company selected by FEMA, and the premium was about $300.00 a year. The consumer states that Countrywide Home Loans is trying to "force" him to acquire the insurance with a pre-determined company selected by them, with a premium of about $1385.00. The consumer has sent copies of correspondence he has had with Countrywide with his complaint. The consumer did not provide the transaction date, initial contact or response types. The consumer did not provide a phone number, e-mail or age.

Created By: BSTURM Created Date: 11/10/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/26/05

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Dumont State: NJ Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans-Insurance Dept

Address: PO Box 10212

City: Van Nuys State: CA Zip: 91410-0212

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7040108 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Washington DC Secretary of Commerce. The consumer had their mortgage with Countrywide Home Loans containing an escrow provision for insurance and taxes. The consumer received notice from their insurance company, First South Insurance, for wind and hail coverage on July 21, indicating they also received notice to pay the bill. The consumer was assured by Countrywide on several occasions that the check had been mailed only to discover from the insurance company that no check was received, finally learning that payment was received late in the amount of $1822.00, mailed out one day after the due date. The consumer received notice from the insurance company indicating suspension coverage for a period of 16 days because the payment was late. The consumer did not provide a home or work phone, fax, email or age range.

Created By: JXHEINY Created Date: 11/10/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail

Complaint Date: 10/20/05

Initial Contact: Unknown

Transaction Date: 07/21/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Woodstock State: GA Zip (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Vally State: CA Zip: 93093

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Rep Name: Mozilo, Angelo Title: President

Associated Company

Transaction

Ref No.: 7034898 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer states that she got a home equity loan with Countrywide Home Loans. The consumer states that she never received any funds for the loan and the company is stating that she has already been distributed the funds. The consumer states that the the company is billing her now for money she has never received. The consumer states that she contacted the company but they are no help. MAIL UPDATE 11/23/05 Consumer's complaint about Countrywide to the CCC was forwarded to the FTC. em

Created By: KSTUCK Created Date: 11/09/05

Updated By: EMCMANN Updated Date: 11/23/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 33,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 09/21/05

Initial Response: Phone: 800/888

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Moorestown State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address: PO Box 10287

City: Van Nuys State: CA Zip: 91410-0287

Country: UNITED STATES

Email: URL:

Phone: (866) 2365253 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7033807 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer filed a complaint with the Office of Insurance Regulation in the State of FL. That complaint was ceived a reply from the FL Dept of Financial Services, and was forwarded to the OCC. The OCC forwarded the complaint to the FTC. Consumer is complaining that Countrywide Home Loans made an $1190.00 payment from the consumer's escrow account to Universal Insurance, without the consumer's knowledge or consent. No work phone or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 11/09/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,190.00

Amt Paid: 1,190.00 Payment Method: Other Payment Method (Note in Comments)

Agency Contact: Mail Complaint Date: 10/07/05

Initial Contact: Unknown Transaction Date: 09/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Milton State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7030251 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer refinanced her mortgage with Countrywide Home Loans, Inc. Her closing was 09/12/05, papers were signed 09/13/05, 3-day rule ended on 09/15/05 and it was on this date it was recorded. However, as of the date of the letter 09/22/05 the funds were not dispersed and the cash out was not given. She also noted that the company charged an undisclosed .25% discount point along with the following fees, most undisclosed:
Doc Prep Fee to lender
Processing Fee
Closing Fee to the title company
Signing Fee to title company
Deed Prep Fee to title company.
The consumer claims that the title company was ServiceLink and they only contacted her one time. She enclosed a copy of the Good faith Estimate. Did not indicate: company pn#, work pn#, e-mail address, and age.

Created By: DBRAHLEK Created Date: 11/08/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/22/05

Initial Contact: Unknown Transaction Date: 09/12/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act
FTC Act Sec 5 (DCP)

Law Violation: Creditor Fails or Inaccurately Discloses Broker's Fees
Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Stephens City State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans, Inc.

Address: 4500 Park Granada Blvd.

City: Calabasas State: CA Zip: 91302-1613

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7029072 Contact Type:Complaint Source:Consumer TCS? N

Comments: I am concerned that my mortgage lender may have violated a truth in lending statute. We had confirmed in writing and verabally the terms and type of loan we were to receive, but are still trying to resolve a major "error" that was made (we closed 6/2005). I am very concerned that we were deceived, but don't know what to do about it.

Created By: DCRASE Created Date: 11/08/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/07/05

Initial Contact: Phone Transaction Date: 10/01/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Raleigh State: NC Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address:

City: Cary State: NC Zip:

Country: UNITED STATES

Email: CRD:

Phone: (800) 2727611 Ext:

Company Representative

Rep Name: Kappler, Brent Title:

Associated Company

Transaction

Ref No.: 7027694 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide Home Loans of Coral Gables, Florida violated federal laws by:
1 Failing to provide written information about their loans, despite writen requests.
2 Using "Bait and Switch" tactics to charge higher rates than quoted on the Good Faith Estimate, for reasons that they were aware of at the time of application.
3 Failing to return repeated phone calls and emails seeking specific information.
4 Attempting to intimidate and "Railroad" borrowers into more expensive loans immediately before closing, so the borrower has no opportunity to secure other financing.

Created By: MPHILLIPS Created Date: 11/08/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/06/05

Initial Contact: Internet/E-mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pembroke Pines State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: Countrywide Financial Corporation
4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (818) 225 3000 Ext:

Company Representative

Rep Name: Schiffrin, Josh Title:

Associated Company

Transaction

Ref No.: 7021711 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from FL Dept of Financial Services. The consumer wrote Countrywide Home Loans Servicing was receiving mortgage payment monies and was not paying Scottsdale Insurance Co. and inserted at signing of the contract another police and failed to report the claim which was filed in the Circuit Court of the 6th Judicial Circuit in and for Pinellas County FL along with documents filed in the same court and response was sent to Scottsdale Insur. Co. The consumer sent copy of the Motion to Dismiss Summary of Final Judgement and Dismiss Foreclosure documentation. The consumer did not provide a work or home phone, fax, email, age range or transaction date.

Created By: JXHEINY Created Date: 11/07/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 10/06/05

Initial Contact: Unknown Transaction Date: 01/10/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: St Petersburg State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans Servicing LP

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7016174 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer called to report a complaint against Countrywide Home Loans. Consumer reports that they advertised a no fee loan processing for refinancing. Consumer reports that she contacted them to refinance, and they put a $365 charge on her cc anyway. Consumer does not have work number.

Created By: JDIXON Created Date: 11/04/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: 365.00 Payment Method: MasterCard Credit Card

Agency Contact: Phone Complaint Date:

Initial Contact: TV/Radio Transaction Date: 10/24/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Claremore State: OK Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (866) 6760877 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7016129 Contact Type:Complaint Source:Consumer TCS? N

Comments: We purchased a home in Florida almost 2 years ago. The values have gone up and we are trying to get our PMI removed. Countrywide refuses remove the pmi. We have been trying for 1 year and have been unsuccessful. They keep telling me we have to wait 2 years. We know that as long as the ltv is under 78% the pmi legally can be removed. Thank you for your help in this matter.

Created By: NSHOUSE Created Date: 11/04/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/03/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: East Northport State: NY Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 450 American St.

City: Simi Valley State: CA Zip: 11768

Country: UNITED STATES

Email: CRD:

Phone: (800) 669-9092 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7015292 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has an issue with CountryWide HomeLoans. Consumer states that CWHL is over collecting on funds. Now CWHL is foreclosing and giving the customer no credit for that amount paid. No e-mail provided. UPDATE: 11.15.05 Consumer was requesting additional information and wanted a fax number to fax info. PE UPDATE: 12.15.05 Consumer states that he wanted to fax some material to FTC and what time they close. B.A.H.

Created By: RALCALDE Created Date: 11/04/05

Updated By: BHENDERSON Updated Date: 12/15/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,500.00

Amt Paid: 1,500.00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 01/01/95

Initial Response: In Person

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Houston State: TX Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number

Email:

Age Range: 60 - 64

Company

Company: CountryWide HomeLoans

Address:

City: State: CA Zip:

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6997828 Contact Type:Complaint Source:Consumer TCS? N

Comments: My Husband and I applied for a refinance in July 2005, we paid for the apprasial, sent in all necessary paperwork and never heard back from anyone at Countrywide regarding closing. We have contacted them numerous times only to get told that someone will call us back and they never do. We finally spoke to Trudie Padilla who now says that they can no longer offer us the 4.75% interest rate which is on the paperwork we signed because the pewrson working on our account was let go and no one picked it up, despite all of our inquiries. Trudie Padilla was suppose to e-mail me the new offer on Friday 10/28/05 so my husband and I could look it over. She advised that the rate had gone up to 5.38% and there was nothing she could do, however, they were going to adjust some of our closing costs. Friday evening I did not receive the e-mail. I called her at 866-855-1964 x2066 and left her a message to advise. We still have not heard back from her or anyone else at Countrywide. Here are some of the other individuals that I keft a message for or spoke with live.
Left message for Vice Pres. Don Weintraub X2592-no call back. Left message for and e-mailed Sales Person Mamta Patel-no response. Left message for Mamta's boss Pablo Ramirez X3315. E-mailed and left message for Loan Specialist Lezlie Whatley-no response. Spoke with Supervisor Alex Ko X3262, who advised me that he would call me the next day between 11AM - 1:00 PM - no call back. Left message for Doug Perry X3386-no response. I also used the online customer service request on 9/29/05, still have not received a response. I have e-mail documentation if needed.

Created By: KLOPEK Created Date: 11/01/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/31/05

Initial Contact: Unknown Transaction Date: 07/17/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Finance ChargeMethod of Computing Finance Charge/Annual Percentage Rate

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Riverview State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 4601 Touchton Rd E

City: Jacksonville State: FL Zip: 32246

Country: UNITED STATES

Email: loanconsult@countrywide.com URL:www.countrywide.com

Phone: (866) 8551964 Ext:

Company Representative

Rep Name: Patel, Mamta Title:

Associated Company

Transaction

Ref No.: 6996645 Contact Type:Complaint Source:Consumer TCS? N

Comments: INFORMATION

(b)(6)

Subject: Violations of the FCRA and DTPA
Resolution: Delete from credit reporting agencies

ACCOUNT WAS NEVER A LATE PAYMENT DELETE FROM REPORTS I HAVE STELLER CREDIT WITH YOU

1) VIOLATIONS: FAILURE TO RESPOND PER THE STATUES OF THE FCRA WITHIN THE 30 DAYS and supply the necessary information this deadline expired on 6/1/05 no business affidavit communicated to the office on, 4/1/05, 5/15/05, 6/05

2) Misreporting information on credit reports

3) Presidents office stated would delete the information this has never happened

4) Per my agreement with your customer service representative regarding you would delete from my credit report. Your representative is now in violation of the DTPA and adverse information remains on my credit report.

5) The account has been paid you neglect to delete per my agreement with customer service.

What do you expect the person or company to do to satisfy your complaint? _____
Resolution: Delete from credit reporting agencies due to the violations of the Federal statues

(b)(6)

Willis_____Date: ____10/30/05 _____Signature Date

Created By: DCRASE Created Date: 11/01/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/30/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Coppell State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: Attn: President

450 American Way

City: Simi Valley State: TX Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: (800) 203- 495 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6996630 Contact Type:Complaint Source:Consumer TCS? N

Comments: October 30, 2005

Re: Countrywide Home Loan #(b)(6)

Federal Trade Commission: Consumer Response Center - FCRA
Washington, DC 20580 1 877 382 4357

The above 2nd mortgage loan with Countrywide was foreclosed on back in May 2005. It was included with the first mortgage (account (b)(6). To this date the 2nd mortgage has not been closed and is showing `past due¿. The mortgage company even acknowledges that it was foreclosed on, but they refuse to clear this matter up and show a zero balance.

Due to their inability to resolve this matter within a reasonable time frame, I'm asking that the above two loans be removed from my credit report.

I¿m unable to move forward with any future banking/loans due to this.

I have contacted them repeatedly over the last few months and I¿m getting no response.

Thank you for any help in this matter.

(b)(6)

Created By: DCRASE Created Date: 11/01/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/30/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Denver State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 450 American Street

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 6991862 Contact Type:Complaint Source:Consumer TCS? N

Comments: Due to hardship of husband, laid off,and heart attack, I had contacted countrywide,explainig situtation. Was told no problems in past, when we get behind then they will look at the problem, not until then. I mistakenly paid 1.20 dollars short on payments. Countrywided never call nothing was said, I did make mistake due to stress, of my husbands, health , and work. When I recieved letter from their attorney, 6 days later they wounld not talk with me due to no letter of authorization. Sent that on 6-6-05.
By that time they had served foreclousre papers. Please note when the letter came, it had different creditors name. I didnt even know who they were???

Created By: DCRASE Created Date: 10/31/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 82,000.00

Amt Paid: 25,631.80 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 10/29/05

Initial Contact: Phone Transaction Date: 06/06/05

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: boonville State: IN Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: po box 5170

City: Simi Valley State: CA Zip: 93093

Country: UNITED STATES

Email: Aisha_Ramirez@countrywide URL:www.Countrywide.com

Phone: (866) 806-3254 Ext:

Company Representative

Rep Name: unknown, Claudia Title:

Associated Company

Transaction

Ref No.: 6977013 Contact Type:Complaint Source:Consumer TCS? N

Comments: Checks issued by Countrywide to my county Tax Authority went "missing" in July 2005. Countrywide stopped payment but did not redeposit the funds into my escrow account nor re-issue (pay my real estate tax)
the checks to Fairfax County. The amount of $5,249.16 is owed to my escrow account by them. They refuse to correct the problem. This has been going on since August 2005. It is soon time for my next property tax bill and there is not enough funds in my account to pay. Thank you for any and all help that you can give me. I consider Countrywide to be fraudulent and deceptive in their business practices. They do not deserve to administer my escrow account because of their fiduciary irresponsibility.
Sincerely,
(b)(6)

Created By: DCRASE Created Date: 10/28/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: 5,249.16 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 10/27/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Falls Church State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans, Inc.

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: countrywde Home Loans, Inc. URL:

Phone: (818) 225-3000 Ext:

Company Representative

Rep Name: Sambol, David Title:

Associated Company

Transaction

Ref No.: 6976984 Contact Type:Complaint Source:Consumer TCS? N

Comments: My payments were made online via countrywide.com. I have 4 Mortgage account with them (2 conventional 1st loans and 2 Equity line of credits.) Due to their online system error my payment was not processed for one of my line of credits. This happened once before and I had to make a payment over the phone and they waived the late fee because it was not my fault, they also promised me that their online system will not do this again. I got a call from their representative on 09/04/2005 Sunday saying that my payments for this particular account not paid yet. I explained that I make all my payments for all 4 accounts online and it is not possible for them to accept the other 3 payments and not this one because they were all paid online. The representative said that if I made a payment over the phone now it will not affect my credit, no lates on credit report. I said I will make another payment since I don't want my credit affected but you guys have to fix your problems with the website. After a month when I ran my credit report there was a late showing on my credit for that particular account. This is not fair. I feel violated by Countrywide. I have over $1 million of loan amount with them. It was not my fault because their system did not report the payments. This has to be taken care of right away. It is affecting my business tremendously. I use my credit for my business!

Created By: DCRASE Created Date: 10/28/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,507.60

Amt Paid: 3,507.60 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 10/27/05

Initial Contact: Phone Transaction Date: 09/04/05

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: San Ramon State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: P.O. Box 10287

City: Van Nuys State: CA Zip: 91410

Country: UNITED STATES

Email: URL:COUNTRYWIDE.COM

Phone: (800) 6695864 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6970493 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's complant was sent by the OCC because it does not fall under their jurisdiction. First it went to the FL Dept of Business and Professional regulation, then to the FL Dept of Financial Services, to the OCC. The consumer does have an attorney and that contact information is in the complaint. He indicated that he signed paperwork with Palm Harbor Homes to build a home on his property. The signed paperwork claimed $66,610 was for the building of the home and all other parts needed such as the well. The consumer financed this through Countrywide Home Loans. He indicated that the builder then made a claim later that the price did not include the other stuff and was just the home. The complaint against the mortgage company is not clear; however, he claims they are not licensed to do business. He included a large amount of paperwork with the complaint. This includes: complaint forms with the company information, letters from the mortgage company, documents such as the "One Time Close Construction Loans Draw Request Guide", a receipt for payment of $50 to Maricela gonzalez via personal check (unknown why), an unlabled pn#, document from Southwest FL Water Management District, information from Hall's Well Drilling, and more. Work pn#, e-mail address, nor age was given.

Created By: DBRAHLEK Created Date: 10/27/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 66,610.00

Amt Paid: 66,610.00 Payment Method: Other Payment Method (Note in Comments)

Agency Contact: Phone Complaint Date: 08/26/05

Initial Contact: Unknown Transaction Date: 02/16/05

Initial Response: Unknown

Product/Service: Housing
Other (Note in Comments)
Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Avon Park State: FL Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range:

Company

Company: Palm Harbor Homes
Address: 605 S Frontage RD Suite C

City: Plant City State: FL Zip: 33566
Country: UNITED STATES
Email: URL:
Phone: (813) 7570535 Ext:

Company: Countrywide Home Loans
Address: 109 Brandon Town Center DR

City: Brandon State: FL Zip: 33511
Country: UNITED STATES
Email: URL:
Phone: (800) 6695864 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6969705 Contact Type:Complaint Source:Consumer TCS? N

Comments: i refinanced my home mortgage with washington mutual. the loan was funded 1/31/05. countrywide has the loan paid 2/2/05, reported late, of which i just became aware of. washington mutual has the funded date of 1/31/05, so the last payment,payment in full, was not late. i would think those at countrywide know this as well as the rest of do! so from 2/05 thru to now countrywide has reported to all three credit agencies my payment as late when there is clear documentation that payment was not late. i today contacted countrywide to discuss this, a request was made to investigate the matter. tiffany said that if approved would take at least 60 days. i think under the circumstances of ruining my credit for the last 8 months they could do better than that. i was looking for something a little more immediate. i recently applied for credit and was denied based on this. won't you please help. i need to apply for a home equity loan and this won't help matters much. i take care of my credit very much, i have never been late on any of my payments to any my creditors. until this is resolved my credit is garbage. thank you for your kind consideration.

Created By: DBRAHLEK Created Date: 10/27/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/26/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: atlantic highlands State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 176 countrywide way

City: lancaster State: CA Zip: 93535-9944

Country: UNITED STATES

Email: URL:

Phone: (800) 669-6607 Ext:

Company Representative

Rep Name: n/a, n/a Title:

Associated Company

Transaction

Ref No.: 6959087 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide purchased my loan from Seasons mortgage 01/16/2001. Their claim was I was in arrears $16,290.21. I objected that this was erroneous. I filed bankruptcy in August 2001. Countrywide filed a proof of claim stating I owed them $20,071.13 for non payment from 07/01/1999 to 08/15/2001. I submitted cancelled checks totaling 12,495.39 for that period to Countrywide and their attorney. My attorney failed to appear in court and a lift of stay was granted forcing me to do a short sale. Countrywide has to this day not acknowledged the receipt of monies sent. I received nothing from the sale of the home. The house was homesteaded. I requested a payment history but never received one. Filed a complaint with FTC Aogust 25 2001. Never heard from FTC.

Created By: ROPER Created Date: 10/25/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 20,071.13

Amt Paid: 12,495.39 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 10/23/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Las Vegas State: NV Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email: (b)(6)

Age Range: 65 - 69

Company

Company: Countrywide Home Loans

Address: 7105 Corporate Dr

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Rep Name: Clemens, Jason Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 6958079 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that Countrwide Home Loans, her mortgage company, makes account errors and will not correct them or communicate effectively with consumer. Consumer has disputed in writing but without success. Consumer was never late with a payment. Now, the incorrect info is on consumer's credit report. Consumer attempted to refinance to avoid further dealings with Countrwide Home Loans. Consumer's attempts at refinancing were unsuccessful due to the incorrect credit reports and lack of resolution caused by Countrwide Home Loans.

Created By: JFLACK Created Date: 10/25/05

Updated By: ABANKS Updated Date: 11/04/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 10,000.00

Amt Paid: 10,000.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 05/27/05

Initial Response: Answer cold call

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Bakersfield State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6945718 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's complant was sent by the OCC because it does not fall under their jurisdiction. Sent to the OCC via FL Dept of Financial Services. The consumer experianced a tragic death in her family and an auto accident that has left her disabled. The consumer's complaint is that Countrywide Home Loans has not worked with her in her time of need. She has a third party agency assisting her in making the mortgage payments; however, they have reported the late payments to the CRAs. In addition, she claims that the company's representives are not helpful. She wants someone to exam the copies of the statements and other documents she enclosed to see if the company has cheated her. Did not indicate: home / work pn#, e-mail address, or age.

Created By: DBRAHLEK Created Date: 10/21/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/11/05

Initial Contact: Unknown Transaction Date: 03/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Falsely Represents Character, Amount, Status of Debt
Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Safety Harbor State: FL Zip (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Countrywide Home Loans
Address: PO Box 660694

City: Dallas State: TX Zip: 75266-0694

Country: UNITED STATES
Email: CRL:
Phone: (800) 5694287 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6938170 Contact Type:Complaint Source:Consumer TCS? N

Comments: New escrow analysis now charges $75.53 a month for "reserve requirement". This is in addition to my monthly escrow base and shortage payments. Says its for unexpected increases and other costs. They never implmented this charge before only shortage payments. If this is legal this is nothing more than a deposit and they should eliminate or be charged interest. It is in excess of any anticipated costs.

Created By: DCRASE Created Date: 10/20/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/19/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Henderson State: NV Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: PO BOX 650070

City: DALLAS State: TX Zip: 75265

Country: UNITED STATES

Email: www.countrywide.com URL:www.countrywide.com

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6937422 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer received a letter from his mortgage company Countrywide Home Loans. Consumer was told the IRS had informed the mortgage company that account information was inaccurate. Consumer was asked to provide personal info including SS# and verification of address. Consumer was told failure to sent he info would cause a 50.00 penalty. Consumer contacted them and asked for a copy of the info the IRS had sent. Consumer was evenutally told the IRS had not demanded info. Consumer was told it prompted others to send the info.

Created By: BMORGAN Created Date: 10/20/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 10/18/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: El Dorado Hills State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address: PO Box 10229

City: Van Nuys State: CA Zip: 91410-0229

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6936502 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer had his payments suspended for 3 months with Countrywide Home Loans and then renegotiated the payments. The consumer later received a letter from the company about late payments, so he would not be able to cancel his PMI. The consumer was later told that he was not late on his payments, but the delinquencies would still show in their internal system and to investors. The consumer wants to file a complaint against the company for deception. Consumer did not give a work number or an email address.

Created By: TSANCHEZ Created Date: 10/20/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date:

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Orlando State: FL (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: (1800) 6699032 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6936474 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: 10-03-05 The consumer wrote Countrywide Home Loans acquired their mortgage in 2004 from Beal Bank. Since then the consumer has been receiving harassing phone calls, usually two each month, approximately the 6th to the 8th of each month asking when could they expect their payment. The consumer told them they have until the 15th of each month before the payment is subject to late charges but Contrywide had nothing to say about the 15 day grace peirod written in the contract. The consumer also received reminders in the mail. The consumer provided an address and home phone only. No transaction date was provided.

Created By: JXHEINY Created Date: 10/20/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 10/03/05

Initial Contact: Phone Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Annandale State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 6690102 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 6931617 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that "about three weeks ago" the consumer called Countrywide Home Loans to obtain a refinance loan and was initially approved and later found he was declined since his score had dropped. Consumer reports that he check his score and saw it was low do to excessive inquieries by Countrywide Home Loans which the consumer stated was done by design to put the consumer in a hi-risk situation which would have higher closing cost. No e-mail address provided.

Created By: PELMORE Created Date: 10/19/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 10/01/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hollister State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: CRC:

Phone: (831) 4443261 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6930708 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is filing a complaint against Countrywide Home Loans. Consumer reports she is 2 payments behind with the company. Consumer reports the company has started to foreclose on her home. Consumer reports she has stayed in contact with the company and notified them she is going to catch up. Consumer reports she believes she owes the company $1400.00. Consumer reports the company is trying to charge her $6000.00 to reinstate her loan. Consumer reports the company claims $1500.00 of this is for attorney fees, consumer contacted the companies attorney and he notified her he does not have any fees yet because he hasn't started to foreclose. Consumer reports she has sent the company a check in the amount of $1400.00 but they have not cashed these checks.

Created By: MBAUMGARTNER Created Date: 10/19/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 6,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 10/19/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cuiahoga Falls State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6925267 Contact Type:Complaint Source:Consumer TCS? N

Comments: We filed bankruptcy on this institution in May 2003. They are STILL listing this account OPEN and has it listed as 120+ days past due with an amount past due of $6,116. This home was resold to someone else OVER a year ago. We believe institution is purposely causing us problems.

Created By: DCRASE Created Date: 10/18/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/16/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Des Moines State: IA Z: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

450 American St

City: Simi Valley State: CA Zip: 93065-6298

Country: UNITED STATES

Email: CRD:

Phone: (800) 203-4951 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6924594 Contact Type:Complaint Source:Consumer TCS? N

Comments: My complaint is with everything this mortgage company has done since the first time we were in contact. A myriad of errors have been made on our mortage and HELOC which have adversely affected our credit, our bank account, and our lives. Far too numerous for this section of the form. Examples include issuing us HELOC checks to use but putting a stop payment on them the same day they issue it to us so that every check we use is denied and we are fined from our bank and the company we wrote it to; charging us all kinds of closing fees even though we are current loan customers (for HELOC and a new loan package) and were told there would be limited fees over the phone; refusing to add our P.O. Box address to anything they send such as the monthly statement even though we have written and called numerous times stating we are not receiving any mail/bills/etc.; these are but a few things that have continued to be problems. Does FTC handle complaints of this nature? If not, who is the correct office?

Created By: DBRAHLEK Created Date: 10/18/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 8,000.00

Amt Paid: 8,000.00 Payment Method: Wire Transfer

Agency Contact: Internet Complaint Date: 10/15/05

Initial Contact: Phone Transaction Date:

Initial Responses:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Battle Ground State: WA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: countrywide home mortgage

Address: 450 American Street

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6924346 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has been late on making payments to Countrywide Home Loans, a mortgage lender. They are requesting that she pay interest for the 4 months that she was more than 15 days late. Consumer feels this is a deceptive business practice.

Created By: NBROWN1 Created Date: 10/18/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 5,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 10/01/05

Initial Response: Phone: 800/800

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Venice State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065-6296

Country: UNITED STATES

Email: URL:

Phone: (800) 669 6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6922626 Contact Type:Complaint Source:Consumer TCS? N

Comments: This company and I were in litigation regarding misapplication and misappropriation of funds. The company and I were in this battle for 2 1/2 years, due to, their stalling. During this time (2002-2004), there was no reporting on my credit report. The company was pentalized in our arbitration for misapplication of funds and had to pay interest. That didn't help because of the amount of time in litigation. I should have been given a new loan, however, the Judge gave me interest. Unfair, Yes. I didn't get the money for payments made with money orders because I couldn't obtain copies of front and back. I only had the receipts and the companies payment statments, that, proved they received the payments. My complaint is the company has now received a short sale payoff amount to settle the account. The company has reported a lower payoff amount. The company settled for $73,600 and reports settled for $50,300 (approximate amounts). Furthermore, the company received approximately from the insurance company $22,000. The insurance amount is the balance of what the company stated I owed. So, the company was paid in full. However, it reports a smaller amount and BEGINS TO REPORT THIS YEAR 2005 ALL THE PREVIOUS YEARS (1999, 2002,2003,2004, 2005) AS DELIQUENT, WHEN WE WERE IN A LITIGATION DISPUTE. It settled in 6/2005. Again, the company begins to report in 6/2005 and had not reported previously, due to, litigation! These preditor companies can not continue to dominate. Please do something. Thank you!

(b)(6)

Created By: RLOPER Created Date: 10/18/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/14/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Milwaukee State: WI Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip:

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 6922606 Contact Type:Complaint Source:Consumer TCS? N

Comments: I am being forced to pay PMI on my current home loan, which i have had more then two years and my loan to value based on the appraised value of the property is well below 60% at this time. I have made several requests to have the PMI removed and i have been denied each time and a clear reason is never given and the company refuses to place anything in writting.

Created By: ROPER Created Date: 10/18/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 660.00

Amt Paid: 660.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 10/14/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Westchester State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: 450 American Street

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 669-9092 Ext:

Company Representative

Rep Name: Galiano, Steve Galiano Title:

Associated Company

Transaction

Ref No.: 6919247 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states that he refinanced his home with Full Spectrum Lending. Consumer states that they are with Countrywide. Consumer was told that they would send a closer to his home. Consumer states that he was not prepared and did not have any of the paperwork. Consumer states that he did have checks that were made out to his creditors. Consumer states that he never agreed to this and send them away. Consumer states that they called him again and he decided to go with their refinance program. Consumer states that he waited 3 mos and decided to pay off all these creditors. Consumer has checks that Countrywide offered and called each of the creditors to make settlements. Consumer states that Countrywide made out checks that were not even the correct amounts. Consumer states that they never even checked to see if the debts were settled. Consumer states that Countrywide now owes him $5100 after he paid all the creditors. Consumer states that they have not paid any of the creditors and the money is setting in an account. Consumer is now being told that they cannnot dispurse his money because it is stuck in a title company. Consumer states that they have never paid any of his creditors and they have all the paperwork. Consumer has called the title company and they have not tried to make this right with the creditors. Consumer states that some of the creditors are not willing to wait any longer for their settlement. Consumer is making payments on this money and they have not paid anything towards his creditors. Consumer has no email.

Created By: JKIGHT Created Date: 10/17/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 12,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 08/01/04

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Port St Lucie State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 669 6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6908712 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by the FL Dept of Financial Services for action by FTC. Consumer has complaint against Countrywide Home Loans Servicing LP. The consumer provides he was told at closing that they had to add $60 per month to his mortgage because the loan was 3/4 the value of his house. Consumer signed the documents but disagrees with their method. Consumer didn't provide any contact ph#s, email address or age.

Created By: JHART Created Date: 10/14/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/24/05

Initial Contact: In Person Transaction Date: 12/01/02

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Balloon Payments and\or Other Payments

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Palm Beach Gardens State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6903030 Contact Type:Complaint Source:Consumer TCS? N

Comments: We feel that our mortgage holder is overcharging and not honoring the terms of our note. They can not tell us why the amount we are paying does not match the Truth in Lending Disclosure or the note that we signed. We have gotten nowhere in thrying to deal with Countrywide directly.

Created By: JXHEINY Created Date: 10/13/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 250,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/11/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Columbus State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 7105 Corporate Drive

PTX B36

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6895833 Contact Type:Complaint Source:Consumer TCS? N

Comments: I purchased a house in April 2004 that I have discovered involved mortgage fraud and have been unable to sell or rent the property. I have continued to pay the mortgage often after the due date but I pay it and the late charges. The mortgage is with Countrywide Home Loans ¿ who calls me as many as 10 times each per day at work and home about the payment leaving voicemail messages if I do not answer. In July 2005 without any prior notification they broke into my property, changed the locks on the doors and posted a ¿do not enter unless authorized¿ notice on the front door above the door handle. At the time I had the property listed with a Real Estate company and they contacted me about this activity. I contacted Country wide and their explanation was "they had just discovered the house was empty and I needed vacant property insurance" rather than homeowners insurance. I explained that I had disclosed in a telephone conversation when making arrangements about the payment the house was for sale and not currently occupied. I got the required vacant property insurance. The point about which I want to complain is that ¿no one called or wrote to notify me about this requirement and certainly no one wrote to schedule an inspection.¿ Instead they broke in, damaged property, billed me $360+ to ¿winterize¿ and for photos taken ¿ and I have a brand new furnace installed in the house. They have done the same thing again (without any prior notification), only this time I have vacant property insurance and the mortgage is paid. These strong-arm tactics and hoodlum behaviors are harassing and intimidating ¿ as well as expensive. I cannot believe in America that this is legal and I want it stopped. Please help me or refer me to someone who can help me. Thank you in advance.

Created By: KLOPEK Created Date: 10/12/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/07/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Chicago State: IL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: P.O. Box 961206
FTWX - 22

City: Fort Worth State: TX Zip: 76161-0206

Country: UNITED STATES

Email: URL:customers.countrywide.com

Phone: (800) 400-9083 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6869309 Contact Type:Request for Information Source: Consumer TCS? N

Comments:

THERE IS A FRAUDULENT HOME EQUITY LINE OF CREDIT TO MY PRESENT MORTGAGE
POLICE REPORTS FILED AT TIPTON CTY SHERIFFS DEPT.

Created By: DCRASE Created Date: 10/07/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/06/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: BURLISON State: TN Zip: (b)(6)

Country: UNITED STATES

Work phone (NONE) NONE Ext:

Fax Number: ()

Home Number: (NONE) NONE

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 400 COUNTRYWIDE WAY

City: SIMI VALLEY State: CA Zip: 93065

Country: UNITED STATES

Email: URL:WWW.COUNTRYWIDE.COM

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 6859168 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Out of scope complaint forwarded by the OCC for action by the FTC. The consumer had a mortgage with Ames Home Loans which was bought out by Countrywide Home Loans. The consumer states that Countrywide charged her $118,954.44 to pay off the loan when the payoff was $109,653.00. The consumer states that after the storms went through last year Countrywide called her to see if they could help her because of the devastation. The consumer states that they charged her $4000.00 for 3 months and there is another $5900.00 out there that is still not explained. The consumer feels that they owe her. The consumer does not provide specific information about this. The consumer did not provide a phone number, e-mail or age range.

Created By: BSTURM Created Date: 10/05/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 08/17/05

Initial Contact: Phone Transaction Date: 12/01/04

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Fort Pierce State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6858310 Contact Type:Complaint Source:Consumer TCS? N

Comments: Basically I have been getting the run around from this company in regaurds to canceling my PMI. It Started with my first contact at the local branch in Eugene OR with a represntative by the name of Lori Adeniji. She has been helpful but doesn't have the authority to get things taken care of. First of all I had a appraisal done on my house in June 2005. I ended up not using it for refinance as planned so I decided to try to get my pmi canceled because my homes value comes in over the 20 % equity required to cancel my pmi as told to me by Lori. However I was told that time was running out because the appraisal was only good for 90 days. Later thier story changed to 120 days. So I had a copy of the appraisal at the local office and Lori faxed it to thier headquarters. I was contacted the next day and told I needed to send or e-mail them a copy in color. So as it so happened I had that saved on my computer, so I did just that. I was assured that that was all I needed. A week later I get an e-mail saying that I needed permission from the company who ordered the appraisal to give written concent on a company letter head to use the appraisal for pmi cancelation. So I got that taken care of. soime time later I get an e-mail that states that the apprasial isn't signed by the appraiser and that if I can get it sighned the will cancel the mpi. So I again get it taken care of. Then afet a week or two I get a letter in the mail. stating that the equity needs to be 25% and iwill need to pay $4165.00 to get to that amount. I don't know how the law reads but as you can see this company changes the rules every time I comlete one of thier tasks. The time to tel me all of this was at the first conatact when I inquired about this. Why was I told at the time I only needed 20% and later it changes to 25%. Maybe this won't resolve any thing but I didn't want to just give up with out letting them know that it is not all right to do this to people. Thanks (b)(6)

Created By: DCRASE Created Date: 10/05/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/04/05

Initial Contact: Mail Transaction Date: 10/03/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Springfield State: OR Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 450 American Street

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (877) 744-7686 Ext:

Company Representative

Rep Name: Galiano, Steve Title:

Associated Company

Transaction

Ref No.: 6857113 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Countrywide Home Loans, the consumer's mortgage provider. The consumer states that Countrywide Home loans won't allow him to remove his private mortgage insurance even though he believes he had reached the property equity level.

Created By: ASMITLEY Created Date: 10/05/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 10/01/04

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Loxahatchee State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6856895 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer applied for a bill consolidation loan by phone on approx 09/07/05 with Countrywide Home Loans. The consumer states that he has very good credit and has had a residential mortgage with Countrywide since 2003 without incurring any late charges and all payments being made. The consumer states that he was denied the consolidation loan and he believes that it was because of his race, age, sex, marital status and the fact that he is a retiree. The consumer did not provide a phone number, e-mail or age.

Created By: BSTURM Created Date: 10/05/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/21/05

Initial Contact: Phone Transaction Date: 09/07/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Discrimination by Age
Discrimination by Marital Status
Discrimination by Race
Discrimination by Sex

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Windsor Mill State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 75266-0694

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6846343 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer wants to file a complaint against Countrywide Home Loan. Consumer states they were not crediting her acct with payments that she was making. Consumer states every time she questioned them they stated there was a computer glitch and everything would be ok. Consumer states recently she rcvd a phone call from their collection department, stating she was behind. Consumer states she has proof but they keep saying they need to find out where the money went.

Created By: AROGERS Created Date: 10/03/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 09/26/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Richmond State: VA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

number

Company

Company: Countrywide Home Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 6845688 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mortgage complaint with Countrywide Homeloan Inc (CHI).
Early in 2004, Local Tax Authority contacted CHI and myself about my past due taxes. I had payment agreement with the authority, on 04/12/04, I paid the past due amount kept the payment agreement and informed CHI. On 04/26/04 CHI made a payment that created redundancies.
Then CHI started collection effort. I informed them about the problem. They told me they would investigate and let me know. That took more than six months and never informed me about their findings. Instead, they decided to stop accepting my monthly principal and interest payment ¿payments¿.
I believe that, this was a special method to break me down.
On 03/01/05 I filled a complaint with The Office of Consumer Affairs of the Delaware County in Media PA to without any success.
Until today, CHI refuses to accept my payments. I have tried to talk to them on the phone, wrote to them, even I have brought my case to the attention of the President of the CHI Mr. Angelo Mozilo, still no resolution.
Now they are threatening me that they are going to foreclose on my house.
I believe that, because I complained to them, and most of the time in writing, they used that against me and want to punish me by foreclosing my house although there are other ways to resolve this mater. From their pressure, I filled for HEMAP help. The PAFHA concluded that, I earn enough money to bring my account current. However, because CHI wouldn't come to any successful negotiation, I have appealed the PAFHA decision and I have been continuously and actively trying to bring a resolution.
I would like the CHI to stop intimidation methods and allow me to bring my account current as allowed by law. Also investigate on them about this practice to other customers. I came to this conclusion, after being informed by almost every advisor and mortgage counselor I have came across that they are aware of many customers who have complained about the Countrywide Homeloan Inc.

Created By: DCRASE Created Date: 10/03/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/01/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Yeadon State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Homeloans Inc.

Address: 400 Countrywide Way MS-Sv -314

City: Simi Valley State: CA Zip: 93065-6296

Country: UNITED STATES

Email: URL:http://www.countrywide.com

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8515163 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is unable to file a complaint online and he has a complaint concerning his mortgage lender, Countrywide Home Loans, and he was sent documents to sign. He needed to make a new payment agreement with them because he is currently out of work. The date of the agreement was rcv'd after the due date on the paperwork and he had 5 days to return it, but the 5 days had expired. He called to complain and was told not to worry about it. He signed it but wrote that he was signing the papers under protest. He has not heard from the company and wrote them and sent it certified asking for what his repayment plan was and what his responsiblities were.

No work ph#.

Created By: CSCHELLENBERG Created Date: 06/29/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 05/01/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lansing State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8507642 Contact Type:Complaint Source:Congress TCS? N

Comments:

Created By: STAYLOR Created Date: 06/28/06
Updated By: RDONOHUE Updated Date: 07/17/06
Org Name: Office of the Secretary
Amt Requested:
Amt Paid: Payment Method:

Initial Response:

Product/Service: Credit Prac-Mortgage Servicing

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Winston State: OR Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8499042 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer states that she asked for a fixed rate of interest at the time of a loan application with Countrywide Home Loans. The consumer states that she was told that by law no fixed rate must be offered to her at the time of the loan assumption. The consumer asked how it is to be calculated and was told that it is not based on Prime. The consumer states that she was not contacted by anyone regarding the conversion of her construction to permanent loan. The consumer included documentation with her complaint. The consumer did not provide the transaction date, initial contact or response types. The consumer did not provide an alternate phone number, e-mail or age.

Created By: BSTURM Created Date: 06/27/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/06/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cambria Heights State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 225 W Hillcrest Dr

Mail Stop TC-44

City: Thousand Oaks State: CA Zip: 91360

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8497309 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. In 11/2005 the consumer spoke with a mortgage loan agent about a replacement loan for her residence. The consumer was given loan terms and the agent mentioned Countrywide Credit and sent documents with details of a loan with them. The consumer told him that she did not want that type of loan and was assured that she would have the kind of loan previously agreed on. The consumer signed the documents on 02/21/06 and then called a week befor closing to cancel. The consumer states that the loan agent did not disclose that he had changed the terms of the loan from what was agreed on, and did not disclose the true APR. The consumer included documentation with her complaint. The consumer did not provide the initial contact or response types. The consumer did not provide an alternate phone number or age.

Created By: BSTURM Created Date: 06/27/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Unknown Transaction Date: 11/30/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations
Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Beverly Hills State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 225 W Hillcrest Dr
Mail Stop TC-44

City: Thousand Oaks State: CA Zip: 91360

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8490567 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: REFINANCE MORTGAGE CLOSING) My husband and I closed on a refinance mortgage loan with Countrywide Home Loans on 6-13-06. The notary came to our home and we signed the documents, and also received a copy of them. On 6-20-06 I received a phone call from Valentino Kim at Countrywide stating that there was a miscommunication with the title company (Superior Abstract and Title in Dallas) and the loan should not have closed. Valentino said there was an oversight on my credit report. He said he would see what he could do and get back with me. The next day, 6-21-06 I emailed twice and never received a response. I called Valentino Kim at 7:30pm and he answered and told me there was nothing he could do. He spoke with the regional vice president, Paul Sellers and there was nothing they could do. I asked over and over how this could happen when documents were already signed. Mr. Kim said he doesn't know and he was sorry they made a mistake, he stated it wasn't that good of a deal anyway for my husband and I, but if we wait until August (after our interest rate is supposed to increase) then they could do a really good deal, better rate and they can knock off more of their fees and the loan would cost close to nothing. Today 6-22-06, I spoke with Paul Sellers and he is supposed to get back with me in the morning, but I'm not sure I believe that. This is absolutely bizarre and makes no sense to me. They didn't provide a notice in writing that the loan didn't fund, so the first I've heard of this was on Tuesday after the loan closed. I still haven't received anything in writing although I've asked for it. Countrywide also didn't provide a notice of who I could file a complaint with. I found this information from my own research and more time taken away from my family and life. Please advise if you can help me. Thank you in advance.

Created By: DBRANEK Created Date: 06/26/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 06/22/06

Initial Contact: Phone Transaction Date: 05/16/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: ROUND ROCK State: TX Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home loans/Full Spectrum Lending

Address: 4500 MERCANTILE PLAZA DRIVE ST 301

City: FORT WORTH State: TX Zip: 76137

Country: UNITED STATES

Email: valentino_kim@countrywide.com URL:UNKNOWN
or paul_sellers@countrywide.com

Phone: (817) 4896001 Ext:

Company Representative

Rep Name: KIM, VALENTINO Title:

Associated Company

Transaction

Ref No.: 8490495 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that he has a mortgage through Countrywide Home Loans. The consumer notes that he was granted a deferment in payments for December 05 and January 06. After the consumer resumed payment he was contacted by Countrywide Home Loans and told that he owed for the past two months. The consumer called to have the issue resolved he found that this institution purchased an additional insurance policy on the home after he provided proof of insurance. The consumer also found that Countrywide Home Loans placed his home into foreclosure for the supposed non-payment.

Created By: RBROWN1 Created Date: 06/26/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 12,019.32

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 05/24/06

Initial Contact: Unknown Transaction Date: 12/01/05

Initial Response: Phone: other

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Miami State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8480335 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Marketing Dept) I have a mortgage through Countrywide. Their marketing department calls several times a day to sell more services. I have spoke with supervisors several times and asked to be taken off their phone list. The calls have gotten worse and now they call and hang up several times a day. They claim that they can call as much as they want and my number will not come off the list for 30 days. This is the worse harrassment I have ever experienced and no threats to file a lawsuit or file a FTC claim seem to bother them.

Created By: NSHOUSE Created Date: 06/23/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/22/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Telemarketing Sales Rule

Law Violation: TSR: DNC: Ignoring Your Prior Request to that Specific Entity

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Granite Bay State: CA Z (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: customers.countrywide.com CRL:Countrywide Home Loans

Phone: (800) 668-7639 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8480329 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Additional monies to approve my home loan) I initially paid the appraisal fee of $325.00 to Leticia Gonzalez. She later asked me to pay an additional $500.00 payable to her for a loan approval fee. I later spoke to Heriberto Rodriguez in her office and he said that was not a fee. He and the Branch Manager, Tim Moore stated that she had been collecting this additional $500.00 from customers and putting it in her personal account. When I spoke to Leticia Gonzalez, she stated she would call Immigration on me for contacting her boss. I am a Resident Alien here legally. Her boss stated they were going to investigate and take care of it. My friend also applied for a home loan this month and she stated that Leticia Gonzalez was still working there. This is why I am writing to file a formal complaint myself. Please investigate this office for fraud; especially Leticia Gonzalez. Thank you.

Created By: NSHOUSE Created Date: 06/23/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 325.00

Amt Paid: 325.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 06/22/06

Initial Contact: Phone Transaction Date: 03/01/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: Anonymous First: Anonymous

Address:

City: Houston State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: 2424 S. Hwy 6

City: Houston State: TX Zip: 77077

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (281) 493-9809 Ext:

Company Representative

Rep Name: Reynoso Gonzalez, Leticia Title:

Associated Company

Transaction

Ref No.: 8479159 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling in reference to his home loan with Countrywide Homes. The consumer states that he purchased his home in December of 2005, and has recently become delinquent. The consumer states that he contacted Countrywide in reference to a Home Equity Loan and was told that they could probably work something out with him. The consumer states that for several weeks he attempted to contact them in reference to his request. The consumer states that finally he contacted them and found out that he would have to had been in his home for a full 12 mos in order to qualify for a home equity loan. The consumer states that they set up payment arrangements with him for him to catch up on his loan by making 4 payments of $516.52 every other week. The consumer states that he cannot affore this payment. The consumer is looking for assistance. The caller was disconnected. UPDATE: 6/23/06: Consumer called back for more assistance. nbrown UPDATE: 07/06/06 - Consumer wants a copy of his report. Also, he did not have his reference number and will be sent another letter. lreeves UPDATE - 7/31/06 - the consumer called back to report that he went to try to buy a car, and the dealerships he has visited have both taken a copy of his dl, and only show him poor quality cars and try to get a deposit from him. The consumer has seen an article on scams, and one of the tips offs in the article was copying of the dl. He is getting calls from other business looking for people he doesn't know. Possibly idt. rcondon

Created By: MPURLEE Created Date: 06/23/06

Updated By: RCONDON Updated Date: 07/31/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/20/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Warren State: OH Zip (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Homes

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8479140 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer wants to know how to increase her credit score. Consumer also wants a mortgage with a zero balance to be removed from her credit report. The status shows open on Equifax and Experian when it was closed. The mortgage is with Countrywide Home Loans. Consumer has a mortgage with another company. Consumer has no work #.

Created By: ABEAVEN Created Date: 06/23/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Internet Web Site Transaction Date: 06/23/06

Initial Response: Internet/E-mail

Product/Service: Credit Bureaus
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Port Allen State: LA (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Equifax

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRC:

Phone: () Ext:

Company: Experian

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRC:

Phone: () Ext:

Company: Countrywide Home Loans

Address: POB 650070

City: Dallas State: TX Zip: 752650070

Country: UNITED STATES

Email: CRC:

Phone: (800) 6694576 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8471734 Contact Type:Complaint Source:Consumer TCS? N

Comments: Reported by is an attorney from Granger Law Office on behalf of a client. Consumer states Countrywide Home Loans obtained his credit report without permissible purpose. Consumer believes a hard inquiry was made. Consumer does not believe the pulled his info to make an offer.

Created By: BMORGAN Created Date: 06/22/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 06/15/06

Initial Response: Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: User - Obtains Report Without Permissible Purpose

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Louisville State: KY Zip (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number: ()
Home Number: ()
Email:
Age Range: 30 - 39
Complaining Company/Org.: (b)(6)
Last name:
Address:

City: New Albany State: IN Zip: (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Countrywide Home Loans
Address: 3007 Charlestown Crossing

City: New Albany State: IN Zip: 47150
Country: UNITED STATES
Email: CRC:
Phone: (812) 9481112 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8464967 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Demand for higher Flood Insurance coverage) Countrywide demands more flood insurance coverage ($6000)at a cost of additional $132.06. After days of getting "I dont knows" from Countrywide staff about why, I was told it was to cover my home equity loan ammount. State Farm insurance provided me the $6,000 additional coverage for $22.00 annualy. This demonstrates Countrywide is over-charging customers excessively. Please look into this.

Created By: SWOODSON Created Date: 06/21/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 132.06

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 06/20/06

Initial Contact: Mail Transaction Date: 06/15/06

Initial Response:

Product/Service: Insurance (Other than Medical)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Waverly State: OH Z (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO Box 961206

FTWX - 22

City: Fort Worth State: TX Zip: 76161-0206

Country: UNITED STATES

Email: CRL:Countrywide

Phone: (800) 400-9083 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8464533 Contact Type:Complaint Source:Consumer TCS? N

Comments: I HAD A HOME LOAN WITH COUNTRYWIDE AND DUE TO MY ILLNESS AND DEATH IN THE FAMILY MY ACCOUNT WASN'T IN VERY GOOD STANDINGS. IN JANUARY THERE WAS A PAYMENT SENT TO COUNTRY WIDE ON BOTH ACCOUNTS SENT BY WESTERN UNION. COUNTRY WIDE FIRST CLAIMED THAT THEY NEVER RECEIVED THE PAYMENT THEM PLACED MY ACCOUNT INTO PRE-FORECLOSEURE STATUS. I PAID THE AMOUNT THAT THEY NEED TO AVOID SHIEFF SALE AND FURTHER ACTIONS TO MY ACCOUNT. COUNTRY-WIDE MADE ME PAY HIGH FEES AND PLACE ME INTO THE RE-INSTATEMENT DEPARTMENT. THIS DEPARTMENT WAS SUPPOSELY TO REMOVE THE NEG STATUS AND HELP THE HOMEOWNER GET BACK ON TRACK. WELL, I COULD NEVER RICH THE SO CALL COUNCEL ONE LADY WAS ON SICK LEAVE AND NO ONE ANSWERED HER CALLS FOR OVER TWO WEEKS. THE SUPERVISOR NEVER ASSIGNED ANYONE TO SUPPORT HER DURNING THIS TIME. ALSO, THE OTHER GENTLEMEN WHO HANDLE MY OTHER ACCOUNT WAS VERY RUD THAT I HAD TO ASK FOR HIS SUPERVIOR TO UNDERSTAND EXACTLY WHAT AMOUNT I NEEDED TO SEND IN. WHEN I REALIZED THAT THIS COMPAMY WAS SO POORLY MANAGED I BEGAN SEEKING OTHER COMPANIES TO OBTAIN A MORTAGE. I DID BUT CONTINUED TO MAKE MY PAYMENT ON TIME UNTIL AUG. OF LAST YEAR AND PAID COUNTRYWIDE OFF. THERE WAS NOTHING ON MY ACCOUNT STATING THAT I WAS FORECLOSED AND I NEVER WENT TO COURT OR A SHIEFF SALE ON MY PROPERTY. NOW, AFTER MONTHS COUNTRY WIDE IS PUTING ON MY CREDIT THAT I WAS IN FORECLOSEURE AND PAID OFF ACCOUNT. THIS WAS DUE TO MY COMPLAINT TO YOUR OFFICE REGARDING THEIR REINSTATMENT DEPARTMENT AND POOR CUSTOMER SERVICE REP.

THANK YOU

(b)(6)

Created By: SWOODSON Created Date: 06/21/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/20/06

Initial Contact: TV/Radio Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: BLOOMFIELD State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: P.O. BOX 8239

City: VAN NUYS State: CA Zip: 91409-8238

Country: UNITED STATES

Email: URL:

Phone: (1-800) 669 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8457967 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the CCC for review. Consumer's complaint is against Countrywide Home Loans. Consumer states that the home was purchased from the VA in 1994. Consumer thought they had enough equity in the home so they could assume the taxes and insurance payments. Consumer found out that Countrywide has failed to make the tax payments on the loan. Consumer gave no work #.

Created By: JKIGHT Created Date: 06/20/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/07/06

Initial Contact: In Person Transaction Date: 01/01/94

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Utica State: NY Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8456460 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: accelerated lending practices-Home loan) Improperly set up an escrow account on new home loan,they requested I pay an amount to recover their shortage. Loan does not require escrow account as I pay my own taxes and insurance. I did not sign the escrow account paperwork, nor did I agree to a loan with an escrow account.

Created By: RBROWN1 Created Date: 06/20/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 672.15

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/16/06

Initial Contact: Mail Transaction Date: 05/05/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: LAS VEGAS State: NV Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: unk CRD:unk

Phone: (800) 669-6607 Ext:

Company Representative

Rep Name: nesbit, Cindy Title:

Associated Company

Transaction

Ref No.: 8456451 Contact Type:Complaint Source:Consumer TCS? N

Comments: We filed Chap. 13 on 8/3/2005, Countrywide (CW) was listed on schedule F. About 10/20/2005 we received a call from a neighbor asking who was on the roof of our home & when did we sell it. We went to check the property. Without notice CW had changed the locks & put a security device on the doors along with a seal forbidding us to enter. Also about 10/4/2005 CW conducted a Sheriff's sale. We had over $15,000 personal property inside. We repeatedly contacted CW about our personal property. They said our property was in storage but we never could get a key. They also said that we forfeited the property. Also the monies in escrow were not used properly. We've gotten no answers from CW and we still don't know the whereabouts of are personal possessions.
UPDATE: 07/03/06 Consumer wanted to know the staus of her complaint. Consumer was informed of the FTC's privacy policy.
MRALEY

Created By: RBROWN1 Created Date: 06/20/06

Updated By: MRALEY Updated Date: 07/03/06

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/16/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: West Mifflin State: PA Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 405 High Meadow Drive

City: McKinney State: TX Zip: 75070

Country: UNITED STATES

Email: URL:

Phone: (800) 669-4578 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8456429 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Insurance) I have been in my home close to 10 years. I have repeatedly requested that my mortgage insurance through FHA be terminatee. Countrywide responded by informing me that since my mortgage closed prior to January 1, 2001 they cannot consider elimation of the FHA insurance coverage. It does not seem fair that a party should be able to eliminate this insurance cost because their mortgage is not as old as mine. This seems completely backwards. Please let me know if there is a solution for me to terminate this cost. I live alone and almost 40 dollars a month off my mortgage payment would make a big difference for me. Thank you, (b)(6)

Created By: RBROWN1 Created Date: 06/20/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/16/06

Initial Contact: Mail Transaction Date: 06/09/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Clawson State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 450 American Street

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:Countrywide.com

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8433192 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Countrywide has been mis-applying my mortgage payments for approximately 1 year now. Each response I receive from them is more vague than the previous response. There are no questions answered, no documentation sent to me, no correction to my account. I have even contacted the NYS Banking authority. PLEASE help me.

Created By: SWOODSON Created Date: 06/15/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/14/06

Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Rochester State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8431505 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage refinance) I signed the refinance agreement with misgivings May 30 under the knowledge that I had three days to send in my cancellation. I sent in my cancellation the following day, May 31st. They processed the loan on June 5th and claimed they didn't receive my cancellation until June 6th. I left a message explaining my problem with the loan the same day I signed the papers and the rep did not return my call. That is when I decided to cancel. The problem I had with the loan was that they did not include an escrow amount as we agreed which I thought was already included in the monthly figure they gave me. I think they were negligent in not only not giving me time to cancel, but also in what they told me over the phone. UPDATE MAIL 07/13/06:Complaint forwarded by the Comptroller of the Currency. This appears to be the same complaint that we have received above.He wants his prior loans restored and his refinancing charges returned. ($7447.64 + $211.70). No additional info provided. mphillips

Created By: ROPER Created Date: 06/15/06

Updated By: MPHILLIPS Updated Date: 07/13/06

Org Name: PUBLIC USERS - CIS

Amt Requested: 425.00

Amt Paid: 7,000.00 Payment Method: MasterCard Credit Card

Agency Contact: Internet Complaint Date: 06/13/06

Initial Contact: Phone Transaction Date: 05/30/06

Initial Responses:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Fridley State: MN Zip (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans, Inc.

Address: 5201 St. Imier Drive

City: Fridley State: MN Zip: 55421

Country: UNITED STATES

Email: amy_tucker@countrywide.com URL:www.countrywide.com

Phone: (866) 332-5885 Ext:

Company Representative

Rep Name: Tucker, Amy Title:

Associated Company

Transaction

Ref No.: 8431498 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Mortgage Equity Loan) We approached countrywide when looking at options to purchase a dental practice in mid October. We made it very clear that the practice had to close on 15 November (and therefore fund before this date). Mr. Butler assured us that we could use a home equity loan for this and that he would guarantee it to close by 10 November. We agreed and began the loan process on 20 October. We agreed to pay points to lock in a fixed rate of 5.5% in the amount of $4400. We provided all documents that Mr. Butler requested and offered to provide more. He declined. He told us that we had to use "his" appraiser for the loan and that this would all be done before we went to a meeting from 1 Nov. so we could sign but the documents were not ready and his appraiser did not call when we had to leave. We arranged for another appraiser but he stated that we had to use HIS appraiser and it would still close on time. So, we cancelled the other appraiser. Yet, on November 10th the loan did not close. We had not even received the documents to sign yet. (This was despite numerous calls from us expressing our concern and the importance of this loan for our dental practice and additional expenses that we would incur if the loan did not close as promised.) Mr. Butler evidently decided to take leave and we were handed off to his assistant, Luis Andrade, who claimed the delay was because my wife had changed jobs in the past 2 years (although they did not want this information before when we tried to send it to them). We were refused access to a supervisor regarding this issue. In the end, the paperwork was finally ready to sign on 13 November and Luis told us to "not even read it, just sign it or the loan will not close". When the documents arrived, we found many errors. But most importantly, the INTEREST RATE was 5.875 instead of the agreed upon (in writing) 5.5%. Mr. Butler refused to honor the agreed upon rate and threatened to cancel our loan (knowing we

Created By: ROPER Created Date: 06/15/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 4,406.00

Amt Paid: 4,406.00 Payment Method: Bank Money Order

Agency Contact: Internet Complaint Date: 06/13/06

Initial Contact: Phone Transaction Date: 10/15/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Finance ChargeMethod of Computing Finance Charge/Annual Percentage Rate

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Oxnard State: CA Zip: (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 30 - 39

Company

Company: Countrywide Home Loans
Address: Office of the President
6400 Legacy Dr., MS PX-257
City: Plano State: TX Zip: 75024-3609
Country: UNITED STATES
Email: URL:www.countrywide.com
Phone: (866) 670-5309 Ext:

Company Representative

Rep Name: Buttler, Doug Title:

Associated Company

Transaction

Ref No.: 8426489 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: Countrywide Homes has provided false information on the consumer credit file. The consumer did not received the invoices on the mortgage debt because the office had moved. The consumer disputed the delinquent payment information they have supplied. The mortgage co informed the consumer they would contact the CRA's and correct the error. The consumer has documents showing the debt was paid. The error remains on his file. No phone or age.

Created By: WFRIDAY Created Date: 06/14/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 05/31/06

Initial Contact: Mail Transaction Date: 04/21/06

Initial Response: Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Gray State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email: (b)(6)

Age Range:

Company

Company: Countrywide Homes

Address: PO Box 10223

City: Van Nuys State: CA Zip: 91410-287

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8423870 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Property Insurance Not Paid as agreed in escrow payment) My Property Insurance has expired because Countrywide did not pay it. It was due 5-7-2006 and I have been going round and round with them with my Insurance agent but to no avail. My account # is (b)(6) with countrywide. The entire explaination will not fit in this box. please email me and I will give you the date by date scenario Best regards

(b)(6)

Created By: MPHILLIPS Created Date: 06/14/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,167.79

Amt Paid: 2,167.79 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 06/12/06

Initial Contact: Unknown Transaction Date: 06/12/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Detroit State: MI (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: SVB-314 PO Box 5170

City: Simi Valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (1866) 6705309 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8423861 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide filed a late payment on my credit report indicating that I did not make a payment within the alloted time frame in April, 2006. I called countrywide and disputed this issue with the credit dept. They sent me a letter date May 23, 2006 indicating that they did make a mistake and that a letter was sent to all credit bureaus. This is not a correct statement as no other credit bureau other than Transunion as done anything about this issue. I have been turned down for a personal loan because of this incident. I am requesting that this problem is addressed immediately I am also putting in a complaint to the media of investigations because of the delay in resolving this issue.

Created By: MPHILLIPS Created Date: 06/14/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 480.00

Amt Paid: 480.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 06/12/06

Initial Contact: Fax Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Commerce City State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:www.countrywidehomeloan.com

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8418264 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, his mortgage company. Consumer states because of a divorce decree, he must have his ex-wife's name removed from the mortgage. Consumer states Countrywide is denying him the assumption of the mortgage because of his debt-to-income ratio. Consumer states he is self-employed and feels it is unfair to use the adjusted gross income as the standard. Transaction date is approximate. UPDATE 07-17-06 Checking on status of the complaint. jah

Created By: MRALEY Created Date: 06/13/06

Updated By: JXHEINY Updated Date: 07/17/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 02/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hebron State: KY Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 45

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 75266

Country: UNITED STATES

Email: CRD:

Phone: (800) 5199832 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8410593 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Adjustable Rate Mortgage) This company is misleading its clients with letter which says "a recent review of account indicates that your adjustable rate mortgage is getting close to its next loan adjustment" in reality this mtg. is a 7 year adj rate, initiated less than 14 months ago.

Created By: JXHEINY Created Date: 06/12/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/09/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Summerfield State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 65 - 69

Company

Company: Countrywide Home Loans

Address: 31303 Agoura Road

MSAR-17M

City: Westlake Village State: CA Zip: 91361

Country: UNITED STATES

Email: CRD:

Phone: (800) 5711019 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8400974 Contact Type:Request for Information Source:Consumer TCS? N

Comments:

Company contacted my cell phone looking for someone named Henrietta who had used my cell phone number to apply for a loan of some kind. Application was sent out to several agencies, resulting in numerous unsolicited phone calls.

Created By: JXHEINY Created Date: 06/09/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 06/08/06

Initial Contact: Phone Transaction Date: 06/07/06

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hyde Park State: MA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: 500 Faunce Corner Road

City: North Dartmouth State: MA Zip: 02747

Country: UNITED STATES

Email: CRD:

Phone: (508) 9859890 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8357428 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage loan payment dispute) when I set up this mortgage loan I believed I had set up an automatic payment also, but apparently did not. CHI sent me a lot of direct mail, stuffers, and other extraneous material in the months immediately following the loan closing. It was so prolific I started just throwing it out without opening it, not realizing there was an invoice in one or more of the envelopes. I did not know a payment was due until I got a call saying it was going into default. At that time I took steps immediately to clear up the situation and have had no late payments since that time. CHI should have called me long before they "dinged" my credit. I want the late pay deleted from my credit report because it was not my fault.

Created By: NSHOUSE Created Date: 06/08/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 895.00

Amt Paid: 895.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 06/07/06

Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Adel State: IA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRD:

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8355298 Contact Type:Complaint Source:Consumer TCS? N

Comments: In 2001 my husband, (b)(6) stepped wrong on a bolt at work, slipped and hurt his ankle.
After two surgeries and many doctors, he is doing well. But, he missed alot of work.
In 2002 he fell in a 4 story hole that wasn't blocked or marked and tore his miniscus when he used his knee to break his fall.
Another surgery and more missed work.
Workers Comp payed 70% of his pay, but with the reduction and no overtime we fell behind on our $1098.00 house payments.
We have our home financed through Countrywide Home Loans.
They started foreclosure.
In October of 2002 (b)(6) went to Keeling Law Firm in Houston, Texas and filed Chapter 13 to save our home.
We have been paying back everyone we owe. Ending 10/2007.
It was mainly back taxes (almost $12,000) and Countrywide (8,343.17)
His total monthly income is $3,617.99
After expenses they decided we had 473.99 extra.
So, the bankruptcy trustees took 420.00 a month to pay debts.Our Interest rate has risen twice since then.
We have been paying 760.17 escrow monthlyfor 2 yrs. Newest house payment is 1,962.11
(My taxes are only 3500.00 a year and we are current)
The Trustee is still taking 420.00 a month to pay back money we are already paying or paid.
We are behind one house payment right now.
I know, but it is unavoidable.
I work six days at the USPS with failing health.
I have developed ulcerative colitis and flareups are brought on by stress.
My 39 yo husband now has high blood pressure working as many 7 day weeks
and as many hours as his job will let him so he can to pay a $2500.00 house note???
This is our home, we have gone through so much to keep it.
Isn't there anyone that regulates how much a mortgage company can make you pay?
If you have taken the time to read this Thank You.
If you can help, Bless You.

(b)(6)

Created By: MPHILLIPS Created Date: 06/08/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid:

Agency Contact: Internet

Initial Contact: Unknown

Payment Method:

Complaint Date: 06/06/06

Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hempstead State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

PO Box 261319

City: Plano State: TX Zip: 75445

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8332587 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the CCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans - Property Home Services - has not reimbursed the consumer for repair expenses to his home. No phone number or e-mail address is listed for the consumer.

Created By: RLOPER Created Date: 06/06/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/23/05

Initial Contact: Unknown Transaction Date: 11/29/05

Initial Response: Unknown

Product/Service: Other (Note in Comments)

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lauderdale State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8332430 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the CCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans told her that, due to hurricaine Katrina, she could defer a payment on her loan. However, when she did so, she was penalized by the company's demand that she pay back the deferment plus her current payment at once. The consumer could not get anything in writing from the company. No phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 06/06/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 05/02/06

Initial Contact: Mail Transaction Date: 11/01/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pembroke Pines State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8325131 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer received a notice from Countrywide Home Loans in 03/2006 stating that they did not have any verification on file that the consumer had flood and hazard insurance. The consumer states that he has always had an escrow acct, since the inception of the loan in 1999, and the funds from there have always been used to pay for the insurance. The consumer contacted the company and spoke with a rep who said that there were many discrepancies on his acct, including an incorrect phone number. The consumer has sent a letter to Countrywide Home Loans stating that he will be paying the taxes, insurance, etc himself. The consumer did not provide an e-mail address or age.

Created By: BSTURM Created Date: 06/05/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 04/11/06

Initial Contact: Mail Transaction Date: 03/01/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: North Lauderdale State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8323622 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer states that on 07/17/05 her house was damaged during Hurricane Dennis. The consumer had repairs done and received a check from her insurance company. The consumer sent the check to Countrywide who sent it back without endorsing it. The consumer was told that the company who did the repairs had to endorse it first. The consumer states that this was done and the check sent back to Countrywide on 01/09/06. The consumer states that Countrywide has not returned the endorsed check to the contractor for their payment. The consumer and the contractor have contacted Countrywide with no results. The consumer states that the contractor is now threatening to put a lien on her property. The consumer did not provide the area code for her phone numbers, e-mail or age.

Created By: BSTURM Created Date: 06/05/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/23/06

Initial Contact: Mail Transaction Date: 01/09/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Tallahassee State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8315031 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the OCC and has been forwarded to the FTC. Consumer's complaint is against Countrywide Home Loans. Consumer charges that Countrywide misled the consumer regarding the terms and conditions of the mortgage loan. No phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 06/02/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 05/10/06

Initial Contact: In Person Transaction Date: 02/01/06

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Sarasota State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8309900 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage/ Home Loan) My name is (b)(6) and I am writing to file a formal complaint against Countrywide Home Loans and Full Spectrum Lending for deceptive practices and mortgage fraud.

This began for the second time this April when we were late on a payment by a few days. There was a $46.43 late charge added to my monthly bill. I was not notified of any late charge but found out through an online review of my account. I sent them the $45.43 to bring my account current and everything appeared fine. However, a week or two later I received a phone call saying that my account was delinquent due to an unpaid late charge. When I explained that I had specifically sent the late charge payment I was toiled that they received the check but had applied the funds somewhere else and the late charge was not paid. When I asked where they applied the late fee payment I was told quote, "We don't know but it wasn't applied toward the late charge."

I then contacted Countrywide's customer support who then told me I as now behind on two payments, both of which incurred late charges. I asked what I needed to do to remedy this and was told to send two checks in May, each in the amount of $1491.32, to cover the payment and late charges. I did exactly as instructed only now to be told that my account was 30 days delinquent and requires a $2400 payment in June to bring it up to date. This is almost double my monthly payment amount. When I inquired as to where the previous payments I just sent went to, I was again told that the funds were applied somewhere else and not to my principal, interest or late charges. When I asked where it was applied, I was again told that they are not sure but that my account is coming up on 60 days delinquent.

Created By: NSHOUSE Created Date: 06/01/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,906.00

Amt Paid: 2,906.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 05/31/06

Initial Contact: Phone Transaction Date: 05/01/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Glen Haven State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home loans/Full Spectrum Lending

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: unknown URL:http://my.countrywide.com/

Phone: (818) 225 Ext:

Company Representative

Rep Name: unknown, Angela Title:

Associated Company

Transaction

Ref No.: 8302536 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is waiting for Countrywide Home Loans to release a deed to a home she had that burned down. Consumer has waited since 11/05 which is when the company received the insurance check. Consumer last corresponded with the company in 04/06 and was told the account is in their research dept and they will be notified in writing once the research is complete. Consumer want the deed to be released so that she can rebuild her home.

Created By: KMCCOMBS Created Date: 05/31/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/19/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Marble Falls State: TX Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Vally State: CA Zip: 93062

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8292171 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans for adding an unknown type of insurance policy to his mortgage loan on even after consumer already showed proof of his own insurance. Consumer's original coverage was terminated in 12/2005 and he obtained his new coverage on 03/02/06. Consumer's states that Countrywide Home Loans started their own insurance policy on 03/08/06.

Created By: EFRYE Created Date: 05/30/06

Updated By: EFRYE Updated Date: 05/30/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/02/06

Initial Response: Fax

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pembroke Pines State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 75266-0694

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8265814 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: disputing late mortgage payment acct # (b)(6) I mailed my Dec 02 payment via mail. Countrywide did not receive it and they never contacted me to inform me the payment was not received. When I received my next statement in Jan 03 it stated I was in default. I immediately contacted them and they quoted me a phone number completely different than mine (not even same area code) stating they attempted to contact me by phone. My loan was sold 3 times in a brief period of time, so I suspect the incorrect phone number was from one of the previous lenders. Anyway, I asked why they didn't attempt to contact me via mail to inform me that the payment was not received and they said nothing. I immediately paid more than the amount due and asked if it would impact my credit. They said it would not. Then when I contacted them again after seeing my credit was damaged by their error they refused to do anything about it. I want this corrected because had I been informed that the payment was lost, I would have immediately paid it. The fact that I paid it again as soon as I found out should serve as justification to maintain good credit. Due to their lack of communication with me, my credit was damaged and I would like the 30+ days late remark to be removed.
Thank you kindly for your time!
(b)(6)

Created By: RLOPER Created Date: 05/24/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: 2,000.00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 05/22/06

Initial Contact: Mail Transaction Date: 01/05/03

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Orlando State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: Credit Reporting S
450 American Ct

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 2034951 Ext:

Company Representative

Rep Name: REMEMBER, I DONT Title:

Associated Company

Transaction

Ref No.: 8259274 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Countrywide After Payoff Department regarding mortgage loan) Countrywide has been my home mortgage lender since early 2000. I re-financed in July 2005 and stayed with them. Countrywide mailed me and told me my old loan was paid in full.

Then their After Payoff department in Plano Texas mailed me in September 2005 and demanded $1,200 because they mistakenly posted this money to my account. We later agreed through correspondence from Vice President Pam Cornelius that I would pay $960 to resolve this issue. I sent them $960 on November 7, 2005. They posted $960 to the wrong account, then removed it on November 14, 2005 and it has never been found.

Countrywide mailed me again in December 2005 and demanded $1,200, and I wrote back telling them this was resolved and showing them documentation from my checking account that the debt was settled.

Then they called me in May 2005. Their agent Bonnie Cox admitted I'd paid the $960 but said they couldn't find it and tried to get my verbal authorization to transfer the money from my account to their After Payoff department. I refused and told them I paid the money and it wasn't my fault if they couldn't find it.

May 20th I received notice they had turned me in to a collections company for $1,200.

I have about twenty pages of documentation and correspondence if you need additional factual information

I'd like an impartial agency to investigate this claim because I believe it is unethical and predatory behavior

Created By: NSHOUSE Created Date: 05/23/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,200.00

Amt Paid: 960.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 05/21/06

Initial Contact: Mail Transaction Date: 09/28/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Boise State: ID Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 7105 Corporate Drive

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 6451709 Ext: 1579

Company Representative

Rep Name: Cornelius, Pam Title:

Associated Company

Transaction

Ref No.: 8255689 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was told by Countrywide Home Loans that her negative balance would be written off because it was the company's mistake. Instead, they increased her monthly mortgage and added interest.

Created By: NFLEMING Created Date: 05/23/06

Updated By: NFLEMING Updated Date: 05/25/06

Org Name: Planning and Information- BCP

Amt Requested: 933.38

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 05/22/06

Initial Contact: Phone Transaction Date: 10/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Rule / Other

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Nashville State: TN Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loan

Address: 400 Countrywide Way , MS VS-314

City: Simi Valley State: CA Zip: 93065-6296

Country: UNITED STATES

Email: URL:www.customers.countrywide.com

Phone: (800) 6692443 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8251136 Contact Type:Complaint Source:Congress TCS? N

Comments:

Created By: STAYLOR Created Date: 05/22/06
Updated By: RDONOHUE Updated Date: 06/01/06
Org Name: Office of the Secretary
Amt Requested:
Amt Paid: Payment Method:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Ormond Beach State: FL Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8249680 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against her mortgage company Countrywide Home Loans already. The reference number is 6654718. Consumer has now applied for home equity loan with Countrywide Home Loans as of 05/10/06. She hasn't closed on the loan yet but received paperwork from the company telling her she need to have flood insurance. That was consumer's original complaint that Countrywide tried to get her to get flood insurance and wanted to report them again. Consumer has several updates on her original complaint. C2 informed counselor to create another record because this is a new loan for the consumer.

Created By: KMCCOMBS Created Date: 05/22/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 05/10/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Tamarac State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8241315 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer states that Countrywide Home Loans is reporting on his Trans Union credit report that his acct was 30, 60, 90, 120, and 150 days late and that the home had been foreclosed. The consumer states that this is inaccurate and has caused his credit score to drop so it is hard for him to obtain credit. The consumer has disputed this information with Trans Union and they refuse to reinvestigate, saying that they consider the dispute frivoulous. The consumer included documentation with his complaint. The consumer did not provide the transaction date, initial contact or response type. The consumer did not provide an alternate phone number, age or SSN.

Created By: BSTURM Created Date: 05/19/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 05/07/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Credit Information Furnishers
Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Fails to Reinvestigate Disputed Information
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Portland State: OR Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range:

Company

Company: Trans Union
Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: CRC:
Phone: () Ext:

Company: Countrywide Home Loans
Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: CRC:
Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8240236 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling about Countrywide Home Loans, a mortgage company. The consumer has general complaints about operating procedures of the company and the fact that they deny the payments that he is trying to make. The company makes promises to the consumer and never hold up their part of the bargain.

Created By: JCLIFTON Created Date: 05/19/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 02/01/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cliffside Park State: NJ Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8239879 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the OCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans, Inc. was not honest with him when he took out the loan with them. There was not provision that the insurance could not be dopped for 2 years, even though the home qualified for such. No phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 05/19/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: In Person Transaction Date: 09/01/05

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Credit Insurance

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hauppauge State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8239807 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the OCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans led him to believe that he would have a fixed rate mortgage at 2% for the first 3 years. Consuemr states that this was not true. No work phone or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 05/19/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 04/13/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Finance ChargeMethod of Computing Finance Charge/Annual Percentage Rate

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: West palm Beach State: FL Zi (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8234097 Contact Type:Complaint Source:Consumer TCS? Y

Comments: Consumer complains that Countrywide Homeloans Inc, her mortgage company, and that Joseph Estrada, a phoney real estate agent, have both been involved in a fraudulent transaction that led to the consumer's eviction from her home. In part, her home was nearly auctioned but the auction was cancelled, and Countrywide Homeloans Inc insists that it was auctioned. Consumer also states that Inland Empire Realty Inc, doing business as Exclusive Escrow Services was also involved in the fraud. Consumer does not understand the specifics of the fraud. Consumer gave no work phone or email.

Created By: JFLACK Created Date: 05/18/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 04/06/05

Initial Response: Unknown

Product/Service: Real Estate (not Timeshares)
Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Redlands State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Homeloans Inc.

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRC:

Phone: () Ext:

Company: Joseph Estrada

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRC:

Phone: () Ext:

Company: Empire Realty Inc

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRC:

Phone: () Ext:

Company: Exclusive Escrow Services

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8232883 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. She states that she has a mortgage with and they have increased her monthly payment and aren't applying her payments to her acct., on time and reporting her to the CRAs. Consumer states that due to health issues she is delinquent on her acct. She was asked to send in a hardship request and they haven't acknowledged receiveing it.

Created By: SCRAWFORD Created Date: 05/18/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 05/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Glenshaw State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8232521 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency. The consumer wrote they tried to refinance their loan through Countrywide Home Loans, receiving no paperwork, then receiving notice of foreclosure from the original mortgage company, EMC. The consumer contacted Countrywide inquiring on the status only receiving responses that they would investigate the matter. The consumer did not provide a work phone, age range or transaction date. UPDATE: MAIL: 06/21/06 Consumer mailed in the online complaint form with same complaint. JKight

Created By: JXHEINY Created Date: 05/18/06

Updated By: JKIGHT Updated Date: 06/21/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 05/05/06

Initial Contact: Phone Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Orlando State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8232430 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency. The consumer wrote they recently contacted Countrywide Home Loans to consolidate their bills and had an appraisal of their home. Countrywide sent all of their info packet to another customer who was also financing through Countrywide. The consumer received a call from the stranger, with the consumer requesting all their info be shredded. The consumer called Countrywide requesting another copy of their appraisal but has not received a copy or verification that they would receive it. The consumer did not provide a home phone, fax, email, age range or transaction date.

Created By: JXHEINY Created Date: 05/18/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 05/05/06

Initial Contact: Phone Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Gramm-Leach-Bliley

Law Violation: Company does not provide any opportunity for consumer to opt out of information sharing

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: St Petersburg State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans Inc

Address: 225 W Hillcrest Dr

Mail Stop TC44

City: Thousand Oaks State: CA Zip: 91360

Country: UNITED STATES

Email: URL:.countrywidebank.com

Phone: (727) 5072456 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8224229 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, a mortgage lender consumer's wife has an account with. Consumer mentioned another lender by the name of Churchhill Financial. A lender who sold his wife's loan to Countrywide. Consumer wants Countrywide to send him information about tax returns and other information about his wife's loan. Countrywide refused. Consumer believes that some of the representatives with Countrywide and Churchhill Financial are crooked and has had legal action taken against them before. Consumer did not provide his contact information.

Created By: KMCCOMBS Created Date: 05/17/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 05/17/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Yuba City State: CA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company: Churchhill Financial

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Company: Churchhill Financial

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other

Transaction

Ref No.: 8218095 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a mortgage with Countrywide Home Loans and states that they have had problems since Countrywide Home Loans bought the loan from the previous company. The consumer states that the letter they received from Countrywide in 02/2005 said that their first payment was due in 01/2005. The consumer states that they have never made a late payment, it is always made within the grace period. The consumer states that the reps call every month if the payment is not made on the due date. The consumer has told them to stop calling, but they continue to call. The consumer was told that they consider the payment late if it is not made by the due date of the 8th. The consumer has contacted the AG's office.

Created By: BSTURM Created Date: 05/16/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 02/01/05

Initial Response: Phone: 800/888

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Wellman State: IA Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8217064 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states an employee from Countrywide Home Loans pulled his credit report without his authorization because she said his mother gave her permission. UPDATE 5/16/06 Consumer states his mother had talked with a friend that works at Countrywide about buying a home and asked the person to send him information. Consumer had never contacted the company about getting a mortgage there. Consumer called the employee that obtained his credit report and was told it was ok because his mother had given permission. Consumer spoke to his mother and found out she had never said that. Consumer attempted to call the employee's supervisor, but could only get voicemail that is ignored.

Created By: AROGERS1 Created Date: 05/16/06

Updated By: EMCMANN Updated Date: 05/16/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 04/18/06

Initial Response: Phone: 800/888

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: User - Obtains Report Without Permissible Purpose

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Rio Vista State: CA Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address: 1411 Oliver Rd Ste 250

City: Fairfield State: CA Zip: 94534

Country: UNITED STATES

Email: URL:

Phone: (707) 4323000 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8207320 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by Comptroller of Currency. Consumer has a complaint against Countrywide Home Loans. Consumer states that he couldn't afford to pay his mortgage and was requesting help with the payment. Consumer states that when sending a letter to Countrywide Home Loans they couldn't help him because he doesn't have a mortgage with them. No phone numbers or email provided.

Created By: SWOODSON Created Date: 05/15/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 05/01/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Ormond Beach State: FL Z: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8193022 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that he has a mortgage through Countrywide Home Loans. The consumer attempted to refinance and was told he could not due to the HOD payments not being made by Countrywide Home Loans. No work # or email address was provided. UPDATE 05/24/06: Consumer's wife is calling back. She states that she doesn't understand the FTC response letter. scrawford

Created By: RBROWN1 Created Date: 05/11/06

Updated By: SCRAWFORD Updated Date: 05/24/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 03/13/06

Initial Contact: Unknown Transaction Date: 11/01/04

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Spotsylvania State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8192931 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is filing a complaint against Countrywide Home Loans. Consumer reports she was a victim of Hurricane Wilma. Consumer reports she had damage to her home and she filed a claim. Consumer reports the company is refusing to endorse her check for the claim unless the company is able to view the work before they endorse the check.

Created By: MBAUMGARTNER Created Date: 05/11/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 05/11/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Boca Raton State: FL Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8192875 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that she had a mortgage through Countrywide Home Loans that was paid off. The consumer notes that since paying it off she has not received a "satisfaction of mortgage" despite several attempts. No work # or email address was provided.

Created By: RBROWN1 Created Date: 05/11/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 04/13/06

Initial Contact: Unknown Transaction Date: 12/19/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Ocala State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8184724 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer financed his mortgage with Countrywide Home Loans. Consumer was due a cash payout of 8720.00. Consumer states they were also supposed to pay off 7 of his CCs. Consumer states they only paid 5 of the companies.

Created By: BMORGAN Created Date: 05/10/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 8,720.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 12/31/04

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Las Vegas State: NV Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 1600 Golf Rd Fl 11

City: Rolling Meadows State: IL Zip: 60008

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8183420 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is filing complaint against Countrywide Home Loans that holds her mortgage. Consumer was forclosed on while she was trying to correct errors made on her acct. Consumer had attorney that declined from the case. Consumer was evicted.

Created By: LSANDERS Created Date: 05/10/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 01/05/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: South Boston State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93063

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8183298 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinancing) Terry Shelton knew that this loan was for a manufactured home, and the copy of the appraisal says so on it(which I still have). He told me that if the loan did not go through, that I would get back my $300 for the appraisal fee. The company then turned me down because they claimed that they didn't do loans for mobile homes, and I have been waiting for my $300 ever since. Can you help me?

Created By: SWOODSON Created Date: 05/10/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 300.00

Amt Paid: 300.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 05/08/06

Initial Contact: Internet (Other) Transaction Date: 02/27/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Newaygo State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 1893 East Big Beaver Road

City: Troy State: MI Zip: 48083

Country: UNITED STATES

Email: terry_shelton@countrywide.com URL:www.countrywide.com

Phone: (866) 4663702 Ext:

Company Representative

Rep Name: Shelton, Terry Title:

Associated Company

Transaction

Ref No.: 8176200 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: unfair treatment and negelent to correct the mistake) Countrywide did register a wrong home address for the property in there files for the both 1rst & 2nd mortgage. I did personally correct the 1rst loan's address after calling several times and kept calling for the 2nd to correct the address two time agents told me its correct and still I have not got any bills to pay. Countrywide did and never contacted me during last five months to follow up allthough they do have my previous address which is forwareded to the new one and 2 cells phone numbers and an-email address until a week ago when they called my employer. I immedietly called countrywide which then I new that, the 2nd mortgage is in forclouser and my credit is ruin because of them.

Countrywide is telling me is not there error that the address is wrong for the property and they want me to pay all panilties.I will realy approtiate your help to clean up my credit which was great and very good for the short time being in this country. I have documents to prove that the error was genirated by countrywide emploies.

Sincerely

(b)(6)

Created By: SWOODSON Created Date: 05/09/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,911.63

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/07/06

Initial Contact: Phone Transaction Date: 05/01/06

Initial Responses:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Winnetka State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:www.countrywidehomeloans.com

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8161122 Contact Type:Request for Information Source:Consumer TCS? N

Comments:

Consumer is calling on behalf of a friend. Consumer is calling about Countrywide Home Loans. Consumer reports he has signed a loan with the company on 05/02/2006. Consumer reports he is within the 3 day right of cancellation. Consumer reports the lender is now informing him that he must pay a previous loan before they can go through with the new loan. Consumer reports the company is forcing him to cancel or cancel for him if he does not pay the prior loan. Consumer wanted to know if this company can cancel. Consumer was informed he would need to consult with an attorney.

Created By: MBAUMGARTNER Created Date: 05/05/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 05/02/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Greeley State: CO Zip:
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range: 30 - 39
Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Loveland State: CO Zip: (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 40 - 49

Company

Company: Countrywide Home Loans
Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8159494 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers company applied for a construction loan with Countrywide Home Loans in 11/2005. The consumer states that he was issued a loan commitment by the company, and was then subjected to 5 months of providing substantiating documentation. The consumer states that they then denied the loan and they have been given no written response telling them why they were denied, even though they have requested this from Countrywide on 2 different occasions. The consumer included documentation with his complaint. The consumer did not provide the initial contact or response types. The consumer did not provide an alternate phone number or age. UPDATE MAIL: 06-07-06 The consumer wrote thanking the FTC for the prompt response to their complaint. jxheiny

Created By: BSTURM Created Date: 05/05/06

Updated By: JXHEINY Updated Date: 06/07/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 04/26/06

Initial Contact: Unknown Transaction Date: 11/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Creditor Did Not Give Accurate Reason for Denial

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Jensen Beach State: FL Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8153760 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Account) I obtained a copy of my credit report through Transunion. There are two accounts (Countrywide Home Loans (b)(6) & First Nationwide Bank (b)(6))that show an open account with each company with balances of $149,366 and $138,720. The mortgage loan was paid off after I sold my house at 35 Aldine Avenue Bridgeport CT in January of 2005. The credit report shows the mortgages are still open with an unpaid balances as mentioned above.I believe the reason for two mortgage companies is that Countrywide obtained the mortgage from First Nationwide. Can you please help me clear up this issue. I am attempting to rebuild my credit and these errors are significantly hindering this process.
Respectfully,
(b)(6)

Created By: MPHILLIPS Created Date: 05/04/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/03/06

Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:
City: Fairfield State: CT Zip (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 30 - 39

Company

Company: Countrywide Home Loans/ First Nationwide Bank
Address: 450 American Street
City: Simi Valley State: CA Zip: 93065
Country: UNITED STATES
Email: URL:
Phone: (800) 203-4951 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8151987 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states that she is trying to get her Private Mortgage Insurance deleted but has not been. Consumer states that she was informed that Countrywide Home Loans would delete her Private Mortgage Insurance. Consumer has no e-mail address. UPDATE 05/04/2006: Consumer reports she has been referred to HUD but they referred her back to the FTC. Consumer will call Fannie Mae or Freddie Mac per the brochure on the FTC's website for more information. mbaumgartner

Created By: JBARNEDO Created Date: 05/04/06

Updated By: MBAUMGARTNER Updated Date: 05/04/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 02/01/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Rockwall State: TX Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address: 450 American St SV3-23A

PMI Deletion Department

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 6699092 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8151671 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: loans that are paid off in full) To whom it may concern, I contacted countrywide to delete inaccurate dates, and past dues reported on all 3 credit bureau's, they refused correct or investigate inaccurracies. I am requesting an investigation into these inaccurracies due to the fair credit reporting act. Two examples equifax is showing only one countrywide account, while trasunion and experian are showing 2 accounts. Also Dec 2003 showing ok on payment &60-90 days late on equifax. There are about15 to 20 inaccurrate due dates, and past dues. I'm asking that they delete these accounts off all 3 credit bureaus, due to the fact they refused to correct these items with me on the phone and in disputes that I have submitted, they can't seem to get dates&past dues right. It is effecting my loan process, and credit score. Sincerely, (b)(6)

Created By: RBROWN1 Created Date: 05/04/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/02/06

Initial Contact: Unknown Transaction Date: 05/02/06

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: sun city State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: P.O.Box 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8147975 Contact Type:Request for Information Source:Consumer TCS? N

Comments:

(Product Name: 2nd Home Mortage) With the original loan application, I submitted a form to allow countrywide to automatically deduct my payment from my checking account. When they sent a bill to me for the first payment I contacted consumer affairs and was told they never received the application. After talking to a supervisor she told me this happens all the time, lost documents. I contacted the office in Renton WA where my loan was processed and they told me the form and a voided blank check was sent to Countrywide Home Loans, Electronic Payment Systems, PO Box 10281, Van Nuys CA 91410-0281. I have called the office of the president of Countrywide and was told that this happens alot and it was probably shredded, and not to worry. I am worried, the form has my bank info routing numbers, account numbers, signatures and my social security numbers are on other documents I submitted.

Created By: NSHOUSE Created Date: 05/03/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/02/06

Initial Contact: Phone Transaction Date: 02/02/06

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Mount Vernon State: WA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans Inc.

Address: 606 Oakesdale Ave SW

City: Renton State: WA Zip: 98055

Country: UNITED STATES

Email: URL:

Phone: (425) 793 6139 Ext:

Company Representative

Rep Name: Libbey, Elaine Title:

Associated Company

Transaction

Ref No.: 8147020 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer wants to know the status of his complaint that may have been forwarded by the Dept of Real Estate against Countrywide Home Loans. No complaint was found. It was forwarded 03/22/06. Consumer states since his complaint, there was another "invalid notice of default" on another loan being serviced by them. Consumer states he has been complaining to them for 6 mos by all means available. They refused to accept checks because of differences in btwn what the feel he owes and what he actually owes. The late payments have "trashed" his credit rating. No email. No comp. contact. Trans approx.

Created By: DCRASE Created Date: 05/03/06

Updated By: DCRASE Updated Date: 05/03/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/22/06

Initial Contact: Unknown Transaction Date: 09/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lincoln State: CA Z (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8146933 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. He states that he has a mortgage with Countrywide Home Loans and for 4 years, and they default on his home owners insurance. Consumer states that under his mortgage contract he is to have a portion of his mortgage payment to go into escorw to pay for his insurance. He states that because of the default in his insurance, it laspses sometimes and he may have to be placed on state insuramce which would cost more. Consumer has contacted Countrywide Home Loans and they state that the insurance will be paid or that they will get back to him, however he has to contact them every year about this. Consumer has no work ph.

Created By: SCRAWFORD Created Date: 05/03/06

Updated By: ABANKS Updated Date: 05/19/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 05/01/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Miami State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 6699093 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8109268 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency of National Banks. The consumer wrote they have been trying to get Countrywide Home Loans to reduce their amount of escrow payments since 02-07-06. Countrywide has their annual taxes as being $4890.00 when they are only $1860.76. The consumer has called Countrywide, who said it would take another 2 months to clear the matter up. The consumer did not provide a fax, email or age range.

Created By: JXHEINY Created Date: 04/26/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 04/13/06

Initial Contact: Phone Transaction Date: 02/07/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cape Coral State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Valley State: CA Zip: 930935170

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696607 Ext:

Company Representative

Rep Name: Stanfield, Sharon Title: Rep

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8099903 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes to complain about his mortgage with Countrywide Home Loans. Consumer contends that Countrywide handled his request for re-financing in an unprofessional manner and that, for that reason, the loan was not approved. Consumer complains that, due to Countrywide's conduct, he became 3 months behind in his payments. Consumer also complains that Countrywide shared his personal information with Creative Mortgage Services without his permission. No work phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 04/25/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/23/06

Initial Contact: Unknown Transaction Date: 12/29/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hampton State: TN Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way #SV 314

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: (800) 6996093 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8088818 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer filed a complaint against Countrywide. He wrote he has 2 loans through them. 11/21/05 he paid the Home Equity loan off in full to the tune of $38306.98. He is due a refund of $90-$150.00 and has been unable to get a refund. Consumer has written and called to no avail. Consumer enclosed payoff demand statemnt and Home Equity loan statements. He wants action to help get his money back. No 2nd phone or email found.

Created By: DCRASE Created Date: 04/24/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 04/12/06

Initial Contact: Unknown Transaction Date: 11/21/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: S Plainfield State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone: ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans, Inc.

Address: 7105 Corporate Drive

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: CRD:

Phone: (800) 6695864 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8077167 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit Reporting Service - Mortgage) I filed Bankruptcy Chapter 13 on Oct. 21, 2003, Case #03-69167. It was written off on Chapter 7, and discharged before November, 1994. I see a charge of $1,650.00 on my credit report from TransUnion, that I just got as a free credit report. I'm sure this is against the law. I vacated the house months early, and told the mortgage co. to take possession of the home, the put it up for sale, and they have renovated the home. I rec'd a 2005 Substitute 1099-A Acauisiton or Abandonment of Secured Property Bal. outstanding $60,002.69. Fair market value of property $68,764.92. I filed this on my taxes. I recieved no money. This was from Fed. Natl Mtg Assn (b)(6) 135 North Los Robles Ave. Pasadena, Ca 91101-1707. 1-800-669-6607 Fed ID #52-0883107. It is checked borrower was not liable for repayment of the debt. I had a medical disability, and had to file bankruptcy. I'm angry that I've been paying more interest rates and my credit report is inaccurate all this time. I want to sue.

Created By: JXHEINY Created Date: 04/21/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,650.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 04/19/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Lincoln Park State: MI Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range: 50 - 59

Company

Company: Countrywide Home Loans
Address: 450 American St

City: Simi Valley State: CA Zip: 93065
Country: UNITED STATES
Email: CRL:
Phone: (800) 2034951 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8072631 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: false credot reporting-predatory lending praticing) both companies have constantly reported false info to the credit reporting agencies, keeping me from obtaining a new mortgage to payoff a 2nd mortgage.

i have paper proof of all evidence. this is a serious problem i am facing at this present time.

Created By: ROPER Created Date: 04/20/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/19/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: romulus State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: countrywide home loans & household finance(hsbc)

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8071039 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Comptroller of the Currency and the complaint was forwarded from them. The consumer has contacted Countrywide Home Loans to obtain her insurance claim check. The consumer received a check from the Insurance co endorsed to her and Countrywide.The consumer signed and forwarded the check along with two roof estimates to the mortgage co. The consumer has not received the check back from them and they are unable to tell her when she will receive it. No trans date, alternate phone, email or age.

Created By: WFRIDAY Created Date: 04/20/06
Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: .00
Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 04/11/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Fort Lauderdale State: FL Zip (b)(6)

Country: UNITED STATES
Work phone ( ) Ext:
Fax Number: ( )
Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Homes

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8056221 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: 2nd Loan Home Equity Mortgage) 12/03 applied & offered a 2 part home loan from Country Wide for $223,000 (1st loan at $178,000 & 2nd loan $22,300 Home Equity Credit). 1st payment towards 1st loan was paid 1/04 & payments to date are current. 2nd loan to be paid once County Wide processed it. To date, no monthly payment coupons, statements, yearly tax statement 1098 have been received as stated on the closing papers. 5/04 Country Wide instead of processing the 2nd loan, started foreclosure process due to lack of payment & still have not received any required notices, etc. $879.78 was paid per their request & cashed by Country Wide to stop the foreclosure process, but was applied towards the 1st loan. Letters sent directly to Country Wide CEO are unanswered. Still have not received any required monthly coupons, statements, etc. monthly coupons, statements, etc. amount due & where to send payment. 1/05 foreclosure process has been reactivated & we initiated a law suit. The attorney for County Wide used the fact we were in transition in retaining an attorney and filed a summary judgment which disallowed us to defend ourselves in the court room. Countrywide will continue with foreclosure process and is demanding we pay penalties and interests, late charges, etc. for their mishandling of the 2nd loan

Created By: JHART Created Date: 04/18/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/17/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Default/Delinquency\Repossession Conditions

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Ocean Shores State: WA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way MSSV9314

City: Simi Valley State: CA Zip: 93065-3296

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 6696093 Ext:

Company Representative

Rep Name: Mozilio, Angelo R. Title:

Associated Company

Transaction

Ref No.: 8055852 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: REFINANCE LOAN) MISREPRESENTATION, FRAUD,BREECH OF CONTRACT,OTHER UNFAIR AND DECEPTIVE PRACTICES UPDATE 05/02/06: The consumer was talking about stuff that made no sense and was very vague with info provided to the counselor. The consumer bought a home that had other land attatched to it and he found that his title company named Premier Title Company and the previous homeowner have been given parts of this land. The consumer also thinks that Beneficial is working in conjunction with Community Bank and Wachovia to steal money out of his checking account. The consumer thinks that Community Bank has stolen $11,000 from him total. landrews UPDATE 05/02/06: Consumer will consider obtaining legal counsel. pblunt

Created By: JHART Created Date: 04/18/06

Updated By: PBLUNT Updated Date: 05/02/06

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 04/17/06

Initial Contact: Phone Transaction Date: 05/01/04

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

number

Law Violation: Creditor Fails or Inaccurately Discloses Finance ChargeMethod of Computing Finance Charge/Annual Percentage Rate

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lakeland State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Beneficial

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: thebigamigo@verizon.net CRL:

Phone: () Ext:

Company: Wachovia

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: thebigamigo@verizon.net CRL:

Phone: () Ext:

Company

Company: Community Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: thebigamigo@verizon.net CRL:

Phone: () Ext:

Company: COUNTRYWIDE HOME LOANS,SOUTHGATE FINANCIAL GROUP

Address:

City: State: FL Zip:

Country: UNITED STATES

Email: thebigamigo@verizon.net CRL:

Phone: (863) 815-9102 Ext:

Company: Premier Title Company

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: thebigamigo@verizon.net CRL:

Phone: () Ext:

Company Representative

Rep Name: STANLEY, BEN Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8055579 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has a complaint against Countrywide Home Loans. Consumer states that Countrywide Home Loans lost a voucher from the Veterans Service Commission that paid for her October payment for her mortgage. Consumer states that Countrywide Home Loans Consumer has no work number or e-mail address.

Created By: JBARNEDO Created Date: 04/18/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 744.84

Amt Paid: 744.84 Payment Method: Other Payment Method (Note in Comments)

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 10/01/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Bedford State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loan

Address: PO BOX 660694

City: Dallas State: TX Zip: 75266-0694

Country: UNITED STATES

Email: CRC:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8042215 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by Comptroller of Currency. Consumer states that when sending her insurance check to Countrywide Home Loans to sign so that her home could be repaired from Hurricane Wilma Countrywide never returned the check. Consumer states that she has contacted them several times and they have done nothing. No email or alternate phone.

Created By: SWOODSON Created Date: 04/14/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date: 03/02/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: North Lauderdale State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8036561 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage)

4/3/06 11:09 AM Mayri from CountryWide called me at home. She said the funds were transferred to Lending Tree. She said she will call Lending Tree and get the funds transferred back to CountryWide. She said this has been going on too long. She said she will call me later.

4/3/06 $1,381.08 went through account # (b)(6)

4/6/06 10:24 AM Spoke to Janelle Jackson said research has been submitted on 4/4/06

4/6/06 10: 47 AM Spoke to a supervisor name apodaca told not to make an extra payment wait until end of month to see until everything settled correctly.
On April 8, 2006 We received a notice of default and acceleration from Countrywide dated April 3, 2006.

On April 10, 2006 We sent Countrywide a registered letter with a copy of all payments made and two letters explaining what happened including our on-going correspondence with Lending Tree Home Loan Center and CountryWide Home Loans

4/12/06 9:12 AM I received a call at home from Toni a representative from payment research department at Couuntrywide. She indicated she has not received our registered letter which was sent on Monday, April 10, 2006. She said Lending Tree Loans and Countrywide our missing a payment. She said no one has done research on my second account, but she will place a request for research on that account today. I told her that the so called missing funds were sent to account (b)(6) my second account on 1/30/06. They were cashed on 2/1/06 for the amount of $1380.24. This is way I sent a check for $1381.08 on 4/1/06. That money was cashed on 4/3/06

As of 4/12/06 We have overpaid Countrywide Home Loans by 6 cents

Created By: NSHOUSE Created Date: 04/13/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,761.26

Amt Paid: 2,761.32 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 04/12/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Canyon Country State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loan

Address: P.O. Box 8239

City: Van Nuys State: CA Zip: 91409-8239

Country: UNITED STATES

Email: URL:countrywide.com

Phone: (800) 6690102 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8036550 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Residential Mortgage) Incorrect amount was paid for property taxes by Countrywide Home Loans. Tax bill sent by Assessor's office to Countrywide was for an amount/rate for a "Commercial" property, instead of "Residential." This incorrect classification has caused a significant increase in my tax bill.

I have filed an Official Appeal with the Assessor's Office, in order to have my home re-assessed and monies paid to be credited for the over-payment made to tax bills.

I have tried to explain this to Countrywide and even faxed, several times, Official Appeal paperwork stating that there is a error in how I was billed by the Assessor's Office. Countrywide is refusing to acknowledge that they have received any of my faxes, and they are only interested in me paying the difference in tax amount to them. They are threatening to foreclose on my home if I do not pay them, what I have mentioned to them as a incorrect payment for taxes. They are refusing to acknowledge this discrepancy. Please help me. I'm a senior citizen on a fixed income.

Created By: NSHOUSE Created Date: 04/13/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 9,000.00

Amt Paid: 2,000.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 04/12/06

Initial Contact: Phone Transaction Date: 04/03/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Chicago State: IL Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 70 - 79

Company

Company: Countrywide Home Loans

Address: PO Box 10229
MSN SV-26B

City: Van Nuys State: CA Zip: 91410-0229

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8036349 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states he closed on a loan with Countrywide and was owed money. Consumer states he was to receive his money ($1400) within 10 business days of closing, but never received it. Consumer states Countrywide told that they made a mistake and he was not owed any money. Consumer has no email address.

Created By: MRALEY Created Date: 04/13/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/06/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Jacksonville State: FL (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 500 Winderly Place
Suite 112

City: Maitland State: FL Zip: 32751

Country: UNITED STATES

Email: CRD:

Phone: (407) 4757757 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8035976 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a construction loan with Countrywide Home Loans and was to have a lock in rate that was fixed as well as an adjustable rate. She states that she was to close on the loan and she was told that she doesn't have a lock in rate. Consumer states that her paperword states that she is to have the lock in rate as well as the adjustable and if it was to change she was supposed to receive 25 day notification. Consumer has no work ph. UPDATE: 05/08/06 Consumer wanting to follow up on her complaint.
JBarnedoUPDATE:06/06/06Consumer says she was told by a representative at Countrywide, that by law they're not required by law to offer her a fixed interest rate. Consumer says she was deceived because she was told she can lock in a rate at time of conversion but because she didn't contact the company, she missed the opportunity. Consumer says the company should have contacted her. Consumer also contacted RESPA and was told they do not get involved in construction loans.kmccombs UPDATE 6/6/06: Consumer asked for her reference #. britz UPDATE 614/2006: Consumer received a letter from the letter of the Comptroller of the Currency. They told her that thew FTC handles this exclusively. NRobinson

Created By: SCRAWFORD Created Date: 04/13/06

Updated By: NROBINSON Updated Date: 06/14/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 04/10/06

Initial Response: Phone: 800/888

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Mount Bethel State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 6400 Legacy Dr Mail Stop PT-137

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: CRC:

Phone: (800) 7296771 Ext: 3354

Company Representative

Rep Name: Rosita, Anthony Title: Countrywide supervisor

Rep Name: Luciano, Marty Title: Countrywide representative

Associated Company

Transaction

Ref No.: 8030036 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer filed a complaint against Countrywide Home Loans. He wrote he initiated a mortgage with NVR, it was assigned to Country Wide. He states they will not remove his PMI and have increased the equity requirement to 25%. Consumer states he has at least 20% equity. Consumer included a letter from the company dated 11/29/05 along with a 2003 disclosure re: PMI from the former lender. He also sent a copy of an appraisal. No email found.

Created By: DCRASE Created Date: 04/12/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/24/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Rocky River State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 450 American St SV3-23A

PMI Deletion Department

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: (877) 7447686 Ext: 7411

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8028765 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit Reporting) I made my payment in February late but not 30 or more days late. I sent proof to the Exprerian that it was paid before it was 30 days late, and they will not remove the late payment reporting for Feb. even though it was not 30 days late. Countrwide refuses to remove the reporting also because they said they don't go by 30 days, they go by month.

Created By: DCRASE Created Date: 04/12/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/11/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Las Vegas State: NV Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:countrywide.com

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8027917 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states he was a victim of Hurricane Rita and was offered a 90-day grace period on his mortgage payment. Consumer states he began receiving repeated collection calls from Countrywide Home Loans. Consumer states he chose the option to have the past due amount put back into the mortgage. Consumer states Countrywide never sent the paperwork and are now denying him the opportunity to readjust the mortgage. Transaction date and amount requested are approximate.

Created By: MRALEY Created Date: 04/12/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,100.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/01/06

Initial Response: Phone: 800/888 Topic: Hurricane Rita Related

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Crystal Beach State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address: PO Box 260489

City: Plano State: TX Zip: 75026

Country: UNITED STATES

Email: URL:

Phone: (800) 66945768 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8013071 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer filed this complaint with the OCC and it has been forwarded to the FTC. The complaint is against Countrywide Home Loans. Consumer states he signed a lock in agreement 12/14/2005 and 12/15/2005 at 6%. He went to closing on 12/19/2005. Countrywide had raised the interest rate to 6.5% and changed the lock in date to 12/14/2005 and 12/23/2005. Consumer signed the contract on 12/29/2005 as he was in fear of losing the financing if he didn't. No work phone or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 04/10/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/28/06

Initial Contact: Unknown Transaction Date: 12/14/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act
FTC Act Sec 5 (BCP)

Law Violation: Other Written Disclosure\Written Violations
Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Greenville State: IN Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 818 Sunset Drive

City: Johnson City State: IN Zip: 37604

Country: UNITED STATES

Email: CRL:

Phone: (888) 8062193 Ext: 8211

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8006600 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by Comptroller of Currency. Consumer has a complaint against Countrywide Home Loans Servicing. Consumer states that this company will not accept his new insurance policy because it doesn't cover the amount of the loan. Consumer states the insurance companies don't cover the amount of the loan but only the dwelling. Consumer states that because of this the insumrance they have will be running out soon. Consumer feels that Countrywide isn't cooperating with them.

Created By: SWOODSON Created Date: 04/07/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Phone Transaction Date: 01/01/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Yulee State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

number

Company

Company: Countrywide Home Loans Servicing

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8005009 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that he has found inaccurate information on his credit report placed by Countrywide Home Loans. The consumer had previously disputed the information but the information remains. No work # or email address was provided.

Created By: RBROWN1 Created Date: 04/07/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 03/15/06

Initial Contact: Unknown Transaction Date: 10/31/05

Initial Response: Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Mineral Point State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8004396 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has a complaint against Countrywide Home Loans. Consumer states that Countrywide Home Loans is giving residential loans to straw buyers. Consumer states that Countrywide Home Loans would take the money from the buyers and not build the house.

Created By: JBARNEDO Created Date: 04/07/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 08/01/02

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Saint Cloud State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7999214 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that he has a mortgage through Countrywide Home Loans. The consumer mailed this institution an insurance check to be endorsed but did not receive the funds. The consumer has contacted Countrywide Home Loans several times but has been unable to resolve the issue and obtain the funds. No work # or email address was provided.

Created By: RBROWN1 Created Date: 04/06/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 02/15/06

Initial Contact: Unknown Transaction Date: 01/02/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hollywood State: FL Zi (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7999110 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by Comptroller of Currency. Consumer has a complaint against Countrywide Hime Loans. Consumer states that this company has reported that deliquent payments have been made when thats not true. Consumer states that there was supposed to be a deferment on payments not a deliquent marking. Consumer states that because of this his credit has a bad mark. No email.

Created By: SWOODSON Created Date: 04/06/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Phone Transaction Date: 01/05/06

Initial Response: Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address: (b)(6)

City: Lake Worth State: FL Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 660622

City: Dallas State: TX Zip: 75226

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7975198 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the Office of Comptroller of Currency for review. Consumer has a complaint against Countrywide Home Loans. Consumer states that their home was distroyed by the Hurricane and Countrywide has been giving them a problem with the insurance check. Consumer states that this occurred 14 mos ago and they still have not gotten their home repaired. Consumer is hoping to get it repaired before the next hurricane season. Consumer gave no phone #'s or email.

Created By: JKIGHT Created Date: 04/05/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/22/06

Initial Contact: Mail Transaction Date: 01/01/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Navarre State: FL Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7974388 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit Report) I am disputing my credit report with this company. A mistake was made by Countrywide, Cory Sexton promised to fix this over a year ago. He is no longer with the company. To date the credit reporting is negative. I want the foreclosure removed from the report.

Created By: DCRASE Created Date: 04/05/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/04/06

Initial Contact: Unknown Transaction Date: 02/08/05

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Fails to Reinvestigate Disputed Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Prospect Park State: PA (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: CA Zip:

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Rep Name: Sexton, Cory Title:

Associated Company

Transaction

Ref No.: 7972886 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer received an insurance check for $12,586.29 for hurricane damage on 01/05/06. The check was made out to the consumer and Countrywide Home Loans, their mortgage company. The consumer called Countrywide and was told to send the check by express mail overnight and they would receive the funds within 3 business days. The consumer sent the check on 01/06/05 but did not receive the funds back. The consumer called Countrywide several times, each time being told that they would receive the money. The consumer states that on 01/31/06 they were told that they were no entitled to any money until all repairs were completed on the house, and that they would have to send them the bill and proof of payment. The consumer was told that an inspector would then be sent to approve it and they may receive the check for up to $5000.00. The consumer sent documentation with their complaint. The consumer did not provide a phone number, e-mail or age.

Created By: BSTURM Created Date: 04/05/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/31/06

Initial Contact: Phone Transaction Date: 01/05/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Loxahatchee State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Loxahatchee State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way
SV-242

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7972852 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's complaint was sent from the Federal Reserve Bank of San Francisco because it is in the FTC jurisdiction. The consumer is the administrator of her brother's estate. He lived in CA and purchased a new home in IN. He died before the move could be completed. She found that the IN home was paid in full 2 months after he died and was sold by the mortgage company Countrywide Home Loans. She was never notified of the events and the mortgage company will not tell her how it was paid off. Enclosed: copies of admistration papers, letter rcv'd regarding a fax that was "recently" rcv'd by the mortgage company over a monty after his death, subpoena, and exc. Did not indicate: transaction date, company pn#, work pn#, e-mail address, or age. PHONE UPDATE: Consumer wants help from the FTC. She rcvd a letter from CRC that indicates she should contact an attorney. She contacted an atty. for help, but it did not work. Consumer will try following steps outlined in letter. dcrase 04/10/06.

Created By: DBRAHLEK Created Date: 04/05/06

Updated By: DCRASE Updated Date: 04/10/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/15/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Rome State: NY Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: (b)(6)

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 75266-0694

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7960314 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: A previous mortgage loan with Countrywide) On credit report pulled 3/30/2006 Countrywide on 09/2005 states "Was 30 days late". The house was sold on 9/10/2005. We, my husband and I, in the 7 years of the existance of that note, did not pay late. There were times when we were out of town and in that case we did a phone check. We had expected to close on the house 8/25/2005. When we realized there would be a delay, we made a phone payment. obviously we would have no information as to the exact day the payoff was made because we have no control over payoff processing.

Created By: DBRAHLEK Created Date: 04/03/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/31/06

Initial Contact: Phone Transaction Date: 09/01/05

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Tampa State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7959456 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by TX Dept of Savings and Mortgage Lending. Consumer has a complaint against Countrywide Home Loans. Consumer states that he went to this company to obtain a mortgage. Consumer states that this company first stated that his interest rate would be 6.5%, then they came back stating that it would be 9%. Consumer states that he was then informed that he couldn't be approved. Consumer states that he doesn't understand how an offer can be approved, denied, be approved again, and then finally denied.

Created By: SWOODSON Created Date: 04/03/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Internet Web Site Transaction Date: 02/20/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Dumas State: TX Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: Plano State: TX Zip:

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Rep Name: Ballard, Monte Title: Rep

Associated Company

Transaction

Ref No.: 7948945 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that he had a mortgage through Countrywide Home Loans that he was going to refinance. The consumer contacted this institution and was told to mail in information and he would be contacted with the loan papers. The consumer mailed the information, did not hear anything and decided to call Countrywide Home Loans. The consumer was told that without an appraisal only 20% of the home value would be available. The consumer chose that option but then found that his loan was rejected due to insufficient property value. No work # or email address was provided.

Created By: RBROWN1 Created Date: 03/31/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 100.00

Amt Paid: 100.00 Payment Method: Other Credit Card

Agency Contact: Mail Complaint Date: 03/03/06

Initial Contact: Mail Transaction Date: 02/01/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Beaverton State: OR Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7948563 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that he applied for a mortgage through Countrywide Home Loans. The consumer was told that it would be an 80/20 loan but later found this institution intended to process it as 65/35. The consumer cancelled and requested a refund of his appraisal fee but has not received it. No home #, work # or email address was provided.

Created By: RBROWN1 Created Date: 03/31/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 365.00

Amt Paid: 365.00 Payment Method: Check (Personal)

Agency Contact: Mail Complaint Date: 01/31/06

Initial Contact: Unknown Transaction Date: 11/01/05

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Bell State: FL 2 (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7948508 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that she has a mortgage through Countrywide Home Loans. The consumer mailed this institution an insurance check that needed to be endorsed and sent back. The consumer notes that this institution cashed the check but only sent $5000 of a $17009 check. No home #, work # or email address was provided.

Created By: RBROWN1 Created Date: 03/31/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 01/24/06

Initial Contact: Unknown Transaction Date: 01/24/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Boynton Beach State: FL Z (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7948476 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that she sent an insurance check to Countrywide Home Loans to be endorsed and mailed back. The consumer was originally told that she would receive the check in 10 business days but she has not. The consumer has contacted this institution several times but has been unable to resolve the issue.

Created By: RBROWN1 Created Date: 03/31/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 01/04/06

Initial Contact: Unknown Transaction Date: 12/06/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lumberton State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7948447 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that she has a mortgage through Countrywide Home Loans. The consumer notes that she sent this institution an insurance check to be endorsed but did not receive all of the funds. The consumer notes the difference between the check she sent and the one she received is $1599.46. The consumer has contacted Countrywide Home Loans but has been unable to resolve the issue. No work # or email address was provided.

Created By: RBROWN1 Created Date: 03/31/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 02/07/06

Initial Contact: Unknown Transaction Date: 01/27/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Coral Springs State: FL Zi (b)(6)

Country: UNITED STATES

Work phone: ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7948388 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that he has a mortgage through Countrywide Home Loans. The consumer mailed this institution a check from his insurance company for funds to to rain damages. The consumer notes that Countrywide Home Loans cashed the check but he has received no funds. The consumer has contacted this institution several times to no avail. No work # or email address was provided.

Created By: RBROWN1 Created Date: 03/31/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 02/01/06

Initial Contact: Unknown Transaction Date: 01/13/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Plantation State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7943118 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has history of being behind on mortgage. Consumer mailed in a payment of $1,500 at end of November and again at the end of December to catch mortgage payments up to keep home after filing bankruptcy on 1/4/06. Consumer has made two additional mortgage payments of regular amounts and now has received notification from attorneys that Countrywide was filing for release of mortgage and want to repossess the home. Consumer states that now company is requesting $2,100. in late fees and attorney fees. Consumer states that none of her monthly billings showed that there was anything late. Consumer states that she has discovered that Countrywide Home Loans had placed over $800. in a separate partial payment account that should have been applied to mortgage. Consumer does not have an email address.

Created By: SSCHWARTZ Created Date: 03/30/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,100.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 01/01/03

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Amelia State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

number

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 75266-0694

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7936245 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Mortgage) On October 26, 2001 I entered into a comsumer credit tranasaction in the form of a comsumer home loan. On September 7, 2004 I rescinded the mortgage transaction pursuant to 15 USC 1635. I also made a full tender offer which Countrywide did not come pickup noe acknowledge. Since that time Countrywide has foreclosed on my home and evicted me and my family from the home. As a direct result of the rescission which was triggered by disclosure violtions under the Truth In Lending Act (TILA) and within the applicable three year statue of limitations, Countrywide lost their security interest in the home and could not legally foreclose. This matter is in Federal Court in Asheville, North Carolina as a civl action.
I wish to file a criminal complaint under 15 USC 1611 for Countrywide's willful and knowing violation of 15 USC 1535 as well as provisions of egulation Z such as but not limtited to material disclosure violations, unlawful foreclosure, unlawful eviction.

Created By: NSHOUSE Created Date: 03/29/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 328,000.00

Amt Paid: 70,000.00 Payment Method: Wire Transfer

Agency Contact: Internet Complaint Date: 03/28/06

Initial Contact: Phone Transaction Date:

Initial Responses:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Fletcher State: NC Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans, Inc.

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: 1-818-225-3000 URL:http://my.countrywide.com/

Phone: (818) 225 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7936237 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: One Time Close Construction to Permanent Loan) Countrywide has created a loan product that forces the consumer to pay PMI even though the property has much greater value than the minimum loan to value limit. In addition, they have charged us for expenseive homeowners insurance when we already have full coverage from another company. They refuse to respond to any questions or complaints.

Created By: NSHOUSE Created Date: 03/29/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,528.27

Amt Paid: 2,773.31 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 03/28/06

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Las Cruces State: NM Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: Customer Service
SVB-314 P. O. Box 5170

City: Simi Valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: () 800669 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7935646 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Countrywide Home Loans. Consumer states that this company discriminated against her when she was applying for a loan due to her race. No phone numbers or email address provided.

Created By: SWOODSON Created Date: 03/29/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: In Person Transaction Date: 12/12/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hazelwood State: MO Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7925441 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Countrywide Home Loans. Consumer states that placed a $50000 non refudnable down payment on two condos. Consumer states that she never received documentation stating what her monthly payment would be. Consumer states that she has been making payments only to find that she is still in the negative even by paying the minimum payment. Consumer has contacted them regarding this and they have done nothing but give her the runaround. No email or alternate phone number.

Created By: SWOODSON Created Date: 03/28/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: In Person Transaction Date: 02/15/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Marietta State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address: 622 W 23rd St

City: Panama City State: FL Zip: 32405

Country: UNITED STATES

Email: URL:

Phone: (850) 7847801 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7915560 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency. The consumer purchased a condo and used Countrywide Home Loans as their mortgager. The consumer begin inquiring of the surplus left over in the escrow account on Dec. 05, which was $3184.46 and was told that it would be refunded sometime in Jan., 06. The consumer received a call from Countrywide stating the refund would be sent after they sell the mortgage as they were only servicing the loan and stating the loan had been sold yet but would be sold within 90 days. The consumer did not provide a work phone, fax, email or age range.

Created By: JXHEINY Created Date: 03/27/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,184.46

Amt Paid: 3,184.46 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 03/06/06

Initial Contact: Phone Transaction Date: 10/11/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Oakland Park State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address: PO Box 10229

City: Van Nuys State: CA Zip: 914100229

Country: UNITED STATES

Email: URL:

Phone: (800) 4375760 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7908519 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the Comproller of the Currency for review. Consumer's complaint is against Countrywide Home Loans, Inc. Consumer states that they purchased the home and locked in 6 3/4 %. Consumer states that they were told at close that the funds would be available 12/27/05. Consumer states that on 12/27/05 the company told them that there was two delinquencies and it would not be funded at all. Consumer states that these were cleared and the company would not fund the loan dispite promises made and assurances received. Consumer gave no work #.

Created By: JKIGHT Created Date: 03/24/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/13/06

Initial Contact: In Person Transaction Date: 11/01/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Billings State: MT Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans, Inc

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7907783 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer writes that she had a mortgage through Countrywide Home Loans. The consumer was making payments but found that the mortgage was sold to GMAC without her knowledge. The consumer was not made aware of the sale by either institution and she has not received several papers from GMAC so she can file her taxes. No work # or email address was provided.

Created By: RBROWN1 Created Date: 03/24/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 03/09/06

Initial Contact: Unknown Transaction Date: 02/11/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Saint Paul State: MN Zip: (b)(6)

Country: UNITED STATES

Work phone: ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range:

number

Company

Company: GMAC

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: GMAC

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other

Transaction

Ref No.: 7907467 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to file a complaint against Countrywide Home Loans a mortgage lender. Consumer states that this was the second mortgage on the property and it went into foreclosure. Consumer states that its not being reported to the credit bureaus correctly. Consumer states that they report it as a delinquent account and also as a tax lein. Consumer states that she has disputed the information with both the CRA's and the mortgage lender. Consumer states that in the past that there was an insurance that was on the house that she could have used to stop foreclosseure.

Created By: BHENDERSON Created Date: 03/24/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 10/29/03

Initial Response: Unknown Topic: Eligible for CRA Referral

Product/Service: Credit Information Furnishers
Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information
FCRA: CRA\Furnisher - Provides Outdated Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Hillsboro State: OR Zip: (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 40 - 49

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Hillsboro State: OR Zip: (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 40 - 49

Company

Company: Countrywide Home Loans
Address: Office of the President
400 Countrywide Way MSSV 314
City: Simi Valley State: CA Zip: 93065-6296
Country: UNITED STATES
Email: URL:
Phone: (800) 6012522 Ext: 5514

Company Representative

Associated Company

Transaction

Ref No.: 7907423 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that she has a mortgage through Countrywide Home Loans. The consumer notes that her home was damaged in Hurricane Wilma and when her insurance company sent her a check, she needed to get in endorsed by Countrywide Home Loans. The consumer sent the check but received it back unendorsed stating that someone would need to come look at the home first. The consumer had someone come out and was told that they could not sign the check there that it would still need to be mailed to Countrywide Home Loans. No work # or email address was provided.

Created By: RBROWN1 Created Date: 03/24/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 02/14/06

Initial Contact: Unknown Transaction Date: 11/01/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pompano Beach State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address: 450 American Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7906886 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan) I have a problem with my credit reports. Experian, Transunion, and Equifax. The bureaus are reporting this loan has a foreclosure. I have done everything in my power to clear this problem up. I have sold this property and purchase a new property. If the previous house was foreclosed I would not have been able to sell and purchase a new property. Can you please help me fix this problem? Thank you

Created By: DCRASE Created Date: 03/24/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/22/06

Initial Contact: Unknown Transaction Date:

Initial Response: Topic: Eligible for CRA Referral

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Fails to Reinvestigate Disputed Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Riverside State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: Simi Valley State: CA Zip:

Country: UNITED STATES

Email: CRD:

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7900521 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Countrywide Home Loans. Consumer stats that this company has placed inaccurate info on her credit report. Consumer states that they have one account listed four different times and that is inaccurate. Consumer states that payments that were made were recorded inaccurately. No email or alternate phone number.

Created By: SWOODSON Created Date: 03/23/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Unknown Transaction Date: 03/12/06

Initial Response: Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Venice State: FL Zip (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7883471 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage RESPA Act Violation) I initially filed a "Qualified written request" w/Countrywide 12/02/05, and recv'd acknowledgemnt from Countrywide 12/12/05, they promising to "research...concerns and respond...within twenty(20)business days." On 2/10/2006, the "Foreclosure" suit against me was dropped, and, according to court documents, my account was paid up and current through 3/2005(including the money order given to their atty); however, when I called to get an address, (as this mortgage company has consistantly broken Indiana Law Code "IC26-2-2-3," both in failing to provide me with a reciept for payment and monthly statements for over 2 years), 2/17/06, I was told by "Leah" at Countrywide that "...[they] had no record that I was even in litigation, and my acct was in foreclosure and due for 17 payments!" They would have to "do research...[but] would not provide me w/any statement(s)[nor]contact me any other way than by phone..." I refused to list a phone # with this company because I've been harassed by them needlessly for more than 3 yrs. As of 3/20/06, I have not gotten response from this company in any form.

Created By: JXHEINY Created Date: 03/22/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 552.90

Amt Paid: 552.90 Payment Method: Money Order (Not Classified)

Agency Contact: Internet Complaint Date: 03/20/06

Initial Contact: Unknown Transaction Date: 02/06/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Gary State: IN Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: P.O. BOX 5170

City: SIMI VALLEY State: CA Zip: 93062

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: () 800669 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7875589 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer writes that she obtained a home loan through Countrywide Home Loans. The consumer notes that the interest rate was not the same on the contract as what she was told it would be. The consumer provided a copy of the contract through Countrywide Home Loans. No home #, work # or email address was provided.

Created By: RBROWN1 Created Date: 03/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 03/03/06

Initial Contact: Unknown Transaction Date: 09/16/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Honolulu State: HI Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7874814 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage) I filed for divorce & was separated from my ex-husband on 4/19/04. The divorce was final 9/29/04. Per the Judgement of Divorce, my ex was to make all payments on the property until sold or refinanced. He made no payments, the home is now in foreclosure and creditors are coming after me even though I have given them his updated contact info (he no longer lives in the home)

Created By: NSHOUSE Created Date: 03/21/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,578.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 03/18/06

Initial Contact: Phone Transaction Date: 06/01/05

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: Not Provided First: (b)(6)

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email: (b)(6)

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address:

City: Van Nuys State: CA Zip: 91410-0222

Country: UNITED STATES

Email: CRC:

Phone: (800) 6696607 Ext:

Company Representative

Rep Name: Lutz, Mike Title:

Associated Company

Transaction

Ref No.: 7874646 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she received her credit report and has inaccurate information on her credit report with Countrywide Home Loans. Consumer states that her x-husband's information is showing on her credit report. Consumer states that she is not the account with Countrywide Home Loans. Consumer states that Countrywide Home Loans is providing inaccurate information on her credit report. Consumer has no work number.

Created By: JBARNEDO Created Date: 03/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Print Transaction Date: 09/01/05

Initial Response: Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Benson State: AZ Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address:

City: Vancouver State: WA Zip:

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7873760 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Countrywide Home Loan Servicing LP. Consumer states that this company will not provide him with a complete Section 6 of RESPA. Consumer has requested it several times and hasn't gotten an answer. No phone numbers or email provided.

Created By: SWOODSON Created Date: 03/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Unknown Transaction Date: 04/01/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Idyllwild State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loan Servicing LP

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Rep Name: Cabral, Alejandrina Title: Resolution Management Special

Associated Company

Transaction

Ref No.: 7872670 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Reporting I was 30 days past due on my Home Loan) CountryWide Home Loans is reporting to Experian that I was 30 days late on a payment. At that time, they had just started accepting payments via the Internet and that first month it wasn't working correctly. I had set it up to be paid, but they didn't complete the transaction and take the money out of my Bank Account. You can see I have NEVER been late on a mortgage payment EVER and you can also pull records to see when they started taking payments via the Internet to prove this. I have fought with them for years on this and they did remove it from the other Credit Reporting Agencies, but refuse to do so with Experian for some reason. Please see if you can get this removed from my Credit Report? I am a single Mother, so it is VERY important to me that I have outstanding credit.

Thanks in advance,

(b)(6)

Created By: JXHEINY Created Date: 03/21/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/19/06

Initial Contact: Unknown Transaction Date: 03/18/06

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Hamilton State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7851598 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Mortgage) I signed papers to refinance my home. Within the 3 day recision period I canceled the loan by fax, by certified mail and by phone on 02/27/06. They recorded the mtg on 03/01/06 and despite repeated requests they still haven't removed the mortgage.They are intentionally stonewalling. I think the recording of the mortgage is a violation of the law because I did rescind it within the 3 day period.

Created By: JHART Created Date: 03/16/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/15/06

Initial Contact: Phone Transaction Date: 01/19/06

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Wasilla State: AK Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93063

Country: UNITED STATES

Email: CRL:

Phone: (800) 669-2945 Ext:

Company Representative

Rep Name: Bronsozian, Nick Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7849710 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Countrywide Home Loans. The consumer's home was damaged by hurricane Wilma. The consumer states that loan was in her husband's name. The consumer had been trying to add her name to the mortgage for 4 years because her husband was deceased. The consumer's insurance company sent a check to the consumer and to the consumer's insurance company. Countrwide then sent the check, but it was in her husband's name. The consumer is unable to cash the check. The consumer's name has now been added to the account, but the company won't issue another check.

Created By: ASMITLEY Created Date: 03/16/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 02/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Miami State: FL Zi (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 9365

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696076 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7843742 Contact Type:Complaint Source:Consumer TCS? Y

Comments: Hurricane Katrina totally destroyed the PROPERTY ADDRESS (b)(6) (b)(6) Countrywide disquise it's formmated notice 154,000 U.S. Dollars as a business reminder. Written as to defy the COURT ORDER, that no contact concerning the debt be persued until furthur notice by the COURT. The 2nd Court Date was cancelled due to a decision to file CHAPTER 7. The PRE-PAID LEGAL SERVICES. gave COUNSEL PERMISSION TO REPRESENT BAKER, DWIGHT & SANDRA. COUNTRYWIDE was asked to send us the PAYOFF, we were fully knowledgable about the PRE-PAID PENALTY, but COUNTRYWIDEs duty to DISCLOSE additional charges in their effort to collect 154,000 over a 5 month period we feel is subjected to LAWS OF FEDERAL STATUE UNDER 38 UNITED STATE CODES, CODES OF FEDERAL REGULATIONS. What we want is for COUNTRYWIDE to explain all written notices whether quote "this is not an attempt to recover a debt" COUNTRYWIDE had no other reason to make contact. Attempted word manipulation, and FAILURE TO DISCLOSE, and FORCIBLY DEMANDING PATMENTS FOR UNINHABITABLE PREMISES FEDERALLY CONTROLLED BY EPA RULES AND REGULATIONS. Lastly attempting to ENDANGER HEALTH due to CONTAMINATION OF LIFE THREATENING DISEASES. My Family and I due to my USE OF BREATHING EQUIPTMENT FOR UPPER RESPIRATORY ILLNESSES are forcing me to sell my home of 10yrs. 3 ADJUSTERS have been out as recently as 45 days ago due to HOMEOWNER POLICY PROBLEMS, the premisses is as was since 08-29-2005 caused by 8'ft of water. COUNTRYWIDE IS NO STRANGER TO CLAIMS of this MAGNITUDE, and whose behavior toward people who fled for their mere exhistance proves beyond doubt to be PREDITORIAL IN LENDING PRACTICES.

Created By: MHORN Created Date: 03/15/06

Updated By: GBOSQUE Updated Date: 01/12/07

Org Name: ECONSUMER.GOV

Amt Requested: 154,000.00

Amt Paid: 154,000.00 Payment Method: Wire Transfer

Agency Contact: Internet Complaint Date: 03/14/06

Initial Contact: Mail Transaction Date: 10/15/05

Initial Response:

Product/Service: Real Estate (not Timeshares)

Statute/Rule:

Law Violation: Undisclosed or Unsubstantiated Charges

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Katy State: TX Zip: (b)(6)

Country: UNITED STATES
Work phone (N/A) Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range:

Company

Company: Countrywide Home Loans

Address: 5401 N. Beach St.

City: Ft. Worth State: TX Zip: 76137-2733

Country: UNITED STATES
Email: N/A URL:http://countrywidelenders.com
Phone: (1-800) 669-5833 Ext:

Company Representative

Rep Name: PayOff Dept., Bankruptcy Dept. Title:

Associated Company

Transaction

Ref No.: 7842379 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has been trying to refinance her home loan or repayment plan with Countrywide Home Loans since November. Consumer states that she has recv'd a letter stating that she has not been able to get a repayment plan becuase of failure to contact. Consumer states that she has called numerous times and was told that they would call her in 7-10 days. Consumer states that her attorney has contacted the company yet nothing has been done. Consumer states that she owes $14,000.00 and has offered $11,000.00 and no one will take her money. Consumer states that she wants to save her property and they keep putting her off. Consumer states that Countrywide Home Loans is trying to get her mortgage foreclosed on and is commiting predatory leading. Consumer has called her AG's office. Consumer was referred to the FDIC, OCC, and RESPA.

Created By: SBIGELOW Created Date: 03/15/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 14,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/01/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Chagrin Falls State: OH Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (866) 8063254 Ext: 5981

Company Representative

Associated Company

Transaction

Ref No.: 7834907 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the OCC for review. Consumer's complaint is against Countrywide Home Loan Servicing, LP. Consumer states that they purchased their home in April 2005 and they have a waiver of escrow dated August 2003 which states the applicant agress to provide the lender with written evidence of payment of such items within two weeks following the receipt of a written request from the lender. Consumer states that they have been trying to get a respa response from them for four and a half mos. Consumer then got a demand and threat from Countrywide Home Loan Servicing, LP. Consumer mailed the letter in July and called them in Aug. Consumer states that the end of Aug, they got another request from Countrywide Home Loan Servicing, LP. Consumer states that a delinquency doesn't exist and the lender is in violation of waiver of escrow. Consumer gave no phone #'s or email.UPDATE MAIL 04/13/06:The consumer has enclosed a copy of a letter sent to Countrywide in regard to his paid insurance and their apparent attempt to either force an escrow account and/or illegally default their loan agreement. The consumer states they have sent Countrywide a Section 6 RESPA twice now. mphillips

Created By: JKIGHT Created Date: 03/14/06

Updated By: MPHILLIPS Updated Date: 04/13/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/15/06

Initial Contact: Mail Transaction Date: 08/04/03

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Idyllwild State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loan Servicing, LP

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7834853 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the OCC. Consumer's complaint is against Countrywide Home Loans. Consumer states that she closed on her home in Nov. Consumer states that she was convinced by the lender that refinancing and cashing out the $150,000 equity of her existing home and using it to purchase her new property was a good thing. Consumer stqates that in order to guarantee the loan approval, Countrywide inflated a stated income of $6500 per month on the application. Consumer did not notice this at the time of signing. Consumer was never notified of this verbally. Consumer states that this has cost her to be drawn into a mortgage that she cannot afford. Consumer gave no work #. UPDATE: PHONE: 03/27/06 Consumer is wanting an update on her case. Consumer is also wanting her ref #. JKight UPDATE 03/27/06

Created By: JKIGHT Created Date: 03/14/06

Updated By: ASMITLEY Updated Date: 03/27/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail

Complaint Date: 02/23/06

Initial Contact: Mail

Transaction Date: 11/01/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Fresno State: CA Zip (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 225 West Hillcrest Drive

City: Thousand Oaks State: CA Zip: 91360

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7828769 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: 2nd Insur on Ia Home, holding payments not posting acct) had 2nd mortg insurance on property (b)(6) kicked in to pay mortg after Katrina. (b)(6) Although they have posted 3 checks of $850.15 they are refusing to post another ck $3400.60. they wont issue me a ck to deposit and make personal check to them or post ck they already have since November. They reported me to cb.

Created By: DBRAHLEK Created Date: 03/13/06

Updated By: DBRAHLEK Updated Date: 03/14/06

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/10/06

Initial Contact: Phone Transaction Date:

Initial Response: Topic: Hurricane Katrina Related

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: haytown State: TX Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: p o box 8239

City: van nuys State: CA Zip: 91409

Country: UNITED STATES

Email: CRL:

Phone: (800) 6690102 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7819320 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a mortgage through Countrywide Home Loans. The consumer notes that his neighbor is receiving letters offering to refinance the consumer's mortgage. No work # or email address was provided.

Created By: RBROWN1 Created Date: 03/10/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date:

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Murrieta State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7810127 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has a complaint against Countrywide Home Loans. Consumer states that Countrywide Home Loans is mismanaging her escrow account. Consumer states that Countrywide Home Loans is paying incorrect premiums. Consumer states that Countrywide Home Loans failed to accurately disclose the balloon payments and how the balance is computed. Consumer has no e-mail address.

Created By: JBARNEDO Created Date: 03/09/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 154.00

Amt Paid: 154.00 Payment Method: Bank Account Debit

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/01/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed
Creditor Fails or Inaccurately Discloses Balloon Payments and\or Other Payments

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Oregon City State: OR Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: CA Zip:

Country: UNITED STATES

Email: URL:

Phone: (972) 4986654 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7803554 Contact Type:Complaint Source:Consumer TCS? N

Comments: The complaint is against Countrywide Home Loans, the consumers mortgage company. There were damages due to the hurricane on her home. The consumer rcv'd a check from the insurance company made payable to herself and the mortgage company. They were contacted due to them having to endorse this. The consumer was told to send the check to them and she'd only get 10%-15% to get started, then once the work is started an inspector for the mortgage comes out to inspect the work then determine what more will be paid out.

Created By: ABEAVEN Created Date: 03/08/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 03/07/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Sunrise State: FL (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 6656076 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7801196 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling about Countrywide Home Loans, a mortgage lender. Consumer has been trying to refinance her home through Countrywide Home Loans. The deed to the home is in both her and her exhusband's names. Consumer has power of attorney for her ex husband because he is incarcerated. Consumer states Countrywide won't accept her power of attorney allowing her to sign off the deed for him.

Created By: RGROSS Created Date: 03/08/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/29/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Arlington State: VA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 5830 Kingstown Ste 110

City: Alexandria State: VA Zip: 22315

Country: UNITED STATES

Email: CRD:

Phone: (703) 9249236 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7787733 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: HELOC Loan Boarding error and lenght of time to correct...) (1st and a Heloc-2nd) closed 12/3/04. loans were sold to Countrywide March 2005 only have a verbal payment amounts by the broker Mailed to him Dec 04 - March 2005.. when notified the loan was sold I contacted CTW for coupons on the 2nd and explanation why I could not access the loan via online like the 1st .. they told me the loan was due for Dec 2005 and I advised them this is incorrect information. was missing 2 payments but posted 5/31/05 interest only loan $$ applied to upb. No payment amount or coupons were supplied to me being as the account was due for 12/2005 and it adjusts monthly. Then in Sept 2005 I was sent a letter from Impac Mtg (Chrisina Cordoba) account in reseach October they needed an additional 15 days.. no more letters I called in Nov 2005 told issue was resolved payment I owed $5900 told contact collections dept. Requested letter and breakdown of monthly payments . In Nov 05 resumed payments $900 still no pmt letter, To date telling me its in reseach.. December $900 sent being told that was the approximate payment. Jan and Feb paid $1000 each month... on Feb 10 received a letter showing me the payments for each month but not giving me the index the payment was based on? The letter does not apologize or take any responsibility for their boarding error in anyway just that research is resolved... I have a serious dispute with the customer service on this and the way I am being thrown to the curb!!!
Am I wrong to want this information? And again asking them to refinance the account to clear up my credit which they have messed up? since its going to take 90 days to have the credit bureau clear.. I've considered going to another lender but because of the status of the account and my credit due to their boarding error . Continues in pending research so I am again and still in the dark... Will not transfer me to the Supervisor I have no problem paying what is owed but now

Created By: NSHOUSE Created Date: 03/07/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/05/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: San Marcos State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Rep Name: Tillie, John Title:

Associated Company

Transaction

Ref No.: 7788610 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer's FHA home loan is being serviced through Countrywide Home Loans. The consumer notes that this institution is overcharging his escrow account for fees and taxes. The consumer has not contacted this institution to discuss the situation. No home # or email address was provided.

Created By: RBROWN1 Created Date: 03/06/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Balloon Payments and\or Other Payments

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Kansas City State: MO Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7787874 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states that this company was involved in fraudulent mortgage activity. Due to this his home wasn't built in a timely manner. Consumer states that the mortgage broke their own practices by selling his builder Diamond Homes questionable constructions loans for $400000 when the homes are only worth $75000.

Created By: SWOODSON Created Date: 03/06/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 10/01/03

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Saint Cloud State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 6400 Legacy Dr

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7766364 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency. The consumer wrote they sent two checks from Citizens Insurance for storm damage to Countrywide Home Loans. Countrywide has not sent the funds back to the consumer for repair expenses despite attempts to contact them via phone and mail. The consumer did not provide a work or home phone, fax, email or age range.

Created By: JXHEINY Created Date: 03/02/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 02/03/06

Initial Contact: Phone Transaction Date: 12/30/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pompano Beach State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: (800) 3991762 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7766089 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer has a mortgage through Countrywide Home Mortgage. The consumer sent an insurance check to this institution due to hurricane damage and after getting estimates and work done, has been unable to get the money released. No home #, work #, or email address was provided.

Created By: RBROWN1 Created Date: 03/02/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 01/05/06

Initial Contact: Unknown Transaction Date: 11/21/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Orlando State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: countrywide home mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7762281 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Mortgage Loan) Countrywide has NOT paid my real estate tax bill. I have paid it to them in full, each month over the last year, in an escrow account. I now have a delinquent tax bill, late charges and a blemish on my record, and I cannot get them to pay it. I want them to remove me from their tax escrow program, because they cannot be trusted to pay the tax bill. I want to pay it myself. My mortgage payment is only $604.34 each month, but they bill me $790 and $825. They add fees and charges to my account. They add exhorbitant late fees, even when I am not late. They tried to add a $140 bill for THEIR attorney to my account, months after I had paid off their foreclosure in full, including all fees. They are dishonest, unethical, untrustworthy and incompetent. I just want them to pay my tax bill and remove me from their monthly tax escrow program.

Created By: JXHEINY Created Date: 03/02/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 825.00

Amt Paid: 604.34 Payment Method: Postal Money Order

Agency Contact: Internet Complaint Date: 02/28/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: St. Germain State: WI Zip (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065-6

Country: UNITED STATES

Email: URL:www.customers.countrywide.com

Phone: (800) 6696607 Ext:

Company Representative

Rep Name: Pina, Russell Title:

Associated Company

Transaction

Ref No.: 7762269 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Loan Program) I went into Countrywide and spoke w/ Fernando-Loan originator. Stated I wanted current loan program changed to a fixed rate instead of a variable rate that it is now. He pulled up my account and was asking questions about my job status, address, etc. and making sure all was current. He stated that to move the program over he needed to send it to underwriting for an exception. I said that was fine and that was all. I got a call on Friday, feb 10 from Fernando stating that he ran my credit report and had questions about it. I called him back and asked him who gave him permission to pull my credit report. he stated that to send it to underwriting for an exception, he needed to pull the credit report. I advised him that I did not authorize him to do such a thing and that there were no disclosures signed nor did he mention anything about that on Thursday, feb 9th. he told me that he thought is was "understood" that he was going to do that. I advised him that he has 1 week to pull the inquiry off of my credit report before I filed a complaint. He said he couldn't do that. I left a voicemail message with his supervisor, Scott Pearsing, to call me regarding this issue and he never called back.

Created By: JXHEINY Created Date: 03/02/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/28/06

Initial Contact: Unknown Transaction Date: 02/10/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Elk Grove State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 9280 W Stockton Blvd.

City: Elk Grove State: CA Zip: 95758

Country: UNITED STATES

Email: URL:

Phone: (916) 478-3900 Ext:

Company Representative

Rep Name: Jimenez, Fernando Title:

Associated Company

Transaction

Ref No.: 7761612 Contact Type:General Complaint Source:Consumer TCS? N

Comments:

MAIL: The consumer has a mortgage with Countrywide Home Loans, who purchased the loan from Aames Home Loans. and states that they have been charged extra fees for the loans, prepayment penalties, and have been taken advantage of and lied to by predatory lending practices throughout the 9 years of ownership. The consumer states that Countrywide lied to them in regard to setting up a payment plan and refused to do a forbearance or loan modification, purposely placing them into foreclosure to obtain the home and take the equity. The consumer did not provide the transaction date, initial contact or response types. The consumer did not provide a phone number, e-mail or age.
UPDATE: 03/06/07 MAIL: He sent another letter indicating that a Viet Nam era veteran should not be in foreclosure due to a company voiolating the TILA. he has attempted to sell the home for over a year because the bank refuses to accept his payments nor will they put the loan into forbarence.DBRAHLEK

Created By: BSTURM Created Date: 03/02/06

Updated By: DBRAHLEK Updated Date: 03/06/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/27/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Shoreview State: MN Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7757913 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer writes that he has a mortgage through Countrywide Home Loans. The consumer notes that he had hurricane damage and the insurance checks came not only in his name, but in Countrywide Home Loans' as well. The consumer sent the checks to get them endorsed so he could purchase the materials needed to fix his home but has received nothing. The checks totalled $13308.45. No work # was provided. The consumer provided copies of letters sent to Countrywide Home Loans.

Created By: RBROWN1 Created Date: 03/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 02/08/06

Initial Contact: Unknown Transaction Date: 12/30/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pompano Beach State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Semi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 7754218 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: loan) i have paid this company in full....they are reporting a m8 status as my credit rating....this is really pulling my credit score down...they should by reporting a m1 rating because the loan was never 30 days late....they were paid in full on sept. 2004...please help me to get info updated....

Created By: DBRAHLEK Created Date: 03/01/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 114,266.00

Amt Paid: 114,266.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 02/27/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: charlotte State: NC Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 4035 craven hill drive

City: charlotte State: NC Zip:

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7754054 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer Consumer opened an equity line of credit in 09/2005. Consumer states that her appraisal was $210000.00. Consumer states that she went to get a fixed rate as of 02/2006 on the line of credit and it was found that the appraisal of $160000.00. Consumer states that now there is not a company that will aid her with getting the fixed rate. Consumer states that the appraisal must have been done incorrectly the first time that has put her equity negative. No email.

Created By: LAWRENCE Created Date: 03/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 09/01/05

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lawrenceville State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (888) 6836430 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 7754001 Contact Type:Complaint Source:Consumer TCS? N

Comments: CCC has supposed to forwarded the consumers complaint but was unable to find anything. Consumer states that when he refinanced his loan his escrow acct was used without his authorization to payoff the old loan. Consumer states that now he has received a tax bill for the escrows that are now due. Consumer states that he wants his loan re-done for free becuase of the discrepancy. No email or alt phone number given.

Created By: SBIGELOW Created Date: 03/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: 4,500.00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 02/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Portland State: OR Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9700736 Contact Type:Complaint Source:Consumer TCS? Y

Comments:

Created By: USPS Created Date: 12/29/06

Updated By: Updated Date:

Org Name: US Postal Inspection Service

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: External Agency Complaint Date: 12/29/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Shop-at-Home\Catalog Sales

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: LA MARQUE State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 913021613

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9666565 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer moved to Texas and obtained a mortgage with Countrywide Home Loans. The consumer was told that he could only get an 80x20 loan, with an ARM that would not change until 2010. The consumer states that Countrywide turned the 20% of the loan into an equity type loan, but did not give him money on the 20%. The consumer has now contacted Home 123 about a mortgage and feels that he received a bait and switch loan type from them. The consumer signed for a 30 yr. 8.1% at principal & interest $1681.50. The consumer states that this turned into a 2 yr adjustable and adjusting every 6 months. The consumer is writing to request assistance in getting the 30 year fixed loan that he thought would be signed at title. No alternate phone number, e-mail or age provided.

Created By: BSTURM Created Date: 12/28/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/14/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cedar Park State: TX Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company: Home 123

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9663347 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Opt Out demand is being ignored) 12/26/06: Countrywide Home Loans has been told many times to stop sending junk mail to our home, and we have written to all of the credit bureaus individually as well, telling them the same thing. We have opted out of ANY and ALL mailings from EVERYONE we can, and because they don't like that more and more people are doing that, companies are now either making up names to go with addresses that have asked to opt out, or they are using names for those addresses that are a decade old, knowing the post office is going to deliver the mail based on the address not the person's name. That's exactly what Countrywide Home Loans is doing. They are trying to evade their responsibilities and they are going around the Opt Out laws and sending junk mail anyway. For the love of god, make them stop. They are conniving, annoying, and harassing, and they need to be held accountable for their deceitful and criminal behavior. We've already told the post office to stop delivering mail that is not addressed to us, but they refuse. They say as long as postage is affixed to the mail and it has a valid address, they have to deliver it. THAT is why Countrywide Home Loans (among many other companies) are doing what they're doing now. I've gotten mail from them with not only names of former property owners from a decade ago, but also for people who don't exist. It's time to make them accountable.

Created By: JKIGHT Created Date: 12/27/06

Updated By: RCONDON Updated Date: 03/12/07

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/26/06

Initial Contact: Mail Transaction Date: 12/23/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: General Privacy

Law Violation: Company fails to honor request to opt out/ opt-out mechanism does not work

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Sacramento State: CA Zip (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range: 40 - 49

Company

Company: Countrywide Home Loans
Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES
Email: CRL:
Phone: (800) 7259174 Ext:

Company Representative

Rep Name: Boston, Mary Title:

Associated Company

Transaction

Ref No.: 9663342 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinancing) I am writing this letter, but my wife's name (Ms. Fatemeh Nematzadeh)only appears on this loan.
We had a refinancing of our house about two months ago with Countrywide Bank and about a month later they sent us a FedEx letter to be signed as part of closing. The letter had indicated about 7 items had been disclosed during the closing and my wife had to sign it now. We refuse to sign the letter. However since the beginning of this past week our mortgage broker has been checking with the title company and has found both loans (previous and current) are showing. In other words it shows that we have two loans and does not indicate the first loan has been paid off and been cleared. Some of the items in the letter was not clear what it means,and some were not true. For example one the item was an ¿Application Booklet Disclosure¿(ABD) saying we had recieved it during the closing while we did not. By the way, they sent the ABD latter. (our loan numbers are (b)(6) new) and (b)(6) ld)
We also have a HELOC with them and there was something in the letter talking about that and we do not understand why
Can you please investigate these matters and let us now why HELOC here and why they have not cleared the first loan.
Thank you

Created By: JRIGHT Created Date: 12/27/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/26/06

Initial Contact: Print Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Great Falls State: VA Zip (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: Branch # 0000088
12801 Faair Lakes pkwy # 200

City: Fairfax State: VA Zip: 22033

Country: UNITED STATES

Email: URL:https://bank.countrywide.com/Default.aspx

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9662183 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer called to report that someone claiming to be Countrywide Home Loan has been charging them for an account that she never opened. The caller kept on asking consumer's SSN to verify the account.

Created By: RCELECONIC Created Date: 12/27/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 12/26/06

Initial Response: Unknown

Product/Service: Creditor Debt Collection

Statute/Rule:

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Northfield State: MN Zi (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: (800) 6696654 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9658944 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage loan) I made a deposit of $10,000 for a preconstruction property in Orlando with KB Home, and Countrywide Home Loan was the mortgage company associated with the Paradise Cay development. Countrywide from day one approved me for a loan without taking any of my information or discussing what program would fit my needs. When it got closer to closing date I asked them to work up a loan to fit my needs, at that time they refused to do so. After numerous phone calls and e-mails they ran additional options form. They told me I was approved for 95% & 100% financing. When I asked what the terms was, if it was P&I or Interest only, what my rate was and what is my final payment they could not render this info to for 1 week. At that time, they wanted me to close and after reviewing the documents they did not use my financial and credit information. They used a credit report that was 8 months and used an income that was 3 times as much as I currently make. With all this happening I did not have a comfort to take on this investment and told KB Home that could not move forward with using Countrywide Home Loan. KB Home has now cancel my unit and will not refund my deposit of $10,000. I would appreciate help you could be, I am young professional just starting out and $10,000 is alot of money to me. I have full documentation of the chain events. Please let me know where I stand and what or my rights. I feel that is a case of theft by deception. Also, here is a link of people who have had similiar experiences with Countrywide Home Loan, http://www.countrywidehomeloansucks.com/

Created By: DCRASE Created Date: 12/26/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 10,000.00

Amt Paid: 10,000.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 12/22/06

Initial Contact: Phone Transaction Date: 03/01/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Greenlawn State: NY Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 30 - 39

Company

Company: Countrywide Home Loan & KB Home

Address: 2300 Maitland Center Parkway
#122

City: Maitland State: FL Zip: 32751-7410

Country: UNITED STATES

Email: Debbie_Orr@Countrywide.Com URL:http://my.countrywide.com/

Phone: (401) 475-7700 Ext:

Company Representative

Rep Name: Debbie Orr, Victor Gomez Title:

Associated Company

Transaction

Ref No.: 9629998 Contact Type:Complaint Source:Consumer TCS? N

Comments: i called them to refi my property
i was told that it would be complete in 1.5 weeks, and we would be closing then
3.5 weeks later after being told by an underwriter that i did not have to make a payment, i was told i was denied
i have yet received my 500 for the apprasals that i paid for, i was promised a return if denied
a second apprasial returnrd at 1 dollar because the appraise was mad
and my credit is ruined so bad that i am unable to refi withh anyone else
i dont know how they are able to get away with this
there is a web site about how they have done other things to other consumers
lied and cheated (countrywidesucks.com)
thank you
(b)(6)

Created By: WFRIDAY Created Date: 12/21/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/20/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: custer park State: IL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: p o box 5170

City: simi valley State: CA Zip: 93062

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9607143 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: MORTGAGE LOAN) I HAVE A MORTGAGE LOAN FOR 151900 AND COUNTRYWIDE IS CHARGING ME 530.68 PER MONTH FOR PMI. I HAVE RESEARCHED THE FILES AND FOUND THAT THEY SHOULD BE CHARGING ME 50.00 AT THE MOST FOR THE PMI BASED ON MY LOAN AMOUNT. THEY ARE REFUSING TO ADJUST THIS AMOUNT.

Created By: RLOPER Created Date: 12/21/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 530.68

Amt Paid: 530.68 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 12/20/06

Initial Contact: Fax Transaction Date: 11/20/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: ARLINGTON State: TX Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:WWW.COUNTRYWIDE.COM

Phone: (800) 6696093 Ext:

Company Representative

Rep Name: MUNOZ, JIMMY Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9597899 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Office of Comptroller of Currency and the complaint was forwarded from them. The consumer agreed to purchase a home with his realtor and close with Countrywide Home Loans. The sale was rejected because of a unsatisfactory home inspection. The consumer found another home. The lender informed him he would have to change realtors to finalize the loan. The loan was denied The consumer feels he is being punished because he changed realtors. No trans date, alternate phone, email.

Created By: WFRIDAY Created Date: 12/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/04/06

Initial Contact: Unknown Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Montgomery State: AL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9597776 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the CCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans refused to provide the consumer with a payment history when the consumer requested such. The company sent the consumer a notice of foreclosure. The consumer did make payments to try to bring her mortgage up to date, but Countrywide still moved forward with foreclosure. No e-mail address is listed for the consumer. MAIL: UPDATE: The CCC forwarded a copy of this complaint with documentation. No new information was added. BSturm

Created By: ROPER Created Date: 12/21/06

Updated By: BSTURM Updated Date: 01/26/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/29/06

Initial Contact: Mail Transaction Date: 11/03/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cedar Hill State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9597751 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Office of Comptroller of Currency and the complaint was forwarded from them. The consumer beleives Countrywide Home Loans, the bank and the title company were involved in various element of misrepresentation. The consumer notes no parties involved ever disclosed what or how mortgage transitions work. No trans date, phone, email.
UPDATE: MAIL: 02/02/07 Consumer mailed in more info on the same complaint. JKight

Created By: WFRIDAY Created Date: 12/21/06

Updated By: JKIGHT Updated Date: 02/02/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/01/06

Initial Contact: Unknown Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Creditor Fails or Inaccurately Discloses Finance ChargeMethod of Computing Finance Charge/Annual Percentage Rate

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Reford State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: countrywide homes loans

Address: 225 W Hillcrest Dr

Mail Stop TC-44

City: Thousand Oaks State: CA Zip: 91360

Country: UNITED STATES

Email: URL:countrywidebank.com

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9597730 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the OCC and has been forwarded to the FTC. Consumer is a general contractor who complains that Countrywide Home Loans will not pay for his services until 80% of the work is completed. Country is using that ploy, according to the contractor, to get out of paying on a timely basis for work done. No phone number is listed for the consumer.

Created By: ROPER Created Date: 12/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/10/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Apopka State: FL Z: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9597692 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Office of Comptroller of Currency and the complaint was forwarded from them. The consumer contacted Countrywide Home Loans to inform them she had changed her homeowner insurance and provided the documented information. The consumer received several notices from the lender saying she did not have flood insurance and they would have to assign this to her account. The lender provided flood insurance for the amount of 125000.00 and the home has a value of 187.00. The lender deducted 2195.00 from her escrow account to pay for the insurance. The consumer wants a refund of 2195.00. No trans date, alternate phone, email.

Created By: WFRIDAY Created Date: 12/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/05/06

Initial Contact: Unknown Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hialeah State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: P.O. Box 961206

FTWX - 22

City: Fort Worth State: TX Zip: 76161-0206

Country: UNITED STATES

Email: CRC:

Phone: (800) 4009083 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9597616 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the CCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans deliberately put negative and false information on the consumer's credit reports in order to prevent the consumer from refinancing her home loan.

Created By: RLOPER Created Date: 12/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/06/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Black Canyon City State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way
MSSV-314

City: Simi Valley State: CA Zip: 93065-6296

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9584398 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: credit report) I am disputing the late payment on june 2003 as the late was due to payment lost by post office/ us mail service and not due to not making the payment

Created By: DCRASE Created Date: 12/20/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/19/06

Initial Contact: Unknown Transaction Date: 06/01/03

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: brooklyn park State: MN Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 9008 loch lomond blvd

City: brooklyn park State: MN Zip: 55443

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9570936 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by OCC. Consumer has a complaint against Countrywide Home Loans. Consumer states that within one year his mortgage payment has gone from $551 to $1240 a month. Consumer feels that they have used unfair and deceptive practices. Consumer states that the company is unwilling to allow him to try and keep his home. No phone numbers or email address.

Created By: SWOODSON Created Date: 12/20/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date: 11/24/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lansing State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9570571 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by OCC. Consumer has a complaint against Countrywide Home Loans. Consumer states that this company never provided her with a good faith estimate or a booklet within three days of the application. Consumer felt that they used deception to gain customers. No phone numbers or email address.

Created By: SWOODSON Created Date: 12/20/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Unknown Transaction Date: 09/26/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: El Paso State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: (915) 5846716 Ext: 222

Company Representative

Rep Name: Ott, T aylen Title: Loan Officer

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9560470 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Racketeering) The reason why I am unable to give you the information is this, I do not know if FTC is the party I would direct my evidence's too.
If this is to be the case will you be able to direct me to the proper agency other than the Department of Corporations?

Here's the overview:

Countrywide's dba's are as follows;
America's Wholesale Lender's
Countrywide Correspondent Lending Divison
House America
Countrywide Full Spectrum Lending Division
Countrywide Bank
Countrywide Mortgage Venture's LLC
Countrywide Home Loan's Wholesale Lending dba America's Wholesale Lender
Texas Bank (Riverway)
Alaska US
Landsafe
Landsafe Appraisal Service's
Landsafe Credit Service's
Landsafe Flood
Landsafe Title Company
CTC Real Estate *
ReconTrust Company *

*They handle's all Notice's pretaining to foreclosure's for Countrywide Home Loan's.

It seems to me that if Countrywide have their own companies ranging from mortgage loans, recordation of their loans and the ability to issue their own Notice's of Default, Notice's of Trustee Sale's, Certificate of Posting, Certified Mailing and the publishing in a general circulation newspaper companies (which they do not always do)it seems that we are talking about RICO.

Bankruptcy Trustee's having Chapter 13 properties recorded under their name's in the County Recorder's Office.

They have Lawyer's committing Extrinsic Fraud and the rewards they get is having their homes paid off, Judges are also being paid off for favors.

I am asking you to direct me to the proper agencies.

Created By: JXHEINY Created Date: 12/19/06
Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 12/15/06
Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Fresno State: CA Zip: (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 50 - 59

Company

Company: Countrywide Home Loans, Inc.

Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9548621 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Countrywide Home Loans. The consumer reports that he got something in the mail from the Office of the Comptroller of Currency informing him that they forwarded his complaint against Countrywide Home Loans to the FTC. No such complaint could be found. The consumer informed the counselor he was not prepared to have to explain the problems with Countrywide Home Loans to the FTC as he was hoping that the FTC already had his complaint. Consumer decided he would call the FTC back within a few weeks to see if the complaint has been received. No email address.

Created By: LANDREWS Created Date: 12/15/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 06/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lansing State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9700203 Contact Type:Complaint Source:Consumer TCS? Y

Comments: Additional Company Phone: 800-669-6654. 12/13/2006 FLau because of countrywide home loans falsifying documents and senting said documents by mail and fax to mr moduffie which force mr moduffie into bankruptcy,and countrywide home loans still is submitted fraudulent claims to the united states bankruptcy court southern district of mississippi which violate 18 u.s.c.3571, 18u.s.c.157 and 18u.s.c.1229. to name just a few laws PLEASE HELP ME

Created By: USPS Created Date: 12/13/06

Updated By: Updated Date:

Org Name: US Postal Inspection Service

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: External Agency Complaint Date: 12/13/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Advance-Fee Loans, Credit Arrangers

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: MOSS POINT State: MS Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans Inc

Address: PO Box 10229

City: Van Nuys State: CA Zip: 914100229

Country: UNITED STATES

Email: CRL:

Phone: (800) 6695224 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9526556 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states she refinanced her mortgage with them in November 2006. Consumer states they did not pay off her first mortgage and equity loan and have added unknown fees of $400. No alt. ph#.

Created By: JPITTS Created Date: 12/12/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 400.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 11/24/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Exeter State: NH Zip (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9521066 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit Report Error) We had 2 seperate home loans with countrywide. One month they applied both payments to one loan. We did not know this had happened until the next month when they sent us a late payment notice. We immediatly contacted the company and they indicated that they would re-apply the payments to the proper accounts. this was done. The problem is that Countrywide continues to report to the credit bureaus that we were 60 days late in making our mortgage payments. We have been told on more than one occasion that they would make the corrections to their credit reporting but after more than a years efforts, they still will not correct our credit report.

Created By: JXHEINY Created Date: 12/11/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 180,000.00

Amt Paid: 180,000.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 12/08/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Olympia State: WA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 450 American Street

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:countrywide.com

Phone: (818) 304 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9511902 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Lender Placed Insurance Policy) Lender electronically debited my checking account for a Flood Insurance policy they placed related to my loan (b)(6)
The Pre authorized agreement I have with the lender specifies the amount they can take via ACH. By taking an unauthorized amount I believe they violated NACHA rules.

Created By: JKIGHT Created Date: 12/08/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 277,541.00

Amt Paid: 277,541.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 12/07/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Alamo State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9511900 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Combo Loan) I know that there used to be laws against false advertising. If such laws still exist, I would like to file a complaint against Countrywide Home Loans. Their current ad campaign contains the following statement: ¿No one can do what Countrywide can.¿ On its face, this statement is sheer nonsense, since, if no one can do a certain thing, then neither can Countrywide. However, considering Madison Avenue¿s usual disregard for proper use of the language, we must assume that what they mean is, ¿No one (else) can do what Countrywide can.¿ That statement is clearly false. Any lending scheme that Countrywide can legally offer must of necessity be legally possible for any other lending institution to offer. Thus this claim is patently false, and Countrywide should cease and desist from its use.

Created By: JKIGHT Created Date: 12/08/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 12/07/06

Initial Contact: TV/Radio Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Medford State: OR Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 65 - 69

Company

Company: Countrywide Home Loans, Inc.

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:countrywide.com

Phone: (800) 796-8448 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9510942 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer purchased a house and took out PMI Insurance with Countrywide Home Loans. They sent him a letter which stated he could cancel the insurance in 2 years or pay 20% of the loan. He is supposed to contact them a month before the time is up to cancel the insurance and he did. Now they refuse to cancel the insurance even though he met the original requirement. No alternate ph#.

Created By: CSCHELLENBERG Created Date: 12/08/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/07/06

Initial Response: Unknown

Product/Service: Mortgage Lender
Other (Note in Comments)

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Asheville State: NC Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9506080 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The OCC Referred because it is not under their jurisdiction. Consumer filed against Countrywide Home Loans and DHI Mortgage. Consumer closed on a home 07/2004 with DHI. She states she was 1st given a different loan than promised. She states DHI added $300.00 per mo. for PMI. Consumer was told PMI would automatically be removed after the home reached 78% loan to value. She then rcvd a letter asking to sign a PMI disclosure and back date it to closing. She had never previously rcvd. this. She refused to sign after reading the terms. The loan was then sold to Countrywide. After numerous faxes, PMI was removed in 07/05, but in 01/06 she found it was placed back on. consumer goes on to say her later request to remove was denied. Consumer states her payments have now increased substantially and her credit is ruined because Countrywide started reporting her late during the time she was complaining about the PMI. She wants her PMI payments returned to her. No 2nd ph. PHONE UPDATE: Consumer read on the FTC website re: mortgages after 1999 re the PMI. She reached the required 22% and still has not been able to cancel. Consumer states the terms were never disclosed to her. dcrase 04/23/07.

Created By: DCRASE Created Date: 12/07/06

Updated By: DCRASE Updated Date: 04/23/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/22/06

Initial Contact: Unknown Transaction Date: 07/31/04

Initial Response: Fax

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Saint Augustine State: FL Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range:

Company

Company: Countrywide Home Loans
Address: SVB-314
PO Box 5170
City: Simi Valley State: CA Zip: 93093-5170
Country: UNITED STATES
Email: CRL:
Phone: () Ext:

Company: DHI Mortgage
Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: CRL:
Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9506038 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The OCC Referred because it is not under their jurisdiction. Consumer filed against Countrywide Home Loans. He wrote they reported him as late to the CRAs since 11/2004, but he states they were paid off through another company and it was never late. The amt. reported is 1085.41. He has asked for proof to no avail.

Created By: DCRASE Created Date: 12/07/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/27/06

Initial Contact: Print Transaction Date: 11/01/04

Initial Response: Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Miami State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: P.O. Box 10219

City: Van Nuys State: CA Zip: 914100221

Country: UNITED STATES

Email: CRL:

Phone: (800) 669-4578 Ext: 9210

Company Representative

Associated Company

Transaction

Ref No.: 9505562 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide/Beal Bank bought mortgage.Made payments and had credit balance.Husband had heart attack, hospitalized several weeks.After returning home I attempted to pay the 2payments owed,even with the credit on the statement.Beal Bank returned payments and all other payments claiming that the full amount of the mortgage was due.Documents received from Countrywide and Beal Bank addressed different names from ours, different amounts and types of mortgages.Brought to their attention that they were foreclosing on our family using wrong documents but continued.7/13/06, I was advised that a "set out" postponed for 3 weeks pending sale.7/16/06, took husband out of state (which they were aware of) for treatment. 7/17/06, hired men to come to home, throw belongings out.Seeveral items stolen, including 2 firearms, made report with Sheriff's Department. Husband had another heart attack caused from stress of situation.Left his family land and they continue to deny responsibility. Attempted with 3rd party to work agreement over payments returned but I was told they could not do such an arrangement.Now claiming we never offered to pay up front, false and there is proof.Advanced Real Estate hired to take property, hired men that stole or destroyed belongings and refuse us access to property to get appliances and a mirror that belonged to my deceased mother in the home.Companies have lawsuits pending in several states and yet not forced to comply with the law.Believe they are above the laws in this country and apparently are getting away with it.The companies, their lies and street thugs sent to homes, who carry guns, to intimidate, force people out, even when there is definitely a dispute.Their main objective is to get the property and sell it for a profit. The government needs to investigate them.Other citizens are being ruined by them everyday. Others: Bryan Everhart-Beal Bank, Andrea Whitney-Countrywide, Kathy Arnold-Advanced Real Estate (Birmingham, AL)

Created By: KLOPEK Created Date: 12/07/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 130,000.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 12/06/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Horton State: AL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way
MS SV-11

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 556-9568 Ext:

Company Representative

Rep Name: Taylor, Bridgette Title:

Associated Company

Transaction

Ref No.: 9464383 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage and HELOC) I have written 3 letters regarding a complaint that Countrywide is reporting inaccurate payment and credit information. The letters were sent March 14, 2006, September 17, 2006, and November 21, 2006. I have also called Customer Service on numerous occassions. Each time I called I was told the errors would be fixed. Nothing has happened. My payment history is posted on-line payments as Miscellaneous verses as Payments. That is resulting in our loan appearing 4-5 months delinquent and about to foreclose. I have also called on 3-4 occasions and stating the same information.

Created By: JXHEINY Created Date: 12/04/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,424.00

Amt Paid: 1,424.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 12/02/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Nashville State: TN Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: Angelo_Mozilo@countrywide.com URL:www.countrywide.com

Phone: (818) 2253000 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9462842 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the CCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans failed to inform the consumer that the re-finance loan they offered was in fact a 15 year mortgage with a massive baloon payment at the end, and that the loan carried a 5 year pre-payment penalty. No phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 12/04/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/30/06

Initial Contact: Phone Transaction Date: 10/01/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Balloon Payments and\or Other Payments

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Orlando State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9443590 Contact Type:Complaint Source:Consumer TCS? N

Comments: Repayment plan with countrywide workout dept.Our payments on time and never late. Countrywide changed agreement 4 times claiming payments late or disqualified for unknown reasons never explained. Each time approx. $3500 was added for unknown fees. Never responded to my request and new rep. every time. Always a foreclosure threat to increase fees and and start new agreement and add more to the balance.Our complaint is not unique with this group. They are always right and consumer has no rights or recourse. Extremely dishonest and disapointing.Considering legal action with other victims if FTC cannot assist.

Created By: RBROWN1 Created Date: 12/01/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,600.00

Amt Paid: 10,120.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 11/30/06

Initial Contact: Phone Transaction Date: 11/16/06

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Elmore City State: OK Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address: P.O. Box 10219

City: Van Nuyss State: CA Zip: 91410-0219

Country: UNITED STATES

Email: URL:www.countrywide.com
www.countrywideworkout.com

Phone: (866) 268-5367 Ext:

Company Representative

Rep Name: Honeysett, Robert Title:

Associated Company

Transaction

Ref No.: 9443587 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Problem resolution) While attempting to purchase real estate in which Countrywide held a mortgage on a nearby property we learned that the mortgage lien was improperly filed on the property we were buying. Countrywide took five months to resolve this problem, seven weeks to ever contact the title company, and would not return phone calls from either the seller, our attorney's office, or us. We wound up paying 4 months of loan payments and 5 months of storage for furnishings for this property before being able to close and Countrywide refuses to accept any culpabilty. I feel they should be made to pay us our losses plus be forced to desist from further business until they can catch up on their back log of problems and be able to function reasonably.

Created By: RBROWN1 Created Date: 12/01/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/30/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hurricane State: WV Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way
MS SV-114

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9443586 Contact Type:Complaint Source:Consumer TCS? N

Comments: This company claims that they never recieved my October payment. I sent the payment certified and the payment had cleared my bank last month. They applied my November payment to my October payment and charged me a late fee for October and sent me a letter of Default and Acceleration. I have reciepts from USPS when the payments for both October an November were recieved as well as both cancelled checks from October and November. They are claiming my October payment was 30 days + late and therefore put a mark on my credit report illegally because they cashed the check well over a month ago!

Created By: RBROWN1 Created Date: 12/01/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,979.60

Amt Paid: 970.13 Payment Method: Certified Cheque

Agency Contact: Internet Complaint Date: 11/30/06

Initial Contact: Phone Transaction Date: 11/29/06

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Gilbert State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 7105 Corporate Drive

City: Plano State: TX Zip: 75024-4100

Country: UNITED STATES

Email: countrywidehomeloans@email.countrywide.com

URL:countrywide.com

Phone: (800) 6415302 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9441941 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's complaint was sent by the OCC due to jursidiction. She fell behind on the mortgage and rented out the home to generate extra income to pay the bill. On 07/07/06 she called to make a payment over the phone, but they never presented the payment to her bank. The consumer has made payment arrangements to catch up; however, at times they claim that the arrangement has not been made. Complaint and dispute letters enclosed. No wk pn# or age.

Created By: DBRAHLEK Created Date: 12/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/08/06

Initial Contact: Unknown Transaction Date: 07/07/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Butte State: MT Zip: (b)(6)

Country: UNITED STATES

Work phone: ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 260599

City: Plano State: TX Zip: 750260599

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9441903 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's complaint was sent from the CCC due to jursidiction. He applied for a mortgage in Aug of 2006. The company promised a 21 day close. However, he never rcv'd a good faith esitmate, schedule of appraisal, and he had to work very hard to get a meeting with the mortgage advisor. It is assumed he never closed on the home. No wk pn#, or age.

Created By: DBRAHLEK Created Date: 12/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/06/06

Initial Contact: Unknown Transaction Date: 08/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Oakland State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9441316 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the CCC for review. Consumer has a complaint against Countrywide Home Loans. Consumer states that they went to apply for a home loan and was told that they would need $2000. Consumer states that they have paid $2500 for this loan. Consumer was told that the money has to be in the account for over two months. Consumer was not told this at the time of the mortgage arrangements. Consumer gave no email.

Created By: JKIGHT Created Date: 12/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,500.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/16/06

Initial Contact: In Person Transaction Date: 07/18/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Orlando State: FL Zi(b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9427876 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home loans, his mortgage company. Consumer states his home is in the process of foreclosure, but has managed to sell it. However, consumer states Nationwide is refusing to send an accurate payoff amount. Consumer has no alternate#. Transaction date is approximate.

Created By: MRALEY Created Date: 11/29/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/07/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lewisville State: TX Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 7105 Corporate Dr

City: Plano State: TX Zip:

Country: UNITED STATES

Email: CRD:

Phone: (972) 5266748 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9413515 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: delinquent mortgage) FDCPA states that once the creditor arranged a promise to pay with the client over the phone, they cannot call you to collect again within seven days according to the state laws. I explained to them a few times the reason for delinquency, and yet they have called me to collect on this debt two days later and left 2 messaged to return the call. This is a violation.

Created By: DBRAHLEK Created Date: 11/27/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,593.00

Amt Paid: 1,593.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 11/24/06

Initial Contact: Phone Transaction Date: 11/25/06

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: las vegas State: NV Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: countrywide.com URL:countrywide.com

Phone: (800) 6415302 Ext:

Company Representative

Rep Name: overseas name, unkown Title:

Associated Company

Transaction

Ref No.: 9413006 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide Home Loans. Consumer states he has his home mortgage with this company. Consumer states when he got his loan his property was appraised at $380,000 and now is appraised at $475,000. Consumer states he is now asking them to remove his PMI based on this and they refuse to do so.

Created By: JPITTS Created Date: 11/27/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 11/24/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Dingmans Ferry State: PA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9412174 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer refinanced her mortgage through Countrywide Home Loans in August 2006. The consumer was recently contacted by this institution and told that she was issued too much money and she needed to pay $936. The consumer has contacted Countrywide Home Loans but has been unable to resolve the issue. No work # was provided.

Created By: RBROWN1 Created Date: 11/27/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 932.22

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 08/01/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Broomfield State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9400726 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage services) My exwife and I filed papers with countrywide to do a deed in lieu of foreclosure, they accepted and was processed the paper work. But they sold the mortgage just before the paper work was finalized and every since then I have had to deal with Litton loan servicing that is ruining my credit and no one will help, countrywide says its not their problem anymore and litton loan refuses to correct the error. The complaint is countrywide should never have sold the mortgage when the paper work was already filed. I want a refund for my time and energy spent on correcting this problem since the government can't seem to help consumers when this happens. Did you know it takes 5 minutes for a credit bureau to mess up your report, but takes 2 years to correct that error. That is a serious problem that needs to be looked in too.

Created By: DCRASE Created Date: 11/22/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,000.00

Amt Paid: 1,000.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 11/21/06

Initial Contact: Phone Transaction Date: 03/01/06

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Fails to Reinvestigate Disputed Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Lansing State: MI Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)

Email:
Age Range: 20 - 29

Company

Company: Countrywide Home Loans
Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:http://www.countrywide.com

Phone: (818) 2253000 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9400119 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer refinanced her mortgage with Countrywide Home Loans Inc. Consumer was given a check for 69,000.00. Consumer was told a mistake was made and her loan was underfunded. Consumer states they put a stop payment on the check. Consumer was told the "ball had been dropped". Consumer has a signed loan agreement but no funds.

Created By: BMORGAN Created Date: 11/22/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 69,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/15/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Mammoth State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans Inc

Address: 2375 N Glenville Bldg B Fl 5

City: Richardson State: TX Zip: 75082

Country: UNITED STATES

Email: CRD:

Phone: (866) 3917590 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9393764 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer wrote represented by an attorney stating the consumer recently repaid a mortgage with Countrywide Home Loan. Countrywide is contending that a balance on that loan is still owed. No work or home phone, fax, email, age range or transaction date.

Created By: JXHEINY Created Date: 11/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 11/07/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Silver Spring State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loan

Address: 7105 Corporate Drive

City: Plano State: TX Zip: 750244100

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9393710 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency. Consumer wrote they discovered their account with Countrywide Home Loan first became in arrears when the Company illegally charged $414.00 to their account for Hazard Insur., resulting in outstanding balance sending the account into foreclosure. No work phone, fax or age range.

Created By: JXHEINY Created Date: 11/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,641.36

Amt Paid: 1,641.36 Payment Method: Cashier's Check

Agency Contact: Mail Complaint Date: 11/16/06

Initial Contact: Mail Transaction Date: 08/31/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Needville State: TX Zip (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loan

Address: PO Box 8239

City: Van Nuys State: CA Zip: 914098239

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9393532 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency Admin of Natl Banks. Consumer wrote during the refinancing of their home, their escrow account balance did not calculate correctly based on the HUD1 on the old loan with Countrywide Home Loan. Consumer has tried without success to contact both Countrywide and Rep regarding the discrepancies in the amount of their escrow account. Escrow documentation provided. No work or home phone, fax, email or age range.

Created By: JXHEINY Created Date: 11/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 11/16/06

Initial Contact: Unknown Transaction Date: 06/26/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Woodbridge State: VA Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loan

Address: PO Box 5012

City: Woodland Hills State: CA Zip: 913655012

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Rep Name: Konanlian, Eddie Title: Rep

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9393167 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Countrywide Home Loans. Consumer states that $1666 was drafted from their account for a mortgage payment. Consumer states that this was a mistake and did not need to come out of the account. Consumer called them and they told him that they would work out the payment and make it right. Consumer states that the money never was credit back to their account. Consumer called them again and they never made the payment back to the account. Consumer did not make the next months payment because it was part of the $1666. Consumer has now got a foreclosure letter. Consumer feels this is deceptive. Consumer gave no phone #'s or email.

Created By: JKIGHT Created Date: 11/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/08/06

Initial Contact: Mail Transaction Date: 11/01/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Nerstrand State: MN Zi (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9391879 Contact Type:Complaint Source:Consumer TCS? N

Comments: The problem is on the Proof of Claim filed by Countrywide in 10/25/01, with the Bankruptcy Court alleging that consumer made 26 monthly mortgage payments plus late charges in the total amount of $20,071.13;24 payments of $775.00 for the period July1, 1999 through August 15, 2001. Consumer sent copies of their cancelled checks cashed by Seasons Mortgage and Countrywide. Consumer states they made total payments of $12,497.39 from April 29,2000 to Feburary 22, 2001 which included an extra $57.22 on most payments covering late fees if any. Consumer's bankruptucy attorney failed to submit the cancel checks and show up in court. Consumer contacted Countrywide about crediting their account for the $12,497.39 mortgage payments, but request fell on deaf ears. Consumer was forced to choose a Short Sale to avoid any more damages to their credit. Consumer's house was sold for below market value. Countrywide's Pay Off Demand Statement showed that they still had not credited the $12,497.39 payments which were proven to have been made to the mortgage company from 4/29/00 to 2/22/01. There has been daily interest charged from 9/01/99 to 2/25/05 which was structured so that interest would eat up the equitity in the house.

Created By: ABANKS Created Date: 11/21/06

Updated By: Updated Date:

Org Name: Planning and Information- BCP

Amt Requested:

Amt Paid: Payment Method: Check (Not Classified)

Agency Contact: Phone Complaint Date: 11/01/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Las Vegas State: NV Zip (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range:

Company

Company: Countrywide Home Loans, Inc.

Address: 7105 Corporate Drive

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9391262 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL Forwarded by the OCC. Consumer has a complaint against Countrywide Home Loans. Consumer states that he received an insurance check which needed to be signed by him and Countrywide Home Loans. Consumer states that once he signed the check and sent it to them he had never received the money. No phone numbers or email address.

Created By: SWOODSON Created Date: 11/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date: 10/12/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pembroke Pines State: FL Z (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9391123 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer writes that she had a mortgage through Countrywide Home Loans. The consumer notes that there was an error in the way the payment was applied and while she was attempting to resolve the issue, the mortgage was sold to Litton Loan Servicing. The consumer notes that she has contacted Countrywide Home Loans and Litton Loan Servicing numerous times, providing proof of payments, but has been unable to have her account brought back up to "current." MAILUPD12.12.06_A copy of the consumer's letter was forwarded by the OCC.rbrown.

Created By: RBROWN1 Created Date: 11/21/06

Updated By: RBROWN1 Updated Date: 12/12/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 10/20/06

Initial Contact: Unknown Transaction Date: 06/01/05

Initial Response: Phone: 800/888

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: College Park State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Litton Loan Servicing

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Litton Loan Servicing

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other

Transaction

Ref No.: 9387590 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a mortgage with Countrywide Home Loans. Consumer was told she has to buy flood insurance on the property because FEMA rezoned the area. Consumer has sent letters and called the company about it, but receives no response. Consumer states the address they have is also incorrect. Consumer did not give email.

Created By: EMCMANN Created Date: 11/20/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 08/01/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Edmond State: OK Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9385665 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has had a home loan for 2 years and has tried to eliminate PMI. Consumer was told that after the 2 years by Triton he could get rid of PMI. He states he has met the terms of the orig agreement. Countrywide has taken over the loan and are telling him something different and will not honor the orig. contract. Countrywide took over about 6 wks after the orig. loan. Consumer also states Countrywide has been very deceptive in letting him know where he can get more info. on this. Consumer has been contacting them by internet and phone.

Created By: DCRASE Created Date: 11/20/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 12/01/04

Initial Response: Internet/E-mail

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Quakertown State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company: Countrywide Home Loans

Address: 450 American St SV3-23A

PMI Deletion Department

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: (800) 6699092 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9374480 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded from Comptroller of the Currency Admin of Nat't Banks. Consumer wrote they began inquiring why they were being charged for PMI based on the length of time they had their loan, loan balance, payment history and all the solicitation to apply for a Home Equity Line of Credit with Countrywide Home Loans, after several calls and refusing to pay the payment of $86.83 for PMI, they were contacted by Countrywide informing them they must continue to pay PMI regardless; until such time Countrywide deems the LTV is 79% or less or pay them $350.00 for another appraisal with no guarantee that they will meet the LTV. No work or home phone, fax, email, age range or transaction date.

Created By: JXHEINY Created Date: 11/17/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 86.83

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 11/07/06

Initial Contact: Phone Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Tobaccoville State: NC Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 1301 McKinney St

Ste 3450

City: Houston State: TX Zip: 77010

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9374060 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the OCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans has violated the TILA. Consumer does not present specifics of the violations. Consumer has sued Countrywide, and a copy of the filing is attached. No phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 11/17/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/04/06

Initial Contact: Unknown Transaction Date: 01/03/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

(b)(6)

City: Indian Head State: MD Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9366905 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the CCC and has been forwarded to the FTC. Consumer compalins that Countrywide Home Loans over a period of 6 months charged him late charges without sending him any notice or billing.

Created By: ROPER Created Date: 11/16/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/20/06

Initial Contact: Phone Transaction Date: 09/01/04

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Niederwald State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9366903 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer wrote Countrywide Home Loans cashed both payments as evidence of their banking statements, however, when they called Countrywide was told the second was the only payment received. The proper account number was not entered, therefore the first payment was not credited. Countrywide also failed to inform the consumer the loans were sold to Homecomings Financial. Consumer requested a letter from Countrywide confirming they were paid $2800 and $1300 on 10-03-06 and both checks were cashed. No fax, email or age range.

Created By: JXHEINY Created Date: 11/16/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 4,100.00

Amt Paid: 4,100.00 Payment Method: Bank Account Debit

Agency Contact: Mail Complaint Date: 10/25/06

Initial Contact: Phone Transaction Date: 10/03/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Arlington State: WA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Valley State: CA Zip: 930625170

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company: Home Comings Financial

Address: po box 890036

City: Dallas State: TX Zip: 75389

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9366771 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the OCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans ran the consumer's credit without the consumer's permission.

Created By: ROPER Created Date: 11/16/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/23/06

Initial Contact: Phone Transaction Date: 09/16/06

Initial Response: Phone: other

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: User - Obtains Report Without Permissible Purpose

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Riverside State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 8415 Data Point Drive Ste 200

City: San Antonio State: TX Zip: 78229

Country: UNITED STATES

Email: CRC:

Phone: (210) 5935406 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9422495 Contact Type:Complaint Source:Consumer TCS? Y

Comments: AS PER WU REPORT SENDERMADE APPLICATION FOR A LOAN THROUGH REFERRAL FROM A FRIENDSENDER STATED THE COMPANYS NAME WAS COUNTRYWIDE HOME MORTGAGES (A PRIVATE LENDER) SENT 2 MONEY TRANSFERS SEE ALSO [(b)(6)] FOR $983.00. PAYEE ID INFO CANADA [(b)(6)] ON CANADA PERSONAL TRAINER 337 MARGUERETTA ST TORONTO ON M6H 3S4 CANADA 416-7589962

Created By: PHNB Created Date: 11/16/06

Updated By: Updated Date:

Org Name: Ontario Provincial Police, Anti Rackets (Phonebusters)

Amt Requested: 3,136.00

Amt Paid: 3,136.00 Payment Method: Not Reported

Agency Contact: External Agency Complaint Date: 11/16/06

Initial Response:

Product/Service: Advance-Fee Loans, Credit Arrangers

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: [(b)(6)]

Address:

City: ATMORE State: AL Zip [(b)(6)]

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: [(b)(6)]

Email:

Age Range:

Company

Company: Money Mart

Address: 1960 LAWRENCE AVE EAST #UNIT 7

City: SCARBOROUGH State: ON Zip: M1R2Z1

Country: CANADA

Email: CRL:

Phone: () Ext:

Company: COUNTRYWIDE HOME MORTAGAGES

Address:

City: State: ON Zip:

Country: CANADA

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Company: Money Mart

Address: 1960 LAWRENCE AVE EAST #UNIT 7

City: SCARBOROUGH State: ON Zip: M1R2Z1

Country: CANADA

Phone: () Ext:

Reason: Bank

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9359259 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: construction loan) This is not credit per se, but if I do not pay Countrywide they will spoil my credit. I have a construction loan with them but the contractor ran away with $100k. Now I have a new contractor, but CW will not pay him, even though his is one of their approved people. Thus they will not allow me to use the credit they granted to build, BUT they also now say so much time has elapsed that I must pay the interest. Which jumped, again because of time. If I could build, I would escape this, but they won't let me build. No wonder; they make more money this way! They will not return my calls nor emails.

Created By: JXHEINY Created Date: 11/15/06

Updated By: JXHEINY Updated Date: 11/15/06

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,900.00

Amt Paid: 1,900.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 11/13/06

Initial Contact: Mail Transaction Date: 11/13/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: La Habra State: CA Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO Box 10287

City: Van Nuys State: CA Zip: 91410-0287

Country: UNITED STATES

Email: david_skinner@countrywide.com URL:countrywide.com

Phone: (800) 7296771 Ext: 3354

Company Representative

Rep Name: Skinner, David Title:

Associated Company

Transaction

Ref No.: 9351025 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage) I was behind to the tune of 32,952.24, i got a reinstatement figure from the company, paid itn in full on Feb 11 2006, the money was not creditted untill may 2006,iwas also charged late fee for the period that i have paid, the payment was never repored to the credit bureu untill Nov, it was reported that i started making payment in march, 2006. I have made several complain without any changes.

Created By: WFRIDAY Created Date: 11/14/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 32,952.24

Amt Paid: 32,952.24 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 11/11/06

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: lanham State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loan

Address: 450 American St.

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (818) 3048400 Ext:

Company Representative

Rep Name: Bafford, Windale Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9350254 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Negative report for acct beginning in 6621) Received ambiguous letter about adjustment made to credit report. Did not state what kind of adjustment. Spoke with Susan at customer svc. (above number). States that request for credit adjustment made Oct. 5, went to credit bureaus Oct. 12. Note I received dated for Oct. 12, 2006. No negative report prior to October 12, 2006. Negative report for real estate transaction closed in August 2006. No other notification of negative report before or after I received note. Violation of FCRA section 623 - Not given 30 days notice prior to or within 30 days report of derogatory information.

Created By: SWOODSON Created Date: 11/14/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/10/06

Initial Contact: Mail Transaction Date: 10/12/06

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Encinitas State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: Mail Stop, SV-416

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRC:

Phone: (800) 2034951 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9349501 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinancing) I contacted Countrywide near the end of September 2006 to inquire about refinancing my property located at (b)(6) At the time, Ms. Hernandez took my personal and financial information for underwriting to determine if I would be approved. I never heard back from Ms. Hernandez. I contacted her about a week later and her assistant Chris Benson informed me that I was denied the refinance loan strictly on the bases that I was late on three payments to Countrywide. Days later I contacted Ms. Hernandez to forward omitted information about my income in hopes that I would receive a favorable acceptance for a loan and no one every replied to my information. A week after that I contacted Chris and requested in writing the reason I was denied the refinance loan, as of November 9, 2006 I still have not received any formal denial of my request for credit. I am requesting an investigation into this matter on the basis that I am entitled by law to receive information about the agency that provided adverse information against me that resulted in my denial of the loan. In addition, I believe the company is in violation of the Sherman Antitrust Act (redlining) as a result of HB4010. Your immediate attention to this matter would be greatly appreciated.

Created By: JXHEINY Created Date: 11/14/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/09/06

Initial Contact: Phone Transaction Date: 10/04/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Creditor Did Not Give Accurate Reason for Denial

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Dolton State: IL Zip (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: P.O. Box

City: Dallas State: TX Zip: 75265-0070

Country: UNITED STATES

Email: countrywide.com URL:customer.countrywide.com

Phone: (312) 2744100 Ext:

Company Representative

Rep Name: Hernandez, Minerva Title:

Associated Company

Transaction

Ref No.: 9319329 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's attorney is writing in for her. Consumer's complaint is against Countrywide Home Loan. Consumer states that she is her husband filed for divorce. Consumer states that she paid the part of the loan and this was needed to take the home out of foreclosure. Consumer states that she has been making payments monthly payments. Consumer states that they are still reporting this inaccurate info to the CRA's. Consumer states that the payments have been paid on time and they are reporting them inaccurately. Consumer gave no phone #'s or email.

Created By: JKIGHT Created Date: 11/08/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/26/06

Initial Contact: Mail Transaction Date: 12/16/05

Initial Response: Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Mountville State: SC Zi (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:
Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Laurens State: SC Zip: (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number: ()
Email:
Age Range:

Company

Company: Countrywide Home Loan
Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9288031 Contact Type:Request for Information Source: Consumer TCS? N

Comments:

several months ago, i made a complaint about countrywidw home loans. Pleas provide me with a update.

Created By: BSTURM Created Date: 11/02/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/01/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Dallas State: TX Zip (b)(6)

Country:

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 55

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9288018 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: refiinance) refinance my home country wide was suppose to payoff my car
and credit cards and recieve cash out i rec'd check only
no car payoff or credit card call evey day for 13 days with
no call back and the office is allways closed
cannot get no information

Created By: BSTURM Created Date: 11/02/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 11/01/06

Initial Contact: Phone Transaction Date: 10/03/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Longwood State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 2505 w. chandler blvd
bldg d

City: chandler State: AZ Zip: 85224-4921

Country: UNITED STATES

Email: andrew_williams@countrywide.com CRL:n/a

Phone: (866) 6197911 Ext:

Company Representative

Rep Name: williams, andrew Title:

Associated Company

Transaction

Ref No.: 9280840 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer has a mortgage with Countrywide Home Loans and her taxes and insurance are included in her payment. The consumer received a letter from her insurance co. on 09/14/06 stating that additional money needed to be paid on the insurance by 09/22/06. The consumer states that this letter was also sent to Countrywide. The consumer called Countrywide and was told that the additional money would be sent via FedEx. The payment was not received by the insurance company until 09/26/06 and the consumers insurance was cancelled due to the late payment. Countrywide claims they sent the payment on time, but sent another payment on 09/25/06 when they found that the insurance company did not receive the first payment. The consumer states that the new insurance premium, with a different company has more than doubled and will cause a large increase in her mortgage payment. The consumer feels that she should not be penalized this way because it was Countrywides mistake. No alternate phone number, e-mail or age provided.

Created By: BSTURM Created Date: 11/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/05/06

Initial Contact: Mail Transaction Date: 09/14/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Port Charlotte State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9280782 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The CCC Referred because it is not under their jurisdiction. Consumer filed a complaint against Coutnrywide Home Loans. He states he was told by a rep he could get a mortgage for 1/2%. He did not know there was 3%penalty. Consumer sold the the property at a loss. He states his mortgage kept going up over the 8 month period. Trans date approx. No email.

Created By: DCRASE Created Date: 11/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/28/06

Initial Contact: Unknown Transaction Date: 02/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Langhorne State: PA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 80 and Over

Company

Company: Countrywide Home Loans

Address: PO Box 10223

City: Van Nuys State: CA Zip: 91410

Country: UNITED STATES

Email: CRL:

Phone: (813) 4950370 Ext:

Company Representative

Rep Name: Russirk, Norman Title: Rep

Associated Company

Transaction

Ref No.: 9280661 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the CCC for action by the FTC. The consumer was purchasing a house and went to the closing on 07/10/06. The consumer states that the seller was to pay the closing costs but when they received the paperwork from Countrywide Home Loans it stated that the sellers were not able to pay the costs. The consumer states that she was told that they would have to pay $2228.52 and then have the seller lower the asking price of the home by$2400.00. The consumer agreed and when they received the new paperwork to sign the loan amt was lower, which changed the amt they were to pay by an additional $2100.00. The consumer contacted the branch manager of Countrywide Home Loans and was told that they could give her $150.00 for the inconvenience, but other than that there was nothing they could do. No phone number, e-mail or age provided.

Created By: BSTURM Created Date: 11/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/27/06

Initial Contact: Fax Transaction Date: 07/10/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Fort Worth State: TX Zip (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9279811 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Countrywide Home Loans, his mortgage company, is siphoning money from him. The company has told the consumer various stories about what the charges. The company has been charging him less than a dollar every month for this various charge. The company states that this is essentially a late fee that is imposed in the form of interest if the consumer pays on a date before the payment is due. The consumer states that the company has processed his payments incorrectly. Consumer states this is called

Created By: JCLIFTON Created Date: 11/01/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 10/01/99

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: El Paso State: TX Zip (b)(6)

Country: UNITED STATES

Work phone: ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (866) 6536183 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9274239 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Mortgage. Consuemr states he has his mortgage with this company. Consumer states he made several payments late and was never notified that they were assessing late fees because of this. Consumer states they have told him he owes $300 in late fees, but he refuses to pay it because they have given him nothing in writing showing he owes it.

Created By: JPITTS Created Date: 10/31/06

Updated By: JPITTS Updated Date: 10/31/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 300.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 12/01/05

Initial Response: Mail

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Fails to Send Written Notice of Debt to Debtor

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Niederwald State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: countrywide home mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9267563 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home equity loan) I called Countrwide inquiring about a home equity loan and was connected with Todd Chilton. I informed him that we would probably sell our house in a year and that I did not want to pay a lot of up front fees. After discussing my needs he offered a $71,000 home equity loan at 6.375%. I told him that that was acceptable and asked him what fees I would be charged. He said that worse case scenario I would have to pay around $1300.00 in fees of which Countywide took $375 for processing. He stated that if they didn't have to do an appraisal the fees would be less. I told him that my wife and I would like to apply for the loan and that he could run our credit. I applied over the phone and faxed him the required documents. When I received the loan packet a few days later I noticed that the good faith estimate included .0875% points which amounted to an additional $621.00. This amount did not include an appraisal as it was not necessary and was higher than his worse case scenario. I called Todd and told him that I thought he had pulled a bait and switch in that I explicitely told him when applying that I did not want a lot of upfront fees. He stated that he normally always quotes his loans with a point included. I told him that I did not know what he ordinarilly did, that I only know what he tells me and he did not tell me there were points included in my loan. I asked to speak with his supervisor and was connected to Bill's voicemail. I left a message stating my concerns and it has been over a week and I have yet to have a response from Bill. In summary, I would not have had my credit run and invested the time and effort to apply for this loan had I known there were points. As a loan officer Todd should have informed me of the points, especially since I stated that we would be selling our home in a year and I did not want to pay large up front costs associated with the loan.
Thank you,
(b)(6)

Created By: RSBROWN1 Created Date: 10/30/06

Updated By: RCONDON Updated Date: 01/09/07

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/27/06

Initial Contact: Phone Transaction Date: 10/16/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Mesa State: AZ Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:www.countrwide.com

Phone: (800) 669-6607 Ext:

Company Representative

Rep Name: Chilton, Todd Title:

Associated Company

Transaction

Ref No.: 9264012 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the Board of Governors of the Federal Reserve System. The consumer writes that she has a mortgage through Countrywide Home Loans. The consumer notes that she is being charged double the PMI that was on her Truth in Lending papers. The consumer also notes that this institution has had her escrow account in arrears since the mortgage was taken out which is incorrect. The consumer has contacted Countrywide Home Loans several times but has been unable to resolve the issue. No home #, work # or email address was provided.

Created By: RBROWN1 Created Date: 10/30/06

Updated By: RCONDON Updated Date: 01/09/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 4,388.06

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 07/27/06

Initial Contact: Unknown Transaction Date: 07/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Oaklyn State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Vally State: CA Zip: 93093

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9246874 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Loan, etc) This company is in it for the foreclosures. I fell behind on my house payment because it more than doubled at the first of the year (900-2100). It took me 60 days to speak with someone who could help me. Then, when I was already 30 days behind, I wanted to get on a re-payment plan. Per customer service, I needed to speak with someone in the Workout Department. Roxanna received my paperwork and told me not to pay until I heard from her. It took her 60 days to finally get back with me. I called her every day after a week of no calls, except rude collection clerks. This made me 90 past due. When I did speak with her, she asked for a "down payment" of $705.83 to be wired via Western Union. I sent it to her. In the mean time, I have been receiving 5-6 calls a day from the collectors. Roxanna told me that the workout department works on a completely different computer system...why? Aren't they the same company? Wouldn't they need to speak with each other? We pulled our credit last week and noticed that this loan had foreclosed next to it. We finally reached Roxanna on 10-23-2006. She said that they did not receive any payment from us and even if we did follow through with the re-payment plan, the house was going to be foreclosed on anyways. I received an e-mail today, the 24th, from Countrywide that thanked me for my payment. I called, spoke with Reyana in collections who couldn't tell me what that payment was, just the amount. It was for $705.83. I told her I made that payment over 45 days ago. When I asked to confirm her name, she lied to me and told me it was Stephanie.
Please have someone contact me regarding Countrywide. This isn't the only complaint I have about them. I am losing my home because of their incompetence. I would like something done about this company and it's unethical business "habits." I am also going to be contacting an attorney about this.
Thank you so much!

Created By: JXHEINY Created Date: 10/26/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 705.83

Amt Paid: 705.83 Payment Method: Wire Transfer

Agency Contact: Internet Complaint Date: 10/25/06

Initial Contact: Phone Transaction Date: 10/23/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Austin State: TX Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada Blvd.

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 669-6607 Ext:

Company Representative

Rep Name: Perez, Roxanna Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9237261 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by the Comptroller of the Currency for action by FTC. Consumer has complaint against Countrywide Home Loans. Consumer purchased insurance including flood. The escrow account with Countrywide has money for the insurance. Countrywide informed them they don't have sufficient flood insurance. They require $85,000 worth which consumer provided copies of their insurance showing the $85,000 worth. Countrywide purchased flood insurance using funds from escrow. No email address.

Created By: JHART Created Date: 10/25/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,514.10

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 08/11/06

Initial Contact: Phone Transaction Date: 07/01/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Balloon Payments and\or Other Payments

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Tampa State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: PO Box 961206

City: Fort Worth State: TX Zip: 76161-0206

Country: UNITED STATES

Email: CRL:

Phone: (800) 4009083 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9236630 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's complaint was sent from the TC Dept of Savings and Mortgage for consideration. The consumer and spouse looked at an investment property and left $5000 to hold the home till they made a decison with the instructions not to run the credit. However, the company ran the credit file and then told the consumers they did not do so. This was done by Countrywide Home loans. No age given.

Created By: DBRAHLEK Created Date: 10/25/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/23/06

Initial Contact: Unknown Transaction Date: 09/16/06

Initial Response: Unknown

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: User - Obtains Report Without Permissible Purpose

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Riverside State: CA Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 8415 Data Point DR Suite 200

City: SAN ANTONIO State: TX Zip: 78229

Country: UNITED STATES

Email: CRD:

Phone: (210) 5935406 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9236366 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer had a mortgage with Countrywide Home Loans and was late on a payment around 1998; however, they started to harass the consumer for payment in 06/2004 though it had been under bankrupcy protection since 2001. They consitantly refused to update the files and they have reported the late payment to the CRAs. When attempting to collect they also called him repeately and in a harassing mannor. No wk pn#, email address, or age. UPDATE: 11/01/06 Consumer wanted to know if we investigage. LSanders

Created By: DBRAHLEK Created Date: 10/25/06

Updated By: LSANDERS Updated Date: 11/01/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/04/06

Initial Contact: Unknown Transaction Date: 01/01/98

Initial Response: Unknown

Product/Service: Credit Information Furnishers
Creditor Debt Collection

Statute/Rule: Fair Credit Reporting Act
FTC Act Sec 5 (BCP)

Law Violation: Falsely Represents Character, Amount, Status of Debt
FCRA: CRA\Furnisher - Provides Inaccurate Information
Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Jacksonville State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9228361 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage regarding PMI) I contacted Countrywide Home Loans after my loan was bought by them in June 2005. I requested they take of the PMI. Countrywide took the PMI off. This was in July 2005. In January 2006 I received a mortgage statement and escrow statement. It was then that I saw Countrywide put the PMI back onto the mortgage without my knowledge and had been taking it out of my escrow account, which is ONLY for taxes. My taxes went up as well, which I had already expected. My mortgage went from approximately $1300 per month to $3000.
They denied my request to remove the PMI because of the private lenders terms. I need someone to help me stop this unethical and illegal activity by Countrywide Home Loans. Countrywide has refused to remove the PMI even though they know they do not have a signed disclosure, which would lead me to believe they do not have a legal loan with all the proper paperwork. My attorney in Illinois demanded Countrywide Home Loans return all the funds back into my escrow account from September 2005, when they first reinstated the PMI without my knowledge until current and permanently remove the PMI from the loan. He included a copy of the appraisal on the house along with all the other documents showing the disclosure form was never given to me nor was it ever signed. Now there are damages. My credit is ruined which began from Countrywide reporting the mortgage was late during the four months I was corresponding with them about removing the PMI. I am currently several months behind on the mortgage because it is like I¿m paying two payments a month instead of one. I am now ineligible for a refinance and have been turned down by every place I¿ve applied and am stuck with this mortgage. I would appreciate any help or advice I can get ¿ for at this time I cannot afford to retain an attorney.

Created By: JXHEINY Created Date: 10/24/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,277.04

Amt Paid: 2,941.35 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 10/22/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Saint Augustine State: FL Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: SVB-314
P.O. Box 5170

City: Simi Valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: unknown URL:Countrywide.com

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9223184 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan) I received a notice from Countrywide in Feb 2006 that my home was in foreclosure. When I contacted them, I was told there was an outstanding balance on my account. However, they could not or would not explain why there was an outstanding balance. I was told that I needed to send $500 by Western Union for March paymant,& then send payments by cashier's checks for April - June and then my account would be in good standing. I then received a statement dated 02/23/06 that I needed to send $1641.36, which I also sent by cashier's check. This amount has never been credited to my account and I feel that the billing was in error and I should never have paid it. They will not answer my letters and I can not get any help over the phone. I want a refund sent to me for this amount + $414 they charged me for hazard ins (I already had hazard ins) + $601.76 miscellaneous payments such as bankrupcy payments which were not credited to my account. I need a refund sent to me totaling $2657.12 for all of the above.

Created By: RBROWN1 Created Date: 10/23/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,641.00

Amt Paid: 1,641.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 10/21/06

Initial Contact: Mail Transaction Date: 02/23/06

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Needville State: TX Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:countrywide.com

Phone: (805) 5205100 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9212985 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Loan) Our home mortgage is with CountryWide. Every month we mail our payment via Overnight Express Mail to ensure that the payment is received on time. We keep the receipts and tracking information to prove that payment was received by the due date. And yet, Countrywide consistently adds a late charge to our bill - forcing us to call and argue with an customer service representative and send our receipts/proof into them. This has happened over 6 times in the past 9 months. The customer service representatives are argumentative and have even stated "It's only $60, why don't you just pay it". We take pride in paying our bills on time and maintaining a high credit score. Countrywide is adding late charges w/o reason in hopes that people will just pay the charge instead of spending hours on the phone arguing with them.

Created By: WFRIDAY Created Date: 10/20/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,894.44

Amt Paid: 1,850.00 Payment Method: Certified Cheque

Agency Contact: Internet Complaint Date: 10/19/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Washington State: DC Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans, Inc

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9206035 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgages) I have been working on a refinance for about two weeks. I locked my rate with them about a week ago. The appraisal company made an error when they appraised the value of my house. I requested that they redo the appraisal. It took them about four days to do this. When that was done, they said that because the value of the property changed, the lock was not any good. They then unlocked the rate and increased it by .5 percent. I believe that this is their way of ripping off their customers. They get you deep into the process and then do the bait and switch. I have already had to pay $350.00 for the appraisal. This is the second loan company to do this to me in a month. This is becoming a trend with finance companies.

Created By: DCRASE Created Date: 10/19/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 350.00

Amt Paid: 350.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 10/18/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Yuba City State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans-

Address:

City: Roseville State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Rep Name: VanDyke, Rachel Title:

Associated Company

Transaction

Ref No.: 9203874 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Private Mortgage Insurance) My husband and I purchased a home and obtained financing through Countrywide. We were referred to Countrywide by our real estate agent. At the closing we were advised our Private Mortgage Insurance Premium was $244.50 per month. Not knowing anything about PMI we thought that was acceptable. Since we purchased our home we have been told by various people that $244.50 per month is outrageous. I've done some research on my own and have found that in fact $244.50 is extremely high. However, Countrywide has informed us we can't get the PMI off of the loan until the loan is 2 years old and there have been no 30 day lates in the past year. I just want to know is $244.50 per month legal and if not do we have any legal recourse? UPDATE: 10/31/06. Consumer asks if the PMI is legal. JFlack.

Created By: JXHEINY Created Date: 10/19/06

Updated By: JFLACK Updated Date: 10/31/06

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/17/06

Initial Contact: Phone Transaction Date: 01/03/05

Initial Response:

Product/Service: Insurance (Other than Medical)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Raymore State: MO Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:http://www.countrywide.com

Phone: (800) 6696607 Ext:

Company Representative

Rep Name: Valentine, Margie Title:

Associated Company

Transaction

Ref No.: 9202831 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinancing) I decided to refinance with my existing home loan company, Countrywide Home loans. I spoke with Mr. McKeenze and he told me they have a promotion at that time for existing customers. If I refinance with them, I will not pay for an appraisal of my property. I decided to do it that was on Sept 25th. Mr. McKeenze assured me that i will receive disclosure papers for my review on September 28th. I did not, then an appraiser called me to ask me to set up an appraisal interview. I explained to him that I didn't need one as I was told. I spoke with Mr. McKeenze (866-253-3629, ext: 6470) and he apologized and told me that there was a mispelled situation with my name and that was the reason why I have to get an appraisal but they were going to pay for it. I then accepted it, the appraisal was done. Today is October 15th and still have not get any paperwork from Countrywide. I talked to Mr. McKeenze and he claims that i should have gotten that paperwork and the mortgage processor is reviewing and it is nothing else he can do. I am afraid that I am going to get additional costs and maybe even they will charge for the appraisal and it will be too late for me to cancel the transaction. I know by law they should have sent me those papers, I am extremely nervous about this situation. Please let me know what can I do. thank you. (b)(6)

Created By: JXHEINY Created Date: 10/19/06

Updated By: Updated Date:

Org Name: PUBLIC CSERS - CIS

Amt Requested: 35,000.00

Amt Paid: 35,000.00 Payment Method: American Express Credit Card

Agency Contact: Internet Complaint Date: 10/16/06

Initial Contact: Phone Transaction Date: 10/25/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Wharton State: NJ Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: SV-314B
PO Box 5170
City: Seme Valley State: CA Zip: 9302

Country: UNITED STATES

Email: URL:countrywidehomeloans@email.countrywide.com

Phone: (866) 670 Ext:

Company Representative

Rep Name: McKeenze, Stewart Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9172483 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, a mortgage lender. Consumer states he received a letter form the company and was told that his home was in a flood zone. Consumer recently received a letter from them telling him he needed to up his insurance. Consumer found, via FEMA, the home was not in a flood zone. Consumer was then sent another letter telling him he was not in a flood zone and now he is due a refund for the premiums he paid. No alternate #.

Created By: LAWRENCE Created Date: 10/13/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 01/01/03

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Huntington Beach State: CA Zi (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: PO Box 961206

City: Fort Worth State: TX Zip: 76161

Country: UNITED STATES

Email: CRD:

Phone: (800) 6415301 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9172374 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint with her mortgage company Countrywide Home Loans. Consumer states the company contacted her to refinance her loan which applied for. Consumer states ultimately her loan application was denied because her home was in foreclosure status but it was not. Consumer states the company draged out the application process for multiple months because she feels they wanted to take her home. Consumer is unclear on any money amounts involved. No wk#.

Created By: SHERNANDEZ Created Date: 10/13/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 01/01/04

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Brooklyn State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address: 140 E 45th St. Suite 9D

City: New York State: NY Zip: 10017

Country: UNITED STATES

Email: URL:

Phone: (212) 8834740 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9164460 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, her mortgage company. Consumer states that she has made payments to them, but they have not been posted correctly. Consumer states that her closing paperwork doesn't state anywhere that the lender can sell her loan, but Argent Bank, who sold it to Countrywide Home Mortgage. Consumer states that they never had her permission to take her loan.

Created By: GALCALDE Created Date: 10/12/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 04/01/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Fresh Meadows State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9163357 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Un-fair Late Charges) The mortgage co is charging me late charges but they are not sending me the statements untill after the due dates. Payment is due on the 1 of the month but I'm not getting the bills untill the 9 or the 14 th of the month. I have disputed the late charges and asked them to wave them because of them sending the bill late but they said they wont wave the late charges. I don't know what to do or what my rights are.

Created By: WFRIDAY Created Date: 10/12/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/11/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Warren State: MI Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: Customer Service-SVB-314
P.O. Box 5170

City: Simi Valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9156318 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide bought our loan about 2 years ago from a broker. They reported 5 lates to the credit bureaus. Our mortgage with them adjusted Oct 1 2006. We attempted to refinance since August 2006 and were denied from some lenders due to recent late payments. We were finally able to refinance at the last minute (close tomorrow) When we found out that this loan may not close do to a recent late we contacted Countrywide and received an apology letter for 1 payment. We looked further and realized there were more. They sent another letter advising they would contact the credit bureaus. Point being we now have a higer rate do to timely payments being reported late. What can be done? Thanks

Created By: NSHOUSE Created Date: 10/11/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/10/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lakeside State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: Simi Valley State: CA Zip:

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9153910 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is reporting Countrywide Home Loans for deception. Consumer obtained a refinance loan with company on 03/31/06. Consumer complains company cheated her out of 10000.00. Consumer says the broker raised her and husband's upcome up 2000.00 more than what it actually was. Consumer's husband says on the TILA documents, the company showed a amount of debt that was going to be paid off but it wasn't.

Created By: KMCCOMBS Created Date: 10/11/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/31/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lakeland State: FL Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9148291 Contact Type:Complaint Source:Consumer TCS? N

Comments: I paid this company via sale of property October, 2002. They are reporting my account late 4 years later (2006). They did not notify me of the derogatory reporting of this informtion on my credit report either.

Created By: NSHOUSE Created Date: 10/10/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: 131,000.00 Payment Method: Certified Cheque

Agency Contact: Internet Complaint Date: 10/06/06

Initial Contact: Print Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Palmetto State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: 450 American Street

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: (818) 304-9400 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9134417 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she filed bankruptcy in 1998 and the home was included in bankruptcy. Countrywide Home Loans is showing on her credit report that they are the original creditor, they are not, and also showing that the house was foreclosed upon, it was not. Consumer is at her wits end and very upset. Consumer states that she has repeatedly provided documentation proving as much to the CRAs, but they simply state that the info remains. No other info obtained.

Created By: SSCHWARTZ Created Date: 10/06/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Unknown Transaction Date: 01/01/96

Initial Response: Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Mesa State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: countrywide home mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9118497 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states that the company did not follow the correct procedures during the foreclosure of her home. No alternate #.

Created By: LAWRENCE Created Date: 10/04/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 01/01/97

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Fresno State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9084815 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) I was buying a home in March 2004 the realtor recommended Countrywide to me. I was pre qualified and was told pmi would be neede to do the loan my monthly bill would be about $1542.00/mo on March 13 2004 I signed the GOOD FAITH ESTIMATE. At closing on March 22 2004 I noticed that the NEW LOAN PAYMENT did not include the PMI and the amount was $1082/mo. I asked the Countrywide representative to call and make sure this was the correct amount, she did and she said" Looks like we saved you some money" The document was correct and I finished with closing. All the monthly statements came and said to pay $1082.00 thats what I paid for over a year.
Then I get a monthly statement in I think May of 2005 that says to pay $5000and $1500/mo or to pay like $2000/mo. to cover the mistake of them not figuring in the PMI. At first we were told to continue sending in what I was paying until it was resolved but all my payments were returned for not being the $2000.
I filed a complaint with the Attorney general office and the took correspondence for about 9 months and now send me a letter they are unable to resolve this matter.
I was in foreclosure but when the attorney general got involved Countrywide stopped it, started it again in July of 2006 and stopped when we called NBC 10 news.
The sent us new documents to pay all this time of them refusing my payments a Total of $39,000 to be paid over a 17 month period.
Please we need your help to correct this matter. We are a family of 9 children 7 of whom still live with us. This was our American dream turned into a nightmare.

Created By: SWOODSON Created Date: 09/28/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,082.00

Amt Paid: 1,082.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 09/27/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: East Bangor State: PA Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()
Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 400 Countrywider way
MS SV-314

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9084386 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, a mortgage lender. Consumer has an account with the company and has a separate lot next door that was not part of the loan. Consumer states that Countrywide placed a lien on the separate property that was already paid off. Consumer contacted the company and they will not release the lien. Consumer states that she has been waiting for the company to release the lien for 2 mos but they still have not. Consumer states that the legal dept is unreachable. No email or alternate #.

Created By: LAWRENCE Created Date: 09/28/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date:

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Meriden State: CT Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9075394 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home/Condo) My condo was sold at public auction on 9-20-06. However I did not know it was in foreclosure until 9-13-06 and the sale date was 9-20-06 also I made a payment of $700.00 on 8-30-06 which was posted to my account. I never received a letter from Countrywide's attorney's either. Also I was in a workout negotiation all the while this was going on. I'm not disputing the sale of the condo what I'm complaining about is the 700.00 I can't seem to get back from Countrywide.

Created By: JKIGHT Created Date: 09/27/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/26/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Englewood State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 9770 Mayfair Street

Unit C

City: Englewood State: CO Zip: 80112

Country: UNITED STATES

Email: CRC:

Phone: (972) 526 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9063955 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Their Work Out Department) This is my second attempt to get my house out of foreclosure with CountryWide Mortgage Co. The first time I sent them the amount of money they asked for as up front money then I was to start making payments on an agreed amount. The problem came in when they faxed me the agreement papers to sign, then I was to fax them back. I faxed them about six different times and they kept saying they did not receive them. I used different fax machines just in case something was wrong on my end. They never received the paperwork so they discontinued the agreement and continued with the foreclosure proceedings, also they kept my money. I was able to get another agreement started, they told me the amount of money to send upfront, I did,($2000.00)- I faxed them back the signed agreement as well as put a copy in the FedEx package with the money. They say they have not received the fax and if they don't receive it by Monday, 9-25-06 they will continue with the sale date for my property on Wednesday, 9-27-06. I keep trying to tell them something is wrong with their fax, but they will not listen. They say it must be faxed, they will not accept it any other way. It's like everything is happening just like before. They just can't continue to keep taking my money and not get this foreclosure resolved!

Created By: SWOODSON Created Date: 09/26/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,000.00

Amt Paid: 2,000.00 Payment Method: Bank Money Order

Agency Contact: Internet Complaint Date: 09/22/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Windsor State: NC Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (866) 8063254 Ext: 5901

Company Representative

Rep Name: Coleman, Mr. Title:

Associated Company

Transaction

Ref No.: 9056390 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) We got a loan with them in 01/06. They have continually lied to us. We fell behind and they kept telling us to go to the workout dept. Each time we did they denied us and gave us no reason. They were supposed to send a letter of denial but we never recieved one. We are about to loose our home and they will not help us. We have been trying to work with them since June. They tell us not to make a payment because if they workout accepts us we will need money for that but when we get denied we are even farther behind.

Created By: JXHEINY Created Date: 09/25/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/21/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Fairborn State: OH Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address: PO Box 8239

City: Van Nuys State: CA Zip: 91409-8239

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (1800) 669-0102 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9045643 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is requesting that the lender cease and desist from committing fraud against him. That the lender correct its incorrect and negligent credit reporting against him. That the lender compensate him for damages and cease and desist from managing escrow accounts on his loans. The lender is attempting to foreclosure. He has enclosed copies of all documents.

Created By: JBLAND Created Date: 09/22/06

Updated By: JBLAND Updated Date: 09/22/06

Org Name: Planning and Information- BCP

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/22/06

Initial Contact: Unknown Transaction Date: 09/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Paducah State: KY Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9045516 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is reporting her mortgage company, Countrywide Home Loans, for deception. Consumer received a home owner's insurance check due to hurricane damage. Consumer sent the insurance check to her mortgage company in 03/06 to sign and was suppose to receive money back. Consumer says since that time two inspectors from her mortgage company has came out to inspect her house for repairs done on it. Consumer didn't pass the first inspection but passed the second at the beginning of 09/06. Consumer contacted Countrywide and was told the check in the amount of 12593.55 will be sent to her by 09/20/06. Consumer still hasn't received the check. Consumer is now being told she has to submit receipts for materials and contracts. Consumer does a lot of the work herself because she need the money first. UPDATE: 9/22/06 Consumer states that she received her check by Fed Ex after informing the mortgage company that she has filed a complaint with the FTC. ggadson

Created By: KMCCOMBS Created Date: 09/22/06

Updated By: GGADSON Updated Date: 09/22/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 03/01/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Port Saint Lucie State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email: 50

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way
SV-242

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (972) 4986493 Ext:

Company Representative

Rep Name: Perry, Teresa Title: supervisor

Associated Company

Transaction

Ref No.: 9040372 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that he has a mortgage through Countrywide Home Loans. The consumer notes that even though he has 20% equity on his home, this institution will not remove the PMI. No work # or email address was provided.

Created By: RBROWN1 Created Date: 09/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 03/24/06

Initial Contact: Unknown Transaction Date: 05/27/03

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Rocky River State: OH Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9040214 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: DRIVERS CHOICE CROSS COUNTRY AUTO CLUB) my first notice of this charge was on my September 2006 payment coupon that was received on August 14, 2006 charging me for the $9.95 per month charge for cross country auto services. I did not know this club exsisted prior to 8/14/06. I joined AAA auto club in 1992 and am very pleased with AAA, WHO IS DRIVERS CHOICE? I MADE COMPLAINT (b)(6) ON AUGUST 14, 2006 AFTER MORE THAN 9 TELECONS OF COUNTRWIDE CUSTOMER SERVICE AND DRIVERS CHOICE.I GOT DRIVERS CHOICE TO ISSUE A CANELLATION (b)(6) NOW, I have just received my October payment coupon on September 18, 2006. This $9.95 monthly charge remains on MY ACCOUNT. TOAY, I HAVE CALLED AGAIN COUNTRYWIDE CUSTOMER SERVICE AND GOT "WE CANNOT CREDIT YOUR ACCOUNT BECAUSE WE HAVE NOT RECEIVED A CREDIT FROM DRIVERS CHOICE" I QUOTE THE CANCELLATION NUMBER ABOVE AND THEY "SAY, WE HAVE NOT RECEIVED A CREDIT" I REQUEST WE HAVE A THREE WAY DISCUSSION WITH DRIVERS CHOICE AND CHRIS DOES DIAL THEM AND JESSIE RESPONDS WITH JOE CANCELLATION WAS ISSUED ON AUGUST 14 BUT COUNTRYWIDE HAS TO ISSUE THE CREDIT NOT DRIVERS CHOICE.!!! NOW IT'S THIS CROSSFIRE THAT IS FRAUD, CORRECT? SINCE BOTH COMPANIES ARE UNDER THE COUNTRYWIDE CORPORATION UMBRELLA AND BOTH ARE JUST POSITIVE THAT EACH MUST POINT THE FRAUD FINGER AT EACH OTHER.....THEN BOTH CANNOT BE DOING HONEST BUSINESS AND BEING OF SERVICE TO THE COUNTRYWIDE CUSTOMER, CORRECT? OK, NOW MY FEAR IS COUNTRYWIDE WILL DESTREOY MY CREDIT REPORT BECAUSE THEIR EMPLOYESS ARE 1000% PERFECT AND THE COUNTRYWIDE CUSTOME IS 10,000% IM-PERFECT.! HELP HELP HELP

,

Created By: NSHOUSE Created Date: 09/21/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 9.95

Amt Paid: 9.95 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 09/20/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: LAS VEGAS State: NV Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 70 - 79

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 524-6876 Ext:

Company Representative

Rep Name: ?, ? Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9001936 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer has a mortgage with Countrywide Home Loans. The consumer states that there are over 30 violations of TILA. The consumer feels that his acct should have a zero balance and has requested validation of what they say he owes with no results. The consumer states that a law suit has been filed. The consumer did not provide specific information on what type of violations he found. No alternate phone number or age provided.

Created By: BSTURM Created Date: 09/15/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 08/28/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Indian Head State: MD Zi (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 75266-0694

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8995089 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer stated they are having a problem with Countrywide and Bank of New York regarding their mortgage on a two flat and a foreclosure, telling their tendant they should not be their and needs to move, thus creating more problems with the tendants not renewing their lease.

Created By: JXHEINY Created Date: 09/14/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 07/27/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Harvey State: IL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: COUNTRYWIDE HOME

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (866) 6705309 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8986763 Contact Type:Request for Information Source:Consumer TCS? N

Comments:

(Product Name: Home Loan)

Created By: NSHOUSE Created Date: 09/13/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/12/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Moss Point State: MS Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: p.o. box 6500070

City: Dallas State: TX Zip: 75265-0070

Country: UNITED STATES

Email: CRD:

Phone: (1-800) 669-5224 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8986362 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains Countrywide Home Loans is reporting inaccurate information on her husband's credit report. Consumer hasn't disputed with the company before but will. Consumer did not provide her contact information.

Created By: KMCCOMBS Created Date: 09/13/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Print Transaction Date: 09/13/06

Initial Response: Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Gainesville State: VA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8979218 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: MORTGAGE LOAN (b)(6)) In April of this year (2006) Countrywide as my mortgage lender contacted me in writing to advise me that my April mortgage payment would NOT be credited to my mortgage account because of outstanding late charges on the account. Although Countrywide's account records indicate that my April mortgage payment was received by them on 4/20/06, they REVERSED the payment on 4/25/06 and did not apply my regularly scheduled payment to my account until 5/15/06 when my next monthly payment was made. This resulted in the April mortgage late being reported as a 30 day late to all 3 credit bureaus. I have not been able to get this negative info removed despite disputes initiated with all 3 bureaus.
At the time that Countrywide suspended my monthly payment and did not apply the funds to my account, I spoke with customer service and explained that I was in the process of selling my home and that I intended to pay any and all prior late charges at the time my loan was paid off. I also reminded them that according to the written note I had signed at the time that I obtained the loan, Countrywide was not within its legal boundaries to suspend my regular payment because of late charges on the account. Countrywide refused to submit proof of their rights to suspend my payment and would not apply my money to the payment due despite several phone calls made by myself to their customer service department.
As a result of Countrywide's illegal suspension of the funds I sent for the April payment, I now have a 30 day late reported on my credit. I am not disputing any late charges on the account for payments that were made a few days late; I am however disputing the 30 day late which has resulted in a negative credit reporting as this was directly the result of Countrywide's illegal suspension of my payment.

Created By: WFRIDAY Created Date: 09/12/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 200.34

Amt Paid: 267.12 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 09/11/06

Initial Contact: Mail Transaction Date: 05/01/06

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: CASTLE ROCK State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:WWW.COUNTRYWIDE.COM

Phone: (800) 6696607 Ext:

Company Representative

Rep Name: CUSTOMER SERVICE, CUSTOMER SER\ Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8978043 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) I operate a mortgage brokerage in Phoenix, Arizona. We strictly adhere to ALL federal and state regulations governing RESPA, the Truth-In-Lending Act, etc. It is very disturbing that companies like Countrywide feel that they do not have to follow and obey federal and state rules/guidelines governing residential lending. They have directly violated Reg. Z Section 226.24 pertaining to advertising rules for closed-end loans. This is the seventh week in a row they have violated by advertising in the Arizona Republic newspaper, thus misleading and misrepresenting themselves to consumers.

Created By: BSTURM Created Date: 09/12/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/10/06

Initial Contact: Print Transaction Date: 09/10/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Glendale State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 8326 E. Hartford Drive, Ste 101

City: Scottsdale State: AZ Zip: 85255

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (480) 4735700 Ext:

Company Representative

Rep Name: Lee, Ryan Title:

Associated Company

Transaction

Ref No.: 8976290 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer and his friend took out two lines a credit together on a home they both own. The credit is with Countrywide. The house is in the friends name only. The consumer tried to refinance one of the lines of credit. The consumer received a letter noting the line of credit was denied. The denial was based on the other line of credit he had with the company. UPDATE: 09/12/06 - Consumer said he financed a first and second loan on a house. He is refinancing the first loan and got a line of credit. He wrote a $10,000 check on the line and the checked bounced. They said it was because he refinanced the first, but he pointed out that there were two separate loans. Consumer sent a $10,000 check to Countrywide when he changed his mind about getting the loan. Now Countrywide will not send his check back, saying it may take a month from now because they do this. His complaint is against Countrywide for denying him the second loan. lreeves

Created By: WFRIDAY Created Date: 09/12/06

Updated By: IREEVES Updated Date: 09/12/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 55,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: In Person Transaction Date: 09/01/06

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Sumner State: WA Zi(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loan

Address: PO Box 650225

City: Dallas State: TX Zip: 75265

Country: UNITED STATES

Email: URL:

Phone: (800) 6695864 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8976095 Contact Type:Complaint Source:Consumer TCS? N

Comments: The complaint is against Countrywide Home Loans, a mortgage company. They wanted proof of flood insurance, this was faxed to them. The company bought flood insurance and charged the consumers escrow $1381.51. Consumer told them about this and was told they'd fix everything. Consumer then started to receive her mortgage payments back stating she's short due to the charge of the flood insurance. The consumer has since been reported to the 3 cra's as being delinquent. Consumer has no work # or email address.

Created By: ABEAVEN Created Date: 09/12/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/01/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Falsely Represents Character, Amount, Status of Debt
Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Marengo State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 930656298

Country: UNITED STATES

Email: URL:

Phone: (800) 3991762 Ext: 8335

Company Representative

Associated Company

Transaction

Ref No.: 8971388 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states Countrywide Home Loans is reporting inaccurate info to the CRAs. Consumer states they are reporting he went into foreclosure. Consumer states the loan was reinstated and later paid off. Consumer contacted them and they admit it was never in foreclosure but it remains. No secondary number.

Created By: BMORGAN Created Date: 09/11/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 09/01/04

Initial Response: Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Big Lake State: MN Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696650 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8969590 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer writes that he has a mortgage loan through Countrywide Home Loans. The consumer notes that his interest rate is 6.375% but he has been charged 10.25%. The consumer notes that he paid the amount but then sent a letter of complaint to Countrywide Home Loans. No home #, work # or email address was provided.

Created By: RBROWN1 Created Date: 09/11/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 314.00

Amt Paid: 314.00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 08/23/06

Initial Contact: Unknown Transaction Date: 06/21/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Elmhurst State: NY Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8958975 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency. Consumer wrote they recently refinanced with Ameripath Mortgage being aware of a prepayment penalty with Countrywide Home Loans Inc., with Ameripath paying the amount requested by a Payoff Demand Statement from Countrywide, with the consumer making the May payment, which Countrywide cashed the check. Countrywide is pursuing the consumer for the prepayment penalty, threatening collections. The consumer and Ameripath feel the penalty was paid at closing. No work phone or age range. UPDATE: MAIL 11/01/06 Consumer sent another letter regarding her mortgage with Countrywide. Ameripath paid in excess of what was requested in order to make sure the loan would be satisfied. Consumer also paid a full months mortgage payment when the loan was paid off on the 8th of the month. jhart

Created By: JXHEINY Created Date: 09/08/06

Updated By: JHART Updated Date: 11/01/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail

Complaint Date: 08/31/06

Initial Contact: Mail

Transaction Date: 05/08/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Dedham State: MA Zi (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans Inc

Address: 225 W Hillcrest Dr
Mail Stop TC-44

City: Thousand Oaks State: CA Zip: 91360

Country: UNITED STATES

Email: URL:.countrywidebank.com

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8958952 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency. Consumer wrote Countrywide sent an inspector to their property stating they were 85% complete with repairs. Countrywide sent a check, holding $3805.36, after replacing $2449.61 of the check for $5221.46 of personal funds invested trying to get repairs done from the hurricane damage. No work or home phone, fax, email, transaction date or age range.

Created By: JXHEINY Created Date: 09/08/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 08/31/06

Initial Contact: Mail Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Ft Lauderdale State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way SV242

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8954038 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, a mortgage lender. Consumer states that the company places miscellaneous charges on her bill and do not tell her what she is being billed for. Consumer states that the company makes deductions from her escrow account and do not distribute the payments to her home insurance premium. Consumer states that the insurance company has not received but one payment. Consumer states that the company placed the home up for sale without her knowledge. Consumer states that according to the loan docs the company could raise the interest rate one time 1% every 6 mos. Consumer states that the company raised her interest rate 4 times in 1 year. No alternate #. UPDATE: 10.02.06 Consumer wanted to know how to make a FOIA request. BAH

Created By: LAWRENCE Created Date: 09/07/06

Updated By: BHENDERSON Updated Date: 10/02/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 01/01/00

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name:
Address:

(b)(6)

City: Goshen State: OH (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8951419 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by the OCC. Consumer has a complaint against Countrywide Home Loans. Consumer states that she was informed that she could get a refinancing at no cost to her. Consumer states that all she had to do was pay $300 for the appraisal. Consumer states that she went ahead and took the loan with them only to find out that they had given her misinformation. Consumer states that this company has mislead her.

Created By: SWOODSON Created Date: 09/07/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Phone Transaction Date: 12/01/05

Initial Response: Answer cold call

Product/Service: Mortgage Lender

Statute/Rule: Telemarketing Sales Rule

Law Violation: TSR: Other Deception or Abuse (note in comments)

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Ft Lauderdale State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: Simi Valley State: CA Zip:

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8940387 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Countrywide Home Loans. The consumer states that the company sent her a letter stating that she would need to obtain 25 percent equity in her loan based on the original property value before she could remove her PMI. The consumer didn't provide an alternate #.

Created By: ASMITLEY Created Date: 09/05/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 02/01/03

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Metairie State: LA Zip (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: SV3 23A 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8939622 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer was refinancing his home with the same mortgage company, Countrywide Funding Company. They requested his CC to hold on file and promised not to use it unless for an appraisal. They did not send an appraiser out because they had accepted the results of a prior appraisal. They charged him $300 for no reason. He states that he had the right to cancel his mortgage with them and asked that he return his money. He faxed them 3 times asking for the return of the money and they have not done so. No work ph# or e-mail address.

Created By: CSCHELLENBERG Created Date: 09/05/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 300.00

Amt Paid: 300.00 Payment Method: MasterCard Credit Card

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 06/28/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Fort Pierce State: FL Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans Inc

Address: 1600 Golf Rd 3rd Floor

City: Rolling Meadows State: IL Zip: 60008

Country: UNITED STATES

Email: CRD:

Phone: (800) 9988223 Ext:

Company: Countrywide Funding Company

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Company: Countrywide Home Loans Inc

Address: 1600 Golf Rd 3rd Floor

City: Rolling Meadows State: IL Zip: 60008

Country: UNITED STATES

Phone: (800) 9988223 Ext:

Reason: Other

Transaction

Ref No.: 8912108 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Countywide Home Loans. Consumer states that he accepted an offer for a Home Equity Line from the company at a 8.25% APR. Consumer states that he has now found out that the APR is 10.25%. No email or alternate phone number. MAIL: UPDATE: 09/15/06 The consumer sent a copy of a letter that is addressed to Countrywide Home Loans, to bring to their attention a misguided policy in their dept that deals with new consumers and home equity loans. BSturm

Created By: SWOODSON Created Date: 08/30/06

Updated By: BSTURM Updated Date: 09/15/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date: 08/18/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Danville State: IL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address: 31303 Agoura Road

MSW-17M

City: Westlake Village State: CA Zip: 91361

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 4935620 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8902088 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: drivers choice cross country motor club) drrivers choice charged my countrywide account on july 13 2006 the $9.95 charge for membership. I do not know how they found me or my wife. Countrywide say I have to call drivers choice to enroll and we DID NOT call them, I just received their phone number on August 14 2006 to cancel this service. Now they tell me I must pay for this one day of service as its over their 30 day trial period. MY COMPLAINT IS HOW DO THEY JUST CHARGE PEOPLE FOR SERVICE THAT IS NOT ORDERED, WANTED OR AGREED TO AND YET COUNTRYWIDE TELLS ME THEY HAVE TO CHARGE FOR THIS CALIBER OF TAKING MONEY FOR NO REASON FROM ITS HOME LOANS CUSTOMERS? OK $9.95 is not a large sum but monthly its $119.40 annually for something AAA sells for $49.00 nnually. MY QUESTION...IS COUNTRYWIDE JUST CHARGING PEOPLE FOR UNWANTED SERVICES SO IT CAN GAIN FINANCIALLY GREAT INCOMES FOR ITS EXECUTIVES? OR PUPET BUSINESS ORGANIZATIONS THAT ARE A PART OF COUNTRYWIDE?

Created By: MPHILLIPS Created Date: 08/29/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 9.95

Amt Paid: 9.95 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 08/25/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Auto\Other

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: LAS VEGAS State: NV Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 70 - 79

Company

Company: Countrywide Home Loans

Address: p o box 9105

City: medford State: MA Zip: 02155

Country: UNITED STATES

Email: URL:

Phone: (800) 524-6876 Ext:

Company Representative

Rep Name: ?, ? Title:

Associated Company

Transaction

Ref No.: 8887001 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Equity Line of Credit) (b)(6)
Complaint (Part 2 of 2)

This product was grossly misrepresented to us and we are demanding a full refund of the $2,700. Again, we were told that the fees would be ¿a wash¿ because our interest earnings would be netted against any interest charges. We were also assured that there would be no closing costs associated with the HELOC if we did not borrow against the line of credit. However, the transaction history reveals that we were charged $2,143.84 in closing costs and fees. Coupled with the $555.64 in interest, we have been saddled with almost $2,700 in fees and cost that were both unwarranted and about which we were ill-advised.
We want full reimbursement of the $2,700 and we want the HELOC account closed. If your office is unresponsive to our reasonable request, we are prepared to report this matter directly to the New York State Consumer Protection Board as well as the Federal Trade Commission. We trust that a senior executive from your company will respond to this correspondence, as we anticipate immediate redress. We await your prompt response.

Sincerely,

(b)(6)

Created By: RSBROWN1 Created Date: 08/25/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/24/06

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Tarrytown State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: can only contact through message center on webaite URL:http://my.countrywide.com/Default.aspx

Phone: (818) 225 Ext:

Company Representative

Rep Name: Strange, Michael Title:

Associated Company

Transaction

Ref No.: 8885099 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer refinanced with Countrywide Home Loans in 01/2006 and was told that he would have a "teaser rate" for one year. The consumer is now being told that it changes monthly and is a significantly higher rate and payment. The consumer states that the difference is $3500.00 in principal that he could be paying. The consumer has contacted Countrywide several times and was told that he has signed all the documents and there's nothing they can do. The consumer included documentation with his complaint.

Created By: BSTURM Created Date: 08/25/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 04/12/06

Initial Contact: Unknown Transaction Date: 01/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Aurora State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8884871 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide Home Loans issued me an escrow check in the amount of $251.50. A month or so later I received a letter indicating that the check was issued in error and that they demand payment for the error they made. Someone in their office confused my policy with another policy holder and sent the check to me by mistake. I felt at the time that it was their error and I did not owe the money back to them. Since this time they sent the matter to a collection agency and has placed this on my credit report. I am trying to repair my credit and this matter does not help. I need to know legally do I owe them this money because it was their error not mine and can they put this on my credit report? Please help me resolve this, thank you.

Created By: WFRIDAY Created Date: 08/25/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 251.50

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 08/23/06

Initial Contact: Mail Transaction Date: 04/01/05

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lawrenceville State: GA Z: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 7105 Corporate Drive

After Payoff Department, PTX-B-192

City: Plano State: TX Zip: 75024-4100

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 6451709 Ext: 1579

Company Representative

Rep Name: Cornelius, Pam Title:

Associated Company

Transaction

Ref No.: 9480640 Contact Type:Complaint Source:Consumer TCS? Y

Comments: 8/25/2006 Plau I refinanced my property located at (b)(6) (b)(6) in april 2004 with Countrywide Home Loans, Inc.. After approximately 2 years Countrywide began billing me for amounts that were fraudulent and which I do not owe. Specifically, my real property taxes are $321 per year as established by the McCracken County Evaluation Office, however Countrywide is fraudulently billing me $1843.94. I called them to demand that they cease and desist from this fraudulent billing, however they continued to send fraudulent billings through the mail, including threats through the U.S. Mail that they would foreclose against my property if I failed to pay their fraudulent billings. I did in fact refuse, now they have initiated foreclosure proceedings against my property. In a previous foreclosure action initiated by Countrywide Home Loans, Inc. against me on other real property, I received a judgment in the McCracken County Circuit Court against Countrywide Home Loan s, Inc. for $556.889.75 where the court found that Countrywide has committed fraud and violated the fair credit reporting act against me. I will provide copies of my judgment and all other court documents upon request.

Created By: USPS Created Date: 08/25/06

Updated By: Updated Date:

Org Name: US Postal Inspection Service

Amt Requested: 1,843.94

Amt Paid: 321.00 Payment Method: Not Reported

Agency Contact: External Agency Complaint Date: 08/25/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Shop-at-Home\Catalog Sales

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: PADUCAH State: KY Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans, Inc

Address: 400 COUNTRYWIDE WAY

City: SIMI VALLEY State: CA Zip: 930656298

Country: UNITED STATES

Email: URL:

Phone: (800) 6696654 Ext:

Company Representative

Rep Name: Florez, Title:

Associated Company

Transaction

Ref No.: 8879061 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that he has a mortgage through Countrywide Home Loans. The consumer notes that his payments are not correctly applied due to the consumer paying weekly under a specific plan. The consumer has contacted Countrywide Home Loans but has been unable to resolve the issue. No email address was provided. UPDATE: 8/31/06: Consumer has received a confusing letter from the FTC and was calling in reference to it. Consumer states that his complaint has been resolved. BRoss

Created By: RBROWN1 Created Date: 08/24/06

Updated By: BROSS Updated Date: 08/31/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 08/03/06

Initial Contact: Unknown Transaction Date: 08/03/06

Initial Response: Phone: 800/888

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pepperell State: MA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8871673 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Mortgage/ escrow account) I have a home mortgage with countrywide since 6/30/2005 when I purchased my home from (b)(6) parently (b)(6) also had countrywide has his mortgage carrier. I have an escrow account with my mortgage. My homeowners policy with liberty mutual was paid out of the escrow account on 6/30/2005 for a year policy. (b)(6) did not cancel his policy on my property. on 1/5/2006, alfa insurance sent a premium request for (b)(6) policy on my property with no loan #. Countrywide took $849 out of my escrow account and paid for a policy that did not belong to me but was for my property. We did not realized this had happened until this summer when my premium on my policy came due and push us into a negative escrow account. At that time countrywide raised our escrow payment to almost $200 more a month. We have paid this difference now for two months and now we find out that we are paying this because of a mistake made by countrywide. Countrywide has refused to refund our escrow account and ALFA insurance stated that if anyone in refunded by them it would be to their named insured, (b)(6) and then I would have to persue him for the money. This is a huge mistake by countrywide and is a perfect example of reckless disregard.

Created By: DCRASE Created Date: 08/23/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/22/06

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: McCalla State: AL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number

Email:

Age Range: 30 - 39

Company

Company: countrywide home mortgage

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: customercare@countrywidebank.com URL:www.countrywide.com

Phone: (800) 669 Ext:

Company Representative

Rep Name: Jara, Inez Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8871665 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against GMAC and Countrywide Home Loans. The consumer states that GMAC sold his mortage to Countrywide Home Loans. The consumer began sending payments to Countrywide Home Loans and they were accepting payments. The consumer states that he was later contacted by GMAC which stated that they were going to foreclose on his property because they hadn't received his payments. The consumer states that the payments have now been corrected, but the items have been reported as late to his credit reports. The consumer didn't provide an alternate # or an email address.

Created By: ASMITLEY Created Date: 08/23/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Bogart State: GA Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: GMAC

Address: PO Box 780

City: Waterloo State: IA Zip: 50704-0780

Country: UNITED STATES

Email: CRC:

Phone: (800) 7664622 Ext:

Company: Countrywide Home Loans

Address: Po Box 660694

City: State: TX Zip: 75266-0694

Country: UNITED STATES

Email: CRC:

Phone: (888) 5480213 Ext:

Company Representative

Associated Company

Company: Countrywide Home Loans

Address: Po Box 660694

City: State: TX Zip: 75266-0694

Country: UNITED STATES

Phone: (888) 5480213 Ext:

Reason: Other

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8871644 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit information is all wrong) We have a release of lien from July 21,2004. They made us make payments until November, 2005 when we sold the house. They now say the house is in foreclosure as of April, 2006. They owe us money and have ruined our reputation. Cannot even get any loans except for our new home of 1/06. I wrote a letter of Aug. 10, 2006 to Experian explaining this mess. Received another release of lien 6/06. This is crazy!!!

Created By: DCRASE Created Date: 08/23/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/22/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: La Vernia State: TX Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number (b)(6)

Home Numbe

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 137 Big Oak Dr

City: Adkins State: TX Zip: 78101

Country: UNITED STATES

Email: URL:www.countrywidehomeloans.com

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8863309 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage) Company erroneously assigned hazard insurance coverage when in fact we had continuos coverage. Company was notified by telephone and in a letter dated 8/11/2005 of the error. Company refunded 3,943 hazard insurance premium of 4,029.52 which was improperly assessed against our account on 8/23/05, there was also payments for insurance of 1,280 on 8/12/05 and 519.00 on 8/15/05 for a total of 1,799. The total that should be refunded is 1,885.52. After repeated phone calls, company has failed to respond either by telephone or written response.

Created By: NSHOUSE Created Date: 08/22/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/21/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Honolulu State: HI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loan

Address: SV-36

P.O. Box 10219

City: Van Nuys State: CA Zip: 9140-0219

Country: UNITED STATES

Email: CRD:

Phone: (1-800) 669-6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8860655 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Over three years of issue. I simplified to a "Workout Modification agreement. (b)(6) (b)(6) (my lawyer)advised me to discontinue my pursuit for justice. Countrywide is large lender, you will lose the case."
March of 2006, Timothy C. Winslow, staff attorney at Ohio Dept. of Commerce, assist me with my case.
May 26, 2006, William J. Doby, First V.P & senior legal counsel @ Countrywide with Kelly Lindley, research specialist @ Countrywide. Replied my concerns to Mr. Winslow. Consisted of my Workout Modification Agreement to start July 2006, monthly payment of $1,037.25. The amount is documented on modification contract.
July 7, 2006 called Countrywide, did not receive my JULY statement. Week July 12, 2006, received two statements mail, one $1155.26, the other $1524.26. Call for clarification. Tonya, representative, informed me payments are $1155.26; and, was unknowing about the other billing statement. July 27, 2006 my personal check to Countrywide was returned to me, with a letter. Only cashier check or money order in the amount of $1226.26. additional amounts may become "past due". August 4, 2006 received the August statement amount of $1201.26.
Call customer service @ Countrywide spoke with a lady, of my situations, ask to hold, and Mr. William Rogers was then on the line. advise me he is now handling my account, I updated him about my situation. William was reviewing my account, your billing statement have variable amounts in his system. August 7, William advised, he's waiting for his contact,to investigate my account.
My concern, only two months in workout modification, already confusion, negligence, and conflict documents. Questioning my future payments with Countrywide.
Jeffery Hopkins (Bankruptcy Judge) document payments only to principle. Nothing to interest.
Countrywide applied $3000.00 to interest.

Created By: SWOODSON Created Date: 08/22/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 89,000.00

Amt Paid: 13,000.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 08/18/06

Initial Contact: Mail Transaction Date: 04/28/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cincinnati State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loan

Address: 400 Countrywide Way, MS SV-314

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: www.countrywideloan.com CR:Countrywide Home Loan

Phone: (972) 526 Ext:

Company Representative

Rep Name: Winslow, Timothy Title:

Associated Company

Transaction

Ref No.: 8855529 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide Home Loans paid his insurance out of escrow late. His insurance company cancelled. The consumer has forced insurance that only covers his dwelling not contents. His insurace company will re-instate at the old rate if he had a letter from Countrywide signed that they were at fault. Countrywide will not sign the letter. UPDATE 8-25-2006. Consumer states that the Countrywide Home Loans claims that his insurance company has cashed the check, but his insurance company claims that they have not cashed it. Consumer states that now his contact at Countrywide is not returning his calls. Consumer states that he may be forced to get forced insurance but can get another insurance policy if Countrywide gives his money back to his account. galcalde

Created By: JHART Created Date: 08/21/06

Updated By: GALCALDE Updated Date: 08/25/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,022.09

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 06/29/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Credit Insurance

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Port Saint Lucie State: FL Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8845362 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Mortgage was sold to this lender one year ago. They have accelerated mortgage payments from $1,500 to $2,200. They said this was a loan modification. The papers faxed to me were another loan workout for six months with strict penalties. They received my financial information and are trying to foreclose even after I made over $8,500 payments for four consecutive months.

Created By: WFRIDAY Created Date: 08/18/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 20,000.00

Amt Paid: 8,500.00 Payment Method: Wire Transfer

Agency Contact: Internet Complaint Date: 08/17/06

Initial Contact: Phone Transaction Date: 08/10/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Somerset State: WI Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: (866) 8063254 Ext: 5901

Company Representative

Rep Name: Ralph, Lori Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8845272 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer rcv'd a letter from Countrywide Home Loans offering him a home loan with no qualification and a low interest rate. Consumer called in response and learned that the actual interest rate is not 3%, but over 10%. No work phone.

Created By: JFLACK Created Date: 08/18/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 08/18/06

Initial Response: Phone: 800/800

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses High Cost\Home Equity Mortgage Terms

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Danville State: IL Zip (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range: 60 and Over

number

Company

Company: Countrywide Home Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 4935620 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8844396 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans. Consumer states that can't tell her how much she owes them. Consumer states that they are holding her insurance money and they will tell her when it will be released. Consumer states that they ae unwilling to give her any info. Consumer states that they have also forclosed on her home. No email or alternate phone number. UPDATE 08/30/06:The consumer wants to know the status of her complaint. mphillips

Created By: SWOODSON Created Date: 08/18/06

Updated By: MPHILLIPS Updated Date: 08/30/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 08/01/99

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Memphis State: TN Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: Plano State: TX Zip:

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8838061 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: MORTGAGE PMI) I AM REQUESTING PMI REMOVAL FROM MY MORTGAGE LOAN. I HAD THE CHOICE OF GETTING AND APPRAISAL TO PROVE THE LOAN TO VALUE RATIO IS UNDER 80% OR PAY DOWN THE LOAN TO BELOW 78% TO COMPLY WITH THE FEDERAL RESERVE BANK SENATE BANKING STATUTES. SINCE I AM A STATE CERTIFIED RESIDENTIAL APPRAISER , I WANTED TO SAVE THE $350 APPRAISAL FEE AND PAY THE LOAN DOWN TO BELOW 78% LTV WHICH I DID. COUNTRYWIDE NOW SAID I HAVE TO PAY $160 TO A COMPANY CALLED "LANDSAFE" WHICH IS THERE SUBSIDERY, (WHICH I OCCASIONALLY DO APPRAISALS FOR). I DO NOT WANT TO PAY THIS ADDITIONAL FEE AND FEEL THEY SHOULD COMPLY FEDERAL BANKING REGULATIONS. IS COUNTRYWIDE EXEMPT FROM THIS BANKING REGULATION. MY LOAN NUMBER IS (b)(6) ALSO MY COUNTY ASSESSMENT WHICH I JUST RECIEVED FOR TAX PURPOSES PLACES MY LTV RATIO UNDER 74%. IS THIS A FEDERAL CONSUMER COMPLAINT OR SHOULD I FILE THRU THE STATE CONSUMER COMPLAINT AGENCY.

Created By: JXHEINY Created Date: 08/17/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 160.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 08/16/06

Initial Contact: Mail Transaction Date: 08/16/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (ECP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: MELROSE State: FL Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 75266-0694

Country: UNITED STATES

Email: URL:WWW.COUNTRYWIDE.COM

Phone: (800) 686-0145 Ext:

Company Representative

Rep Name: JONES, TARENA Title:

Associated Company

Transaction

Ref No.: 8802987 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Repeatedly obtaining my credit report without authorization) I applied for a construction loan in Jan. with Countrywide @ which time I verbally authorized them to obtain my credit report. However, on 3/27, 6/01 & 6/12 my credit was obtained before I signed "Borrower's authorization & consent" which was sent to me on 6/20. These inquiries lowered my score. Myself and my attorney have made numerous requests in writing to Landsafe, Brad Lamarre, Tom Flannigan & Janine Paglia the earliest being 7/6 and have received no response other than 7/11 acknowledging receipt of my request to have the inquiries removed.

Created By: JXHEINY Created Date: 08/11/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/10/06

Initial Contact: Unknown Transaction Date: 07/11/06

Initial Response:

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: User - Obtains Report Without Permissible Purpose

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Templeton State: CA Zi (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 6400 Legacy Drive

PTX-320

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 6696020 Ext:

Company Representative

Rep Name: Paglia, Janine Title:

Associated Company

Transaction

Ref No.: 8802344 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer states that Countrywide Home Loans has reported to the CRA's that she has been 90 days late 34 times. The consumer states that she has never been 90 days late. There are also several foreclosures reported by their foreclosure attorney, Kleinsmith and Associates, when her home is not in foreclosure. The consumer did not provide the transaction date, initial contact or response types. The consumer did not provide an alternate phone number, e-mail or age.

Created By: BSTURM Created Date: 08/11/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 07/19/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Bartlett State: TN Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company: Kleinsmith and Associates

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8801532 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumers mortgage is held by Countrywide Home Loans. The consumer states that his house will have to go through foreclosure or sell, because his payments doubled in the past 3 months. The consumer was told that the first year he paid only on his lot and that is why the house payment doubled, because in the second year he is paying on the lot and the value of the house. The consumer does not understand how his first years payments could only have been made on the land and not the house. The consumer did not provide the initial contact or response type. No alternate phone number or e-mail is provided for the consumer.

Created By: BSTURM Created Date: 08/11/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 07/20/06

Initial Contact: Unknown Transaction Date: 04/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Lewisville State: TX Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range: 60 - 64

Complaining Company/Org.: (b)(6)
Last name:
Address:

City: Dallas State: TX Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email: (b)(6)
Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NK Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8801342 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer refinanced her home with Countrywide Home Loans in 11/2005. The consumer paid 8 months premiums into escrow for her insurance policy and has paid monthly escrow payments every month since. The consumer states that she was notified by Countrywide Home Loans that their subsidiary issued a lender placed policy as her Farm Bureau policy had been cancelled. The consumer called Countrywide to demand that they use the escrow funds to pay for her policy rather than the lender placed policy. The consumer received a letter dated 06/08/06 from Countrywide saying that Farm Bureau cancelled her policy as she did not live on premises. The consumer states that she has lived at the premises since the house was built several years ago. Countrywide has used the consumers escrow to pay the lender placed insurance policy, which does not cover the contents or value of her home. The consumer did not provide a phone number, e-mail or age.

Created By: BSTURM Created Date: 08/11/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 08/01/06

Initial Contact: Unknown Transaction Date: 11/01/05

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Pensacola State: FL Zi (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8795503 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: CREDIT REPORTING) UPONE BECOMING DISABLED IN 2003, PAYMENT ARRANGEMENTS WERE MADE ON SEVERAL OCCASIONS TO INSURE WE WOULD NOT LOSE OUR HOME WITH COUNTRYWIDE HOME LOANS. THIS IS CALLED A REPAYMENT PLAN. NEVER AT ANY TIME VERBALLY OR IN WRITTING WERE WE TOLD THAT THE REPAYMENTS WOULD BE REPORTED AS LATE FOR THE DURATION OF THE REPAYMENTS TO THE CREDIT BUREAUS EVEN THOUGH THE REPAYMENTS WERE MADE ON TIME. THIS IS GROSS MISCONDUCT AND VERY MISLEADING. OMISSION OF THIS INFORMATION WOULD HAVE CAUSED US TO SEEK OTHER ALTERNATIVES. COUNTRY WIDE IS OBLIGATED TO INFORM CUSTOMERS OF THEIR CREDIT REPORTING PRACTICES. I MAY NOT BE ABLE TO REPAIR MY CREDIT FROM THEIR ACTIONS. HOWEVER, I WOULD LIKE TO THINK THAT CONSUMERS IN THE FUTURE WILL BE FULLY INFORMED VERBALLY AND IN WRITTING OF COUNTRYWIDES CREDIT REPORTING PRACTICES ON REPAYMENT PLANS.

Created By: MPHILLIPS Created Date: 08/10/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/09/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: GARLAND State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8793997 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by TX Dept of mortgage lending for review. Consumer has a complaint against Countrywide Home Loans. Consumer states that they were pre approved by them for a home loan. Consumer states that they received 'approved as submitted' from underwriting. Consumer states that they send in all the paperwork and had the appraisal done. Consumer states that they went to sign title paperwork and were then told that underwriting did not approve the loan. Consumer was told that they would rework the mortgage and get them approved. Consumer was then told that they were responsible for the last two months mortgage payments.

Created By: JKIGHT Created Date: 08/10/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 07/26/06

Initial Contact: In Person Transaction Date: 05/23/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Dallas State: TX Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 811 Barton Springs
#805

City: Austin State: TX Zip: 78704

Country: UNITED STATES

Email: CRL:

Phone: (512) 3224619 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8793973 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency. The consumer wrote they have a mortgage with Countrywide Home Loans and the last year selected a new homeowners insurance provider, TN Farmers Mutual Insur. formally with Farmers Insur. Group. Countrywide paid premiums to both insurance providers and as a result their monthly mortgage payment was increased by $100.00 per month. Countrywide then paid the 2006 insurance premium billed by Tennessee Farmers Mutual Insur. in the amount of $313.00 to Farmers Insur. Group. Farmers took the money and billed Countrywide for $625.52 and at this time the consumer does not know if Countrywide has paid the amount, coming to their attention when they received a cancellation notice from Tennessee Farmers Mutual. No work phone, fax, email, age range or transaction date.

Created By: JXHEINY Created Date: 08/10/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 313.00

Amt Paid: 313.00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 08/03/06

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender
Other (Note in Comments)

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Portland State: TN Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()
Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8786765 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinance) Representative of Countrywide called to offer product/service of refinancing. I told him maybe a possibility what are the options. He asked me for last four of my social to look at my current account with countrywide. Instead of looking at my account he pulled my credit. Spoke with another agent and they verified in the computer Damian had never accessed my account. Running my credit was never once discussed until after he had ran it.

Created By: WFRIDAY Created Date: 08/09/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 08/08/06

Initial Contact: Phone Transaction Date: 07/31/06

Initial Response:

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: User - Obtains Report Without Permissible Purpose

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Anderson Island State: WA Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 1600 Golf Rd. #1100
Mail stop 11th floor

City: Rolling Meadows State: IL Zip: 60008

Country: UNITED STATES

Email: Damian_Christianson@countrywide.com URL:www.countrywide.com

Phone: (847) 5455706 Ext:

Company Representative

Rep Name: Christianson, Damian Title:

Associated Company

Transaction

Ref No.: 8772860 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: HOME MORTGAGE) MORTGAGE JUNK FEES: My home sale is in escrow (COE 8/23/2006, there is no pre-payment penalty on the loan. The estimated closing costs include for Countrywide:
Recording fee/Loan $7.00; Reconveyance Fee/Loan $45.00; Statement forwarding fee/Loan $30.00.

Estimate prepared by First American Title Co., Arroyo Grande, CA 805-474-8987

Created By: WFRIDAY Created Date: 08/07/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 82.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/05/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: ARROYO GRANDE State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 65 - 69

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: N/A URL:COUNTRYWIDE.COM

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8771628 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is reporting Countrywide Home Loans because a representative disclosed personal information to her fiance who is on probation. Consumer contacted Countrywide Home Loans and was told the reprentative in question worked for a affliate of theirs and was speaking in casual conversation with no harm intended. Consumer found out his information was disclosed in 06/06 when the representative's fiance somewhat congratulated him on his new home.

Created By: KMCCOMBS Created Date: 08/07/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 06/19/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Las Vegas State: NV Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (818) 8748779 Ext:

Company Representative

Rep Name: Foster, Elaine Title: Countrywide Home Loans

Rep Name: Farrow, Gina Title: person who disclosed

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8754796 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: commuication over my home because of hearing impaired) The Countrywide called me through the voice because we are hearing impaired they talked to my children and they explained the company about use the relay operator at 711 but they voliated the Americans with Disabities Act business Tittle 3 I used the relay operator to countrywide and righ now and it is foreclosused my home Every day i got the ovall and it is voicelater i caleed back to thecompany

Created By: DCRASE Created Date: 08/03/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/02/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Elyria State: OH Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 55

Company

Company: COUNTRYWIDE HOME

Address: 4500 Park Grandad

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: CRL:

Phone: (800) 669-0102 Ext:

Company Representative

Rep Name: Zoueihed, WAil Title:

Associated Company

Transaction

Ref No.: 8754559 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage) countrywide was my existing mort. co. i had a arm's loan / i wanted to changed to fixed rate / maria promised me if i let them do the new loan they would not charge me early payoffb fee / that is the only reason i agreed to stay with countrywide / i had may offers / they did a bait and switch /maria turned me over to ruth / when i went in to bring finale docs they took them and shreeded them / i am still in an arm's loan only now i dont have choice of 4 options for payment / loan was 274,000.00 now i owe 3000,000.00 / they paid off 1 credit card 5,700.00 / and keep the rest of my money / maria says see made a error so the promise she made could not be keept / i fell if countrywides employees make a error they are responsable / please advise me asap THANK YOU

Created By: NSHOUSE Created Date: 08/03/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 5,000.00

Amt Paid: 19,300.00 Payment Method: Not Reported

Agency Contact: Internet Complaint Date: 08/02/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: fontana State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 16855 valey blvd

suite a1 anb b

City: fontana State: CA Zip: 92336

Country: UNITED STATES

Email: RUTH_Castro@Countrywide.com URL:www.countrywide.com

Phone: (909) 349 Ext:

Company Representative

Rep Name: ?, maria and ruth Title:

Associated Company

Transaction

Ref No.: 8729843 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Home Loan) I filed Chapter 13 Bankruptcy Jan 21, 2005 to include Countrywide Home Loan. They are being paid the prepetition amount due by my U S Trustee. They refuse to report my loan in bankruptcy and refuse to show credit for the $4,905.00 payments that the Trustee has made to my loan.

Created By: RBROWN1 Created Date: 07/31/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 9,500.00

Amt Paid: 5,100.00 Payment Method: Not Reported

Agency Contact: Internet Complaint Date: 07/27/06

Initial Contact: Internet (Other) Transaction Date: 05/11/06

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Ellenwood State: GA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 285 Ward Rd

City: Ellenwood State: GA Zip: 30294

Country: UNITED STATES

Email: www.countrywidehomeloans@emailc ountrywide.com URL:

Phone: (800) 6696607 Ext:

Company Representative

Rep Name: Bafford, Wilford Title:

Associated Company

Transaction

Ref No.: 8718664 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer applied by phone, for a home equity loan with Countrywide Home Loans, Inc. on 05/01/06. The consumer received a denial letter from the company and states that they did not tell her why it was denied. The consumer did not provide a phone number, e-mail or age.

Created By: BSTURM Created Date: 07/28/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/10/06

Initial Contact: Phone Transaction Date: 05/01/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Creditor Did Not Give Accurate Reason for Denial

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Battle Creek State: MI Zi (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans, Inc

Address: 3221 W Big Beaver #211

City: Troy State: MI Zip: 48084

Country: UNITED STATES

Email: CRD:

Phone: (800) 8384030 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8717405 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) My island was declared a Federal Disaster Area. I called Countrywide and they said I could defer my mortgage payment for 3 months. I resumed mortgage payments on the 4th month. Ever since I first called Countrywide they have been calling every couple of days and sometimes 2 times in a day asking for a lump sum payment or an increase of $400 to $500 per month in my payment with a threat that they will foreclose. My statement each month says that according to the Federal Government I am not required to make a lump sum payment. I am being threatened with foreclosure every month and being told that, "I must not want to keep my property" and that I "should get room mates and get a new job." The deferred payments were for November, December and January. Last month the statement was changed to say that I was late for April, May and June payments and that they were going to foreclose because I refused work out options. I was given 2 options: pay the lump sum or increase my payment $400 or $500 per month. I asked if they can add the deferred payments to the principal amount due and they refused. In between the harassing phone calls they send me a letter asking if I want to refinance my loan and take equity out of the home. They are now charging late payment and collection costs.

Created By: SWOODSON Created Date: 07/28/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 10,911.22

Amt Paid: 2,490.53 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 07/26/06

Initial Contact: Phone Transaction Date: 07/20/06

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cudjoe Key State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: PO Box 5170, MS SV314B

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: countrywidehomeloans@email.countrywide.com URL:www.countrywide.com

Phone: () 800669 Ext:

Company Representative

Rep Name: Green, Petra Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8710213 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by Comptroller of the Currency for action by FTC. Consumer has complaint against Countrywide Home Loans. Countrywide previously held her mortgage. When she refinanced with Integrity Federal Credit Union. 4/13/06 Countrywide notified consumer a credit of $735.96 was wrongly issued on her home at the time the mortgage was paid off during refinancing. They are requesting refund of the $735.96. No contact ph#s or email.

Created By: JHART Created Date: 07/27/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 735.96

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/14/06

Initial Contact: Mail Transaction Date: 04/11/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Akron State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 225 W Hillcrest Dr

Mail Stop TC-44

City: Thousand Oaks State: CA Zip: 91360

Country: UNITED STATES

Email: URL:.countrywidebank.com

Phone: (800) 6385207 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8710047 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by Comptroller of the Currency for action by FTC. Countrywide Home Loans placed hazard insurance on the consumer's property. The consumer sent copys of their insurance policy which Countrywide received on 3/2/06. Countrywide placed insurance on 3/8/06, $313. They cancelled the insurance but didn't provide refund to consumer. Consumer has also contacted FL Dept of Financial Services. Alternate ph# or email not provided.

Created By: JHART Created Date: 07/27/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 313.00

Amt Paid: 313.00 Payment Method: Other Payment Method (Note in Comments)

Agency Contact: Mail Complaint Date: 06/05/06

Initial Contact: Mail Transaction Date: 03/08/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pembroke Pines State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 961206

FTWX 22

City: Fort Worth State: TX Zip: 761610206

Country: UNITED STATES

Email: CRC:

Phone: (800) 4009083 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8701967 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Property loan) Countrywide Home loans financed a property that Mike Telleria and I were buying while married. When we were divorced in November of 2002 the propery along with all the remaining debt were awarded to Mike. I have had no desision making oportunites to this property since my divorce and do not feel that Mike's chioces should be reflected on my credit report. I was not contacted when he failed to pay it.

Created By: MPHILLIPS Created Date: 07/26/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 07/24/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: West Linn State: OR Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: P.O. BOX 5170

City: SIMI VALLEY State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8701098 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded from Comptroller of the Currency. The consumer signed a contract to purchase a home under construction with Adams Homes, being approved for a mortgage with Countrywide Home Loans Inc. with primary source of income from a LLC. The consumer formed a 2nd LLC, feeling they can no longer afford the home nearing completion. Countrywide insists they qualify for the home loan, reason being they do not have to include the commercial mortgage in the consumer's debt ratios because it is owned by a corporation. The consumer has tried to explain that a single-member LLC is not the same thing as a corporation, but Countrywide did not agree. The consumer cannot afford the monthly payments, yet Countrywide insists they do not go back on their approvals once approved, resulting in the consumer being forced to go with the purchase of the home or face being sued by the builder.

Created By: JXHEINY Created Date: 07/26/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 07/20/06

Initial Contact: Phone Transaction Date: 02/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Merritt Island State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans Inc

Address: 7341 Office Park Pl #202

City: Viera State: FL Zip: 32940

Country: UNITED STATES

Email: URL:.countrywidebank.com

Phone: (800) 6136743 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8673530 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: HOME EQUITY LINE OF CREDIT AND THE RIGHT TO RESCIND NOTICE) I attempted to refinance my home equity line of credit with Countrywide Home Loans to a fixed rate home 2nd loan on April 12, 2006. Both loans were with the same lender and the 2nd home loan was made on May 30, 2006 included additional money. I CANCELLED the loan by the end of the 2nd business day. Countrywide was in RECEIPT of my Cancellation Notice by 10:30a.m. on the 3rd day after signing the loan documents, but made a wire transfer and paid off my home equity line of credit on June 5, 2006 in the amount of $19,340.00 after the loan was cancelled on June 3, 2006. On June 9, 2006, I wrote both Countrywide Home Loans and First American Title and told them that "According to our written agreement, you have 21 days from the date of cancellation of my loan to retrieve all money given to me and that they may do so in the same manner that it was given to me". I gave them written authorization on June 9th 2006 to retreive the money from my account in the amount of $12,684.45 -$29.00. Neither company attempted to retreive the funds until 35 days later. I offered to give the money back to the lender, Countrywide Home Loans and First American Title Insurance Company. I continued to make my payment on my home equity line of credit because I cancelled the loan and they returned the $260.00 to my checking account I made on June 20, 2006. First American Title Insurance Company has sent me a letter dated July 18, with the threat of a law suit in the amount of $32,594.30. They have no other documents indicating that they made any attempt to contact me or to collect what was given to me during the 21 day transaction period. The companies did not respond in the proper time frame. I feel that I have done everything that I am legally obligated to do and will not be returning the money because it was promissed to me in writing on the Right to Cancell Notice. So I need to file a civil suit to protect my ls

Created By: JXHEINY Created Date: 07/21/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 32,594.30

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 07/19/06

Initial Contact: Mail Transaction Date: 07/18/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Atlanta State: GA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: COUNTRYWIDE HOME LOANS & FIRST AMERICAN TITLE INSURANCE CO.

Address: 1801 LAKEPOINTE DRIVE
SUITE 111

City: LEWISVILLE State: TX Zip: 75057

Country: UNITED STATES

Email: agwebb@firstam.com URL:

Phone: (866) 491-2248 Ext:

Company Representative

Rep Name: Webb, Anita Title:

Associated Company

Transaction

Ref No.: 8667950 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage payments) Countrywide became our lenders after refinance only to fall behind in mortgage payments and enter into a payment plan for 6 months inorder to get caught up. Unfortunately, when the payments were made monthly through Western Union the money went into the escrow account staying untouched for 3 to 5 months before the process department would transfer the payments to the loan not back dating to the orginal date that the money had been received. This cause over 17 lates on my credit report, extra late fees and penalties, and hundreds of thousands of charges everytime we got refinanced due to the reporting of the credit bureau.

Created By: JKIGHT Created Date: 07/20/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 342,000.00

Amt Paid: 342,000.00 Payment Method: Wire Transfer

Agency Contact: Internet Complaint Date: 07/19/06

Initial Contact: Phone Transaction Date: 04/30/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Woodbridge State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: SVB-314 P O Box 5170

City: Simi Valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: www.customers.countrywide.com URL:www.countrywide.com

Phone: (800) 6692443 Ext:

Company Representative

Rep Name: Pacquing, Jason Title:

Associated Company

Transaction

Ref No.: 8666780 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer has concerns with Countrywide Home Loans beleiving the lender cares more about the sale of the home than the borrower. The RESPA document contains information that is not truthful. The consumer is very concerned with a stormwater drainage system on the property that was not disclosed. This covers 4 feet of the full acre they purchased. The survey did not disclose this issue either.No trans date, phone, email or age. UPDATE 7/26/06: The consumer has settled with some of the people in court. She states that they were referring business to a title company and there was a kickback scheme and she wants information about the HOEPA law. What do you do if the lender is the one who is doing the fraud. cschellenberg UPDATE 10/31/06: The consumer wants to send a copy of a letter to the FTC because one of Countrywides brokers has been charged with fraud by the St of FL. landrews UPDATE: 10/31/06 - Consumer did not have her reference number and will be sent another letter. lreeves UPDATE: 02/05/07 Consumer states that the real estate broker working with Countrywide Home Loans was charged with fraud in 09/06. Consumer states that there is an investigation going on for the title company. Consumer states that Countrywide Home Loans is now sending her letters of foreclosure. JBarnedo

Created By: WFRIDAY Created Date: 07/20/06

Updated By: JBARNEDO Updated Date: 02/05/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 07/03/06

Initial Contact: Unknown Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Cantonment State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8660273 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of Currency. The consumer wrote they have received a letter from Countrywide Home Loans informing them they do not have any records of the consumer's insurance company and they have not had any insurance since May 14, 04 but the payments have been made to Assurance Risk Managers formerly IB Green Insur. Assoc. and Douberly and Assoc. Insur. Co. The 2005 payment was mailed to Countrywide Home Loans but the check was cashed and the 2006 payment has not been made. No work or home phone, fax, email or age range.

Created By: JXHEINY Created Date: 07/19/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 610.00

Amt Paid: 610.00 Payment Method: Certified Cheque

Agency Contact: Mail Complaint Date: 07/13/06

Initial Contact: Mail Transaction Date: 05/10/04

Initial Response: Unknown

Product/Service: Mortgage Lender
Insurance (Other than Medical)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Zephyrhills State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 961206

FTWX 22

City: Fort Worth State: TX Zip: 761610206

Country: UNITED STATES

Email: CRC:

Phone: (800) 4009083 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8659648 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Debt Collection Practices of Mortgage Loan) Repayment plan orginally set up in 2004...in 2005, when plan completed, was told with no notice, that agreement which was to roll remaining balance into end of loan was "no longer" available. 1 past due payment has turned into 6-7 past due payments, which none, are going to past due amounts, most are going to interest, and to escrow account. We were told they do not have to notify us of any changes by mail or by phone, and can change plan at any time however they choose. Was also told that contract that was originally signed is what they use as a "legal" agreement if they need to for foreclosure proceedings.

Created By: ROPER Created Date: 07/19/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,100.00

Amt Paid: 21,000.00 Payment Method: Wire Transfer

Agency Contact: Internet Complaint Date: 07/17/06

Initial Contact: Phone Transaction Date: 07/20/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Edwardsburg State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email: (b)(6)

Age Range: 30 - 39

Company

Company: Countrywide Home Loan

Address: PO Box 8239

City: Van Nuys State: CA Zip: 91409

Country: UNITED STATES

Email: CRL:

Phone: (800) 669 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8658351 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer wrote they made timely mortgage payments thru Dec. 05, when loosing their source of income, advised Countrywide Home Loans of the fact and their desire to rectify their situation without risking their home, requesting info from Countrywide but the lack of consistency and lack of communication has caused them great concern (when there has not been any communication at all) about Countrywide and their legal rights. The consumer requested Countrywide provide them the amount they would accept to satisfy the account, with no response forthcoming. No work or home phone, fax, email or age range.

Created By: JXHEINY Created Date: 07/19/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 07/03/06

Initial Contact: Phone Transaction Date: 06/12/06

Initial Response: Unknown

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Addresses:

City: Lansing State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 10329

City: Van Nuys State: CA Zip: 91410

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Rep Name: Richardson, Jennifer Title: Rep

Associated Company

Transaction

Ref No.: 8647321 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer states that Countrywide Home Loans is refusing to sign off on their check in the amt of $15,180.52 for damages suffered during the hurricane in 10/25/05. The consumer states that this is because their property is located in an agriculturally zoned area, and the main property is Countrywide's secured interest, while the additional structures which are insured under section B of their policy are not secured interests of Countrywide. The consumer did not provide the initial contact or response types. The consumer did not provide a phone number, e-mail or age.

Created By: BSTURM Created Date: 07/18/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/01/06

Initial Contact: Unknown Transaction Date: 10/25/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Homestead State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8631294 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the CCC for action by the FTC. The consumer states that beginning 02/2006 she tried to get Countrywide Home Loans to release the money that was paid to her for hurricane damage to her home. The consumer states that they will not release the remaining $8100.00 that she needs to replace broken windows.The consumer states that the rep for Countrywide claims that they never got the information from the consumer, and that they are not getting all the e-mails, faxes, and mail with the information. The consumer states that Countrywide is not receptive and does not return calls. The consumer sent documentation with her complaint. The consumer did not provide the initial contact or response types. The consumer did not provide an alternate phone number, e-mail or age.

Created By: BSTURM Created Date: 07/17/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/26/06

Initial Contact: Unknown Transaction Date: 02/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Boca Raton State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8630129 Contact Type:Complaint Source:Consumer TCS? N

Comments: I do not have a mortgage or own a home. I do not live in California. I have never applied for a home loan in any State.

Created By: DBRANEK Created Date: 07/17/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/13/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Plano State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: (800) 2034951 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8614604 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) House was sold and funds were sent to countrywide in time to avoid a 30-day mark on my credit. Countrywide decided to try to get more money by sending my check back to the title company claiming I owed thousands more. The title insurance legal team contacted countrywide and were assured it was a mistake and they were told to re-send the check and payment would be accepted. This delay, soley on the part of countrywide, caused the payment to be recorded after it was 30 days late. I am concerned that my credit can be ruined by a greedy company desperatly trying to get more money from consumers.

Created By: SWOODSON Created Date: 07/14/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 131,000.00

Amt Paid: 131,000.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 07/12/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Centerville State: CT Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:countrywide.com

Phone: (866) 8745787 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8588049 Contact Type:Complaint Source:Consumer TCS? N

Comments: Countrywide has reported 3 over 30 day late charges on my credit report which are not true.I contacted them for a mortgage history report and they would not fax it.The person also said they would not take it off even if I am right.

Created By: WFRIDAY Created Date: 07/11/06

Updated By: SSCHWARTZ Updated Date: 07/21/06

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/09/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: East Brookfield State: MA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 8571150 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The OCC Referred consumer's letter because it does not fall under their jurisdiction. Consumer wrote she had a home equity loan w/ American Mortgae Servicing, but on 03/21/06 it was transferred to Coutrywide. She states she has tried several times to contact Countrywide to get a statement on the amt owed on her ARM. Consumer states her billing has gone from $140.00 to $248.00 per mo. Consumer has tried by email and phone. She enclosed a copy of her orig. APR statement. No ph. or email.

Created By: DCRASE Created Date: 07/07/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/16/06

Initial Contact: Unknown Transaction Date: 03/21/06

Initial Response: Internet/E-mail

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lake Mary State: FL Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: P.O. Box 660625

PTX-B36

City: Dallas State: TX Zip: 75266

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8550213 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Lending) Contact made via phone message 5/23/06 from Rebekah Davis/FullSpectrum Lending. We then applied for re-fianacing of current mortgage disclosing all negatives. Loan was "approved as submitted" 6/5/06.Closing took place 6/26/06. On 6/27/06 via phone we were informed underwriting had NOT approved loan. We were then asked to pay two outstanding Mortg.payments to "do the loan"..these payments previously included in payoff. Would like to see this office audited or investigated for unethical behavior and loan fullly funded.UPDATE MAIL
08/14/06:Forwarded by the Comptroller of the Currency. The consumer has sent what appears to be the same complaint as above. Consumer has enclosed copies of the HUD 1 and correspondence. mphillips

Created By: MPHILLIPS Created Date: 07/06/06

Updated By: MPHILLIPS Updated Date: 08/14/06

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,810.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 07/05/06

Initial Contact: Phone Transaction Date: 05/23/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Dallas State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans/Full Spectrum Lending

Address: 811 Barton Springs Rd
Suite 805

City: Austin State: TX Zip: 78704

Country: UNITED STATES

Email: Rebekah_Davis@countrywide.com CRD:

Phone: (512) 3224619 Ext:

Company Representative

Rep Name: Davis, Rebekah Title:

Associated Company

Transaction

Ref No.: 8547977 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Consumer loans) Countrywide and or Experian, Transunion and Equifax are reaging accounts that have beenon my report for 7 years or more. Also there are inquiries on my reports that I did not authorize to be placed on my account and I have no way to dispute them.

Created By: MPHILLIPS Created Date: 07/06/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: 146,370.00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 07/04/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Outdated Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Indianapolis State: IN Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: P.P. Box 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRD:

Phone: () 800669 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 8539925 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Lates) We were never late with our payments. We paid at the same time we did our mortgage payment and they do not show us late. We want the 3 lates removed. They have you to put your payments in a house that sat in a corner. I do not believe this was checked every day. I always made my payment on my lunch hour - between 12:00 and 1:00 p.m.

Created By: RBROWN1 Created Date: 07/05/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/30/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Parker State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 12778 Domingo Court

City: Parker State: CO Zip: 80134

Country: UNITED STATES

Email: CRL:

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10465094 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage -ReFinance) I contacted an 800 Countrywide# for info on a re-fi to get out of a 3yr ARM (2 yrs into ARM). Mr. Palmer stated throughout our phone conversation my rate would remain at 6.875%, but just before the signing he/CWFSL changed the rate to 7.375%. He stated it was because of my crd rating. After educ myself on mortgages more, I find I experienced the bait and switch. Also, I find my int rate went up based on my credit, but it had NOT changed from the 2 yrs prior when CW financed the ARM.

Created By: WFRIDAY Created Date: 04/19/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/17/07

Initial Contact: Phone Transaction Date: 08/09/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Garland State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans - Full Spectrum Lending

Address: 1229 Sicily Drive

City: Garland State: TX Zip: 75040

Country: UNITED STATES

Email: ?? URL:www.countrywide.com

Phone: (800) 669-6607 Ext:

Company Representative

Rep Name: Palmer, CW/FSL - Eric Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10448901 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's complaint was forwarded by The OCC. The consumer has a complaint against Countrywide Home Loans. The consumer applied for a loan with the company. The consumer hadn't received his loan, so he contacted the company and was told that his loan paperwork had been filed incorrectly. The consumer was told the paperwork would be refiled, but he still has not received the loan.

Created By: ASMITLEY Created Date: 04/17/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 03/02/07

Initial Contact: Unknown Transaction Date: 11/10/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Washington State: DC Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 2375 N. Glenville Dr

City: Richardson State: TX Zip: 75082

Country: UNITED STATES

Email: CRD:

Phone: (972) 4982626 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10441586 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage refi) When trying to refinance my existing mortgage with Countrywide, The process was delayed taking over 3 months before closing, causing the terms of the loan to work in favor or Countryiwde and penalizing me. I signed the loan under the duress of the adjustment of over 2,000 on my first loan. there were also major problems with the appraisal done with a Countrywide appraiser causing my rate to change. terms of the loan were changed after my signing
I have a great credit score and over 150,ooo dollars of equity in my home. this should have been an easy 30 day proscess at the most.
I want to contest the validity of the mortgage.

Created By: JXHEINY Created Date: 04/17/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/12/07

Initial Contact: Mail Transaction Date: 10/07/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: cathedral city State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way SV-314

City: Simi Valley State: CA Zip: 93065-3500

Country: UNITED STATES

Email: CRD:

Phone: (800) 669-6093 Ext:

Company Representative

Rep Name: goodman, denise Title:

Associated Company

Transaction

Ref No.: 10441584 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Mortgage Co reporting consumers 30 days late before 30 day period from due date has passed!

Loan due date was March 15, payment was made during the 15 day grace period, we were then reported 30 days late FOR March sometime prior to April 10. Anyone can calculate that from March 15 to April 10 (actually sooner) IS NOT 30 DAYS!! I happened to have caught this on my credit report myself. CW tried to dispute that they did not make such a mistake until I pushed them that it was indeed on my credit (see below). Literally within hours they sent a correction to the credit bureaus, hence, a CW mistake from the beginning. My concern is how many people did this happen to? This mistake will take 30-60 days per CW to actually be corrected on my credit report. In the meantime I am at risk of not being eligible for employment.
CW¿s Response #1- Our records indicate that we received your March 2007 payment on March 28, 2007. Because the payment was received after the 16th of March 2007, a late charge of $42.59 was assessed. Please be advised this in no way affects your credit.
CW Response #2 - After careful review of your account, we have submitted a request for a credit correction to the following agencies:

¿ Equifax Credit Information Services 1-800-685-1111
¿ Experian (TRW) 1-888-397-3742
¿ Innovis Data Solutions 1-281-589-1190
¿ Trans Union Credit Information 1-800-916-8800

If this happened to me, it likely has happened to others!

Created By: JXHEINY Created Date: 04/17/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/12/07

Initial Contact: Unknown Transaction Date: 04/11/07

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: McKinney State: TX Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: P.O.Box 650070

City: Dallas State: TX Zip: 75265

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: () 800669 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10440545 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: home loan) on 3-26-2007 i contacted this company regarding the refinancing or my house.after talking to jason we discussed two options one being an interest only loan for 5 years i asked jason what the monthly payments would be and he told me 754.00 per month plus afee of approx. 2000.00 dollars to refinance i srecifically asked him if this included everything ie: tax,insurace everything he said yes he then told me we needed to have our house appraised and it would cost about 350.00 and i would have to pay for it he sais an appraiser would contact us to schedule a time after our house was appraided we set up an appoinment to sign the papers on 4-10-2007 after arriving at their office and reviewing the paperwork for thr refinance my wife asked to be sure how much our monthly payment was going to be and wew werer told and shown on the documents it was going to be 200.00 more than i was told by jason on the phone on our original phone call after speaking to the branch manager we were informed that wew were mis informed by jason ans he was sorry

Created By: WFRIDAY Created Date: 04/16/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/12/07

Initial Contact: Phone Transaction Date: 03/26/07

Initial Reeponse:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: peoria State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 1295 w washington st #105

City: tempe State: AZ Zip: 85281

Country: UNITED STATES

Email: URL:

Phone: (602) 3027340 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10438335 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by OCC. Consumer wrote to file a complaint against Countrywide Home Loans, a mortgage company that consumer spoke to over the phone to refinance his hom for $40000 on 08/14/05. Consumer states that the company asked for proof of consumers income which he provided, consumer then found out that company had fabricated consumers income in his documents so he could be approved for a loan. Consumer feels that this is deceptive of the company. Consumer did not provide work, or age.

Created By: LSHARP Created Date: 04/16/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 40,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 03/12/07

Initial Contact: Phone Transaction Date: 08/14/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Naalehu State: HI Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 COUNTRYWIDE WAY

City: SIMI VALLEY State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10438288 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by OCC. Consumer wrote to file a complaint against his mortgate company, Countrywide Home Loans. Consumer states that Countrywide Home Loans changed the condition of the loan to 30 years fixed jumbo interest only. Consumer also states that they erroneously applied a penalty for late payment to his September 2006 payment. Consumer provided proof that his payment he had sent to the company for his September 2006 payment of $3134.82 cleared his bank on 09/05/06. Consumer did not provide fax or email.

Created By: LSHARP Created Date: 04/16/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,134.82

Amt Paid: 3,134.82 Payment Method: Check (Not Classified)

Agency Contact: Mail Complaint Date: 03/12/07

Initial Contact: Unknown Transaction Date: 09/05/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Variable Rate\Other Creative Financing Terms

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Valley Stream State: NY Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Vally State: CA Zip: 93093

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10429724 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Funding Fee being wired to my account) A Funding Fee Wired From the VA to People's Mortgage. Then People's sent this wire of $8,490.35 on 30March2007 to Countrywide Home Loans that same day. Countrywide found the wired money on Monday 10 April but is "for some reason" unable to transfer it into my account! I've made over 30 phone calls and have been transferred to so many people its sickening. They tell me there is no direct number to the finance dept! I have spoken to an Alan,Robin,Maria,Andy,Joe,John,Susan,and a Frank in finance but NOONE can tell me where my money is! I have been trying to Refi since March 1st! I am protesting any payments to Countrywide until they apply the 8490.35 to my principle! I will lose the 6% lock I was guaranteed by my loan officer at People's Mortgage as well. Why is it so hard to transfer money from one account to another? I've spent over 30 hours calling Countrywide but noone has answers for me. PLEASE HELP!!!

Created By: WFRIDAY Created Date: 04/13/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/11/07

Initial Contact: Unknown Transaction Date: 04/11/07

Initial Responses:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Sykesville State: MD Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO Box 10229

City: Van Nuys State: CA Zip: 91410-0229

Country: UNITED STATES

Email: ?? URL:countrywide.com

Phone: (800) 6696607 Ext: 8023

Company Representative

Rep Name: McCullough, Robin Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10429719 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Loan Credit Checks) We purchased our home over 2 years ago. Countrywide calls over 4 times a week regaurding refinancing our loan. We have'nt been interested with doing business with them since they bug us so much. Plus we have a pre-payment penalty if we refi before 3 years. I just found out today that Countrywide has ran our credit over 10 times in the past year. This is hurting our credit scores. It's also making us get a higher interest rate on our new boat loan. HOw can I fix this? Is this illegal since I've never authorized anyone of these transactions?

Created By: WFRIDAY Created Date: 04/13/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/11/07

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: User - Obtains Report Without Permissible Purpose

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: citrus heights State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: CA Zip:

Country: UNITED STATES

Email: countrywidehomeloans@ URL:countrywidehomeloans.com

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10428918 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer has a mortgage with Countrywide Home Loans. The consumer lost her house in a fire on 02/14/07, and her insurance sent a form to Countrywide to obtain the information they needed to payoff the loan. Countrywide refuses to provide the information. No phone number, e-mail or age provided.

Created By: BSTURM Created Date: 04/13/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/05/07

Initial Contact: Unknown Transaction Date:

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Plainfield State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10428883 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer contacted Countrywide Home Loans in the fall of 2006 to obtain a loan. The consumer received a packet of information stating that she had to have an appraisal on her home, after being told that she was approved. The consumer was told that the cost of the appraisal was $385.00. The consumer paid this and after the appraisal was told that her interest rate would be higher than previously stated, due to additional information. The consumer then heard nothing else from the company. The consumer called Countrywide to request a copy of the appraisal so she could obtain the loan through her bank and was told that they would send her one but would not put her banks name on it. The consumer then contacted the appraiser for a copy and was told that they could not assign the appraisal to another bank because they were assigned to Countrywide. The consumer then called Countrywide again and was told that they would e-mail the appraisal but the consumer never received it. No phone number, e-mail or age provided.

Created By: BSTURM Created Date: 04/13/07

Updated By: BSTURM Updated Date: 04/13/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/26/07

Initial Contact: Unknown Transaction Date: 09/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Wauchula State: FL Zip (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10428174 Contact Type:Complaint Source:Consumer TCS? N

Comments: If my payment is one day late this company starts calling me and they call about every 5 minutes for 2-3 hours at a time. I asked that they not do this. I called to verify that they had received my request. The girl said it was noted in the file. I ask why they continued to call. She said she didn't know and hung up. I called back the next day after I had received another 6-8 calls in a 1 hour time period and the man said that they could call as often as necessary to get me to pay the bill. I told him that I had already complained of telephone harassment. He said I could pursue a complaint but nobody would stop them from calling me. Please make them stop.

Created By: JKIGHT Created Date: 04/13/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/11/07

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pueblo State: CO Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: po box 650070

City: dallas State: TX Zip:

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10421488 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer indicated she has a first and second mortgage with Countrywide Home Loans. She claims they mislead her before the closing of each mortgage by changing the points, financing, rate, and payment amount. She also noted thay are refusing to work with her after her and her daughter became ill and were unable to pay. When she was 22 days behind she applied for a refinance and because they did not contact her about that for a month she fell behind on the payments. At the time of the letter she was around 4 months behind on the mortgage. No wk pn#, email address, or age. MAIL UPDATE: Consumer writes she is behind 24,900.00 in payments owed. Consumer speaks of illnesses, etc. Consumer cites being told since she was financing for her son-in-law that her name would be taken off the original loan, but it did not happen.Orig. contract 08/2004. Consumer provided an entire history. One of her complaints is that a credit report was pulled without permission. There is also a complaint of calls 4-5 times per day. dcrase 04/24/07

Created By: DBRAHLEK Created Date: 04/12/07

Updated By: DCRASE Updated Date: 04/24/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/16/07

Initial Contact: Unknown Transaction Date: 08/01/04

Initial Response: Unknown

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: alverne State: NY Zip (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10419705 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Countrywide Home Loans. Consumer states she was trying to refinance her home loan with Eagle Mortgage. Consumer states her existing mortgage company Countrywide told her she had to fill out hardship paperwork. Consumer states the company would not provide crucial paperwork to Eagle Mortgage so she could refinance the loan. Consumer states her home was repossessed because of them holding up the paperwork. No email ph# or age.

Created By: LAWRENCE Created Date: 04/12/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/05/07

Initial Contact: Unknown Transaction Date: 12/01/04

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Kennewick State: WA Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10419622 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by the CA Dept of Consumer Affairs. Consumer has a complaint against Countrywide Home Loans, a credit info furnisher. Consumer states the company is reporting inaccuracies to the CRAs. Consumer states she has contacted them via phone about the issue and told they will correct the issue but they do not. No alternate # email or age.

Created By: LAWRENCE Created Date: 04/12/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/19/07

Initial Contact: Unknown Transaction Date:

Initial Response: Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

(b)(6)

City: Long Beach State: CA Zi

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address: PO BOX 650718

City: DALLAS State: TX Zip: 75265-0718

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10414808 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Comptroller of the Currency and the complaint was forwarded from them. The consumer makes a online payment after the five days due he is assessed a 2.00 fee, then 2.50 then 5.00 fee by Countrywide Home Loans. The consumer beleives he has until the 15th of each month before a late fee could be assessed. No trans date, alternate phone, email or age.

Created By: WFRIDAY Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/16/07

Initial Contact: Unknown Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Saint Paul State: MN Zip: (b)(6)

Country: UNITED STATES

Work phone: ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO BOX 650070

City: DALLAS State: TX Zip: 75265

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10414791 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Comptroller of the Currency and the complaint was forwarded from them. The consumer received a check from her insurance company to discover her home owner insurance was cancelled. The consumer contacted her agent and was informed an additional amount due on her policy was not paid. The consumer contacted Countrywide and was informed the insurance policy would not be reinsated becasue of the default and the consumer should find another insurance provider. No alternate phone or age.

Created By: WFRIDAY Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/26/07

Initial Contact: Unknown Transaction Date: 01/22/07

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Sebring State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10414771 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Comptroller of the Currency and the complaint was forwarded from them. The consumer paid her mortgage payment in person at the 1st Magnus Financial office. She was given a receipt. The check cleared her account. The loan was sold to Countrywide home loans. The 1st mortgage co paid Countrywide the check but they indicated they could not have take the check prior the date they aquired the loan. The consumer is concerned with all the high interest she must pay. No trans date, phone, email or age.

Created By: WFRIDAY Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 950.00

Amt Paid: 950.00 Payment Method: Check (Personal)

Agency Contact: Mail Complaint Date: 02/28/07

Initial Contact: In Person Transaction Date: 01/01/07

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Tucson State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 225 West Hillcrest Drive

City: Thousand Oaks State: CA Zip: 91360

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10414558 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Comptroller of the Currency and the complaint was forwarded from them. The consumer is in the military and has to sell his home because of orders to move. The consumer contacted Countrywide Home Loans and requested by waive the prepayment penalty. There was no disclosure on the penalty before the loan was closed. Violated the Truth in Lending. The mortgage refused. No transunion alternate phone, email or age.

Created By: WFRIDAY Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/02/07

Initial Contact: Unknown Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Frenchtown State: MT Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way
SV-314

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696093 Ext: 3536

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10414440 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Comptroller of the Currency and the complaint was forwarded from them. The consumer sent a check for 1700.00 for her daughters mortgage payment. The check was sent on 11272006. The check has cleared but has not been posted to the daughters mortgage account. No alternate phone, email or age.

Created By: WFRIDAY Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,700.00

Amt Paid: 1,700.00 Payment Method: Check (Personal)

Agency Contact: Mail Complaint Date: 03/02/07

Initial Contact: Unknown Transaction Date: 11/27/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Brick State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: countrywide homes loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10414333 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Comptroller of the Currency and the complaint was forwarded from them. The consumer was notified his mortgage with Countrywide Home Loans was transferred to Citibank. The consumer was informed bt Citibank they have no record of the transfer.The consumer is trying to sell his home has no information on who holds his mortgage. He can not close the sell of his house until the issue is cleared up. No alterante phone, email or age.

Created By: WFRIDAY Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/22/07

Initial Contact: Unknown Transaction Date: 10/10/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Wilsonville State: OR Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10414277 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Comptroller of the Currency and the complaint was forwarded from them. The consumer refinanced her home from an adjustable rate to a fixed rate with Countrywide Home Loans. The consumer was pressured into signing the application because the rates would be increasing. The interest rate she obtained was 8%. The consumer was charged 13515.06 closing costs. The consumer is asking for 8736.00 refund from CountryWide against the closing costs on the sub par loan. No email or age.

Created By: WFRIDAY Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 13,515.06

Amt Paid: 13,151.06 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/01/07

Initial Contact: Unknown Transaction Date: 11/01/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Boynton Beach State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabassas State: CA Zip: 91302

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10413952 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the CCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans is charging the consumer $248.24 but is only depositing $221.40 in the account. Consumer was told the difference was going into a "reserve account" but the mortgage contract calls for all of the money collected to go into the escrow account. No e-mail address is listed for the consumer.

Created By: RLOPER Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/31/07

Initial Contact: Mail Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Orlando State: FL Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Valley State: CA Zip: 930935170

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10413897 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the CCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans has refused to close the sale of the consumer's home; thus causing the consumer to lose buyers. No work phone number or e-mail address is listed for the consumer.

Created By: RLOPER Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Unknown Transaction Date: 01/04/07

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Daytona Beach State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 10223

City: Van Nuys State: CA Zip:

Country: UNITED STATES

Email: CRD:

Phone: (800) 6690102 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10413794 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes to complain that Countrywide Home Loans Full Spectrum Lending Division inflated the appraisal, which act resulted in the consumer being upside down and unable to refinance his mortgage. No work phone nubmer or e-mail address is listed for the consumer. MAIL: UPDATE: 04/13/07 The OCC forwarded a copy of this complaint for action by the FTC. No new information added. BSturm UPDATE 4/16/2007: Consumer has received a response letter. Consumer states that the attorney generals office is working on this. Consumer is now on the right track. NRobinson

Created By: ROPER Created Date: 04/11/07

Updated By: NROBINSON Updated Date: 04/16/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/05/07

Initial Contact: In Person Transaction Date: 07/01/05

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Apple Valley State: MN Zip (b)(6)

Country: UNITED STATES

Work phone: ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10413036 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by the OCC. Consumer has a complaint against Countrywide Home Loans. Consumer states the company had to put forced placed flood insurance for the period of 11/26/06 to 02/10/07. Consumer is being charged $954.22 for the insurance and feels the price is too high. Consumer feels the price should be lowered because the insurance he has purchased is $488 per year. Consumer states the company also issues the insurance they placed on the account. No alternate # or age.

Created By: LAWRENCE Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 954.22

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/22/07

Initial Contact: Mail Transaction Date: 11/26/06

Initial Response: Mail

Product/Service: Insurance (Other than Medical)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Kissimmee State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 961206

City: Fort Worth State: TX Zip: 76161

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10412924 Contact Type:Request for Information Source:Consumer TCS? N

Comments:

MAIL: Complaint referred by the OCC. Consumer is writing about Countrywide Home Loans. Consumer is requesting assistance on paying her home equity line of credit and her mortgage with the company. No alternate # email or age.

Created By: LAWRENCE Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 02/23/07

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cleveland State: OH Zi (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 66004

City: Dallas State: TX Zip: 75266

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10412777 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by the OCC. Consumer has a complaint against Countrywide Home Loans. Consumer states the company is collecting on a debt that is not hers. Consumer states the company is calling repeatedly even after being told they have the wrong #. No alternate # email or age.

Created By: LAWRENCE Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/12/07

Initial Contact: Phone Transaction Date: 11/01/06

Initial Response: Unknown

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously
Calls Someone Repeatedly to Obtain Debtor's Location

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hudson State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 6690102 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10412735 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Lending) Countrywide issued us an FHA loan in 1998 on a home that is not FHA compliant. We are now unable to sell our home with an FHA loan, even tho we ourselves have an FHA loan, because the home is not FHA compliant. Countrywide refuses to bring the home into compliance, or do anything to resolve this issue, abruptly halting negotiations with us without a resolution. We were referred to the FTC by The Office of Thrift Supervision, Treasury Department, who we were referred to by the Texas State Department of Savings and Mortgage Lending. We have a substantial file of documentation.

Created By: JXHEINY Created Date: 04/11/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/09/07

Initial Contact: In Person Transaction Date: 02/23/07

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Wichita Falls State: TX Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: P.O. BOX 5170

City: SIMI VALLEY State: CA Zip: 93062

Country: UNITED STATES

Email: URL:www.countrywidehomeloans.com

Phone: (805) 5205019 Ext: 3536

Company Representative

Rep Name: Bertram, C. Scott Title:

Associated Company

Transaction

Ref No.: 10412595 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer has a complaint against Countrywide Home Loans. The consumer was denied a home equity line by the company. The company failed to send a written notice explaining their reasons for denial. The consumer requested an explanation twice, in writing, but still never received the notice. The consumer didn't provide an alternate #, email address, or age range.

Created By: ASMITLEY Created Date: 04/11/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 03/05/07

Initial Contact: Unknown Transaction Date: 11/09/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Creditor Did Not Give Written Notice of Denial Within 30 Days of Application

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Martinez State: CA Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10403781 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: false credit reporting) i have had a home loan with countrywide for 8yrs and i have had nothing but problems from day one.this is the 5th time that they have reported me being late. i have letters from the the last four that they sent me to get correct the late payments but they refuse to fix this one.my payments are as fallows.5-1/5-15 6-26 7-28 8-27 9-28 10-27 11-28 12-29 1-28 2-27 3-27. they tell me i never made a payment in december but i did. these are the dates that the payments posted to my account. but if they wait two weeks to send my payment through then thats when they claim i made the payment.

Created By: DBRAHLEK Created Date: 04/10/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/05/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: grantsville State: CT Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: svb-314 po box 5170

City: semi valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: CRL:

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10399040 Contact Type:Request for Information Source:Consumer TCS? N

Comments:

The consumer states that Countrywide Home Loans is claiming that they are offering a no cost home loan. The consumer states that after contacting them he found out there was no such thing. The consumer did not provide an additional contact info.

Created By: BMORA Created Date: 04/09/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date: 04/09/07

Initial Contact: TV/Radio Transaction Date: 04/09/07

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone (b)(6)

Fax Number:

Home Number: ()

Email:

Age Range: 80 and Over

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 6410786 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10390104 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit reporting) I have been making payments of $1077.69 to Countrywide mortgage since Dec. 2006 and they refuse to report my payments for December, January, and February to the credit bureau. They have blocked those months out. I have requested that they report the payments, but they said it's not their procedure. I should have the right to have this information reported on my credit report. The credit bureau said they cannot do anything about it. All I want is for them to report all of the payments I have paid to them. They should not have more rights to my credit report then I do. Please take the necessary steps to take care of this matter.

Created By: WFRIDAY Created Date: 04/06/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/04/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Indianapolis State: IN Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10389584 Contact Type:Request for Information Source:Consumer TCS? N

Comments:

The consumer states that she has a mortgage with Countrywide Home Loan. The consumer states Countrywide Home Loan did not tell her that her interest rate could rise to 13%. The consumer did not provide an altf or eamil.

Created By: BMORA Created Date: 04/06/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date: 04/06/07

Initial Contact: Unknown Transaction Date: 04/06/07

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Clarksdale State: MS Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10383721 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that Countrywide Home Loans, her mortgage company, accepted full payment when her loan was delinquent in 10/2006. Full payment was assured because Countrywide Home Loans required consumer to wait 48 hours for all charges to be recorded. The payment included fees for terminating foreclosure proceedings such as attorneys fees and title search. Now, consumer has rcv'd a letter asking her to pay the same fees again. Consumer disputed to Countrywide Home Loans and was told that herfirst payment is on the record, but that these fees have accrued since her payment in 10/2006. .

Created By: JFLACK Created Date: 04/05/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 502.31

Amt Paid: 502.31 Payment Method: Check (Not Classified)

Agency Contact: Phone Complaint Date: 04/05/07

Initial Contact: Unknown Transaction Date: 10/27/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Coweta State: OK Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10375238 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a mortgage through Countrywide Home Loans. The consumer was granted a suspension of payment for a period of time and was told that she would not be asked for a lump sum payment after the period was over. Upon completion of the period, the consumer was asked for a lump sum payment. When the consumer did not pay Countrywide Home Loans filed for foreclosure. The consumer has contacted this institution but has been unable to resolve the issue.

Created By: RBROWN1 Created Date: 04/04/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 14,428.47

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date: 04/04/07

Initial Contact: Mail Transaction Date: 10/01/05

Initial Response: Phone: 800/888

Product/Service: Creditor Debt Collection
Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Collects Unauthorized Interest\Fees\Expenses

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Orange State: TX Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10375125 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Countrywide Home Loans illegally repossessed his condominium. Consumer states that he came home one day and all his belongings were out in the out in the street and that his neighbors had stolen all of his items and he was locked out of his apartment. Consumer hired a law firm to help him in his case against the company, but after three years, they told him that they could not help him because of a conflict of interest.

Created By: JCLIFTON Created Date: 04/04/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 04/04/07

Initial Contact: Phone Transaction Date: 01/01/03

Initial Response: Phone: other

Product/Service: Third Party Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Fort Myers State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Rep Name: Hartman, Stephanie Title:

Associated Company

Transaction

Ref No.: 10373718 Contact Type:Complaint Source:Consumer TCS? N

Comments: Please foward this information to the Experian and Trans Union Credit Report that I request they delete or remove this item from my file credit report ASAP.
Thank you
Sincerely
(b)(6)

Created By: ROPER Created Date: 04/04/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 46,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/01/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Anaheim State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: countrywide homes loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10364843 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Adjustable rate mortgage. Bait and switch on product.) I had used a mortgage broker to get a refinance on my home mortgage and was told it wold not have a prepayment penalty. Their was never a pre-disclosure notice saying the loan wold have a pre-pament penalty. My son was helping me with the loan and when it was supposed to close I was contacted and told that their was a problem with the documents and the signing was moved. I was contacted avout four days later, in the morning, and was told that their would be a notery bringing the closing documents later that day for me to sign. I signed the papers as tey were given me, the notery offered no exlination to wht I was signing. In the papers I signed was an additional two page separate document indicating a prepayment penalty. I singned it without really looking at it and really didn't have a clue on the process. My son was out of town and waas unable to be ptesent for the changed singing date. After a year my son looked at the loan docments because he was considering refinancing my loan again in the near futhure, he found the document on the prepayment penalty and contacted the broker who stated he never received a copy of the document and that the loan program spacifically did not include a pre-payment penalty and if it did it should have been clearly pre-disclosed as having one. My son and I filled a comlaint with Countywide and they sent a copy of a predisclosure document with a small line item checked tha sain this loan ma or may not have a pre-paymen penalty and tha that was required discloure and tha the broker was at fault. My son has experience in loans and says that the disclosure should have spacifioly identified in pre-disclosure documents and said that this was a bait and swithch. Please let me know what I can do about this matter, I have already filled a complaint with the OCC and they opend it but sent a leter to me saying that Countywide was't under their jurisdiction hu was f

Created By: RBROWN1 Created Date: 04/03/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/30/07

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Woodland Hills State: CA Zip (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 70 - 79

Company

Company: Countrywide Home Loans

Address: P.O. Box 10229

City: Van Nuys State: CA Zip: 91410-0229

Country: UNITED STATES

Email: URL:

Phone: (800) 653-6183 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10364463 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: AFTER PAYOFF REQUEST FOR MORE MONEY) In Aug. 2006, I refinanced my 1st & 2nd mortgages with Countrywide who held the 1st mortgage. They are now demanding I owe them $12,000+ for a prepayment penalty on the original loan made in Nov 2004, which Countrywide bought in Aug 2005. They are threatening to report this to the credit bureaus if I do not pay. All original loans were paid off in escrow and I do not know what they are talking about - Please Help!

Created By: RBROWN1 Created Date: 04/03/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,200,000.00

Amt Paid: 1,200,000.00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 03/30/07

Initial Contact: Mail Transaction Date: 03/22/07

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Waikoloa State: HI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 7105 Corporate Drive
PTX-B-192

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 6451709 Ext: 1579

Company Representative

Rep Name: Cox, Bonnie Title:

Associated Company

Transaction

Ref No.: 10347011 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: My home mortgage loan acct (b)(6)
Countrywide has overcharged me,not posted payments properly, charged me improper late charges. ruined my credit,ruined my finances,ruined my mental health. I have done everything they wanted to rectify the account, and they continue to harrass me and charge me for their mistakes. Now, I sent in payments for Feb. and March on time, and when they received them, their bank didn't endorse them properly, so they sent them back to my bank, and want to charge me late chg. and fees for their mistake. I called to straighten out the mess and they said they would call me back and verify with my bank and they haven't. This company is hurting a lot of people and should be put out of business.

Created By: WFRIDAY Created Date: 03/30/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/28/07

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lexington State: SC Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address: P.O. Box 660694

City: Dallas State: TX Zip:

Country: UNITED STATES

Email: Countrywide Home Loans.com URL:

Phone: (1-866) 658-6183 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10346992 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, her mortgage company. Consumer states she entered into a hardship agreement with Countrywide with the understanding her past due amount would be rolled into a new mortgage. Consumer states Countrywide Home Loans never sent her the information and they told her they never had record of the deal. Consumer states she has received repeated and harassing collection calls from Countrywide. Consumer did not provide an email address.Transaction date, amount requested, and amount paid are approximate.

Created By: MRALEY Created Date: 03/30/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 21,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date: 03/30/07

Initial Contact: Phone Transaction Date: 03/01/06

Initial Response: Phone: 800/888

Product/Service: Creditor Debt Collection
Mortgage Lender

Statute/Rule: Fair Debt Collection Practices Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Falsely Represents Character, Amount, Status of Debt
Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Farmington State: NH Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10324365 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she caught up her mortgage with Countrywide Home Loans and discovered that the company is charging her inspection fees. Consumer also states that Countrywide Home Loans is also reporting to the CRAs that she is 90 days late on payment when consumer states that she paid the payment on time. No other info obtained.

Created By: SSCHWARTZ Created Date: 03/27/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 03/27/07

Initial Contact: Unknown Transaction Date: 01/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Keller State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10324114 Contact Type:Complaint Source:Consumer TCS? Y

Comments: loan(b)(6) countrywide have my property in forkloser and i like to have agreement with them ,they refused;i have interes only loan tha means that i pay last year 25,857.00 on interes they dont want penaltyes and fees are to high ...i have to have by the 3-30-07 10,674.48 other iwise they gonna sell my property..please help my phone #562) 7468730

Created By: JNESTER Created Date: 03/27/07

Updated By: Updated Date:

Org Name: ECONSUMER.GOV

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/26/07

Initial Response:

Product/Service: Real Estate (not Timeshares)

Statute/Rule:

Law Violation: Unauthorized Use of Identity/Account Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Downey State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: countrywide
p o box 10219

City: Van Nuys, Ca 91410-0219 State: NR Zip: 91410

Country: LOCATION NOT REPORTED

Email: www.countrywide.com URL:www.countrywide.com

Phone: (1800) 8119379 Ext:

Company Representative

Rep Name: garcia, salvador Title:

Associated Company

Transaction

Ref No.: 10317975 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home appraisal for mortgage) When I refinanced my home two years ago the appraisal was put at the amount I wanted to borrow, not the true value of the property. I did not want to borrow against the full value of my property. I questioned the appraiser and was told that was the company's standard practice. Now that I want to have the PMI dropped (the loan is at 80% of original principle), I'm told I have to have a new appraisal to prove the property value --- at my expense. Now I wonder, for an appraiser to do a true valuation, why should they ever be told about the amount the consumer wants to borrow? Shouldn't it be totally independent to prevent bias? This is really nagging at me. Thank you.

Created By: JKIGHT Created Date: 03/26/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/23/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Roanoke State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email: (b)(6)

Age Range: 50 - 59

Company

Company: Countrywide Homes

Address: 2030 Colgate St NE

City: Roanoke State: VA Zip: 24012

Country: UNITED STATES

Email: URL:www.mycountrywide.com

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10317956 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home mortgage) In order to manage my finances and ensure on time payment of my mortgage, I enrolled in a PayPlan26 option to automatically withdraw mortgage payments from my checking account every 2 weeks, in effect enabling me to make an additional monthly payment each year. Now Countrywide is doubling the fee for these automatic transactions to $8 per transaction. These payment plans actually save the company money, yet they are now doubling the fees, in effect raising my fixed interest rate.

Created By: JKIGHT Created Date: 03/26/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/23/07

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Indianapolis State: IN Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10317950 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Payment Posting) I would like to start mailing my mortgage payment in on a bi-monthly basis with the total required monthly payment being received by the due date. The mortgage company stated that they do not accept "partial" payments. Considering the fact the total monthly payment will be received by the due date, I do not feel this constitues a partial payment. The mortgage company also indicated that I would have to contact them each month to ensure the payment was posted correctly. The mortgage company offers a variety of payment options that require a fee. I feel that sending the payment via mail is similar to one of the payment options they offer, and they can flag my account in order to properly post the payment.

Created By: JKIGHT Created Date: 03/26/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/23/07

Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Birmingham State: AL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: SV 314B

PO Box 5170

City: Semi Valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10316692 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's complaint was forwarded by The Office of the Comproller of the Currency. The consumer has a complaint against Countrywide Home Loans. The consumer received a payment from Countrywide Home Loans in the amount of $2489.96 which was the balance of the consumer's escrow account when the consumer refinanced her loan.. The consumer felt that the amount calculated by Countrywide was incorrect. The consumer sent various letters to Countrywide requesting information on how the amount was calculated, but the consumer disagreed with Countrywide's explanations. THe consumer felt that the check should have been an addition $129. The consumer's didn't provide a phone #, email address or age range. UPDATE 04/06/07 MAIL: The consumer sent in a letter with the same documentation. No new information was given. asmitley

Created By: ASMITLEY Created Date: 03/26/07

Updated By: ASMITLEY Updated Date: 04/06/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 03/02/07

Initial Contact: Unknown Transaction Date: 05/01/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Woodbridge State: VA Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way MS SV-314

City: Simi Valley State: CA Zip: 93065-6296

Country: UNITED STATES

Email: URL:

Phone: (800) 6696093 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10316130 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: 30 yr. conv Jumbo PayOption ARM) We were told we had only to pay the interest option or any other choice. We were not told that paying any of the choices would not reduce the loan. The interest started in July 2005 at 5.75% and is now in March 2007 at 8%. My husband died in October 2005, and I am struggling to pay the 30year option. We were not informed initially that we could n ot refinance for 3 years- til June of 2008.

Created By: RBROWN1 Created Date: 03/26/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/22/07

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Woodlake State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 65 - 69

Company

Company: Countrywide Home Loan

Address: P.O. Box 5170

Cust serv SVB-314

City: Simi Valley, State: CA Zip: 93062-5170

Country: UNITED STATES

Email: URL:countrywide.com

Phone: (669) 6607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10306809 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Comptroller of the Currency and the complaint was forwarded from them.The consumer is requesting Countrywide Home Loans to modify the construction loan into a regular mortgage. The construction of the loan was completed on 121206 and the loan should have been modified immediately. The mortgage company came up with an additional fee. of 4733.16. No phone, email or age.

Created By: WFRIDAY Created Date: 03/23/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 4,733.16

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/18/07

Initial Contact: Unknown Transaction Date: 12/12/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Emerson State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 6400 Legacy Dr

City: Plano State: TX Zip:

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10306216 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the CCC for review. Consumer has a complaint against Countrywide Home Loans. Consumer states that they were sent a cancellation notice invoice for unpaid premium of $57.83. Consumer states that at the current time the premium was $1181. Consumer states that this was never paid consequently this allowed the homeowners insurance policy to lapse. Consumer contacted the insurance company and was told that this was never paid by Countrywide. Consumer called Countrywide and they increased the payments to compensate for the lack of insurance in the past several months. Consumer is now responsible for the new monthly payment of $3020. Consumer gave no email.

Created By: JKIGHT Created Date: 03/23/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/13/07

Initial Contact: Mail Transaction Date: 03/24/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Brandon State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10305836 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Countrywide Home Loans brought her loan from Ameriquest. Consumer states that she was told that she had missed a payment and they stopped accepting payments. Consumer states that Countrywide Home is placed info on her 3 credit reports showing that she was in foreclosure. Consumer states that she does not have a foreclosure she paid the loan.

Created By: BROSS Created Date: 03/23/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 12,000.00

Amt Paid: 12,000.00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 03/23/07

Initial Contact: Unknown Transaction Date: 03/23/07

Initial Response: Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Decatur State: IL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: Dallas State: TX Zip:

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10305220 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the CCC for review. Consumer's complaint is against Countrywide Home Loans. Consumer states that they have ask them to put their prepayment toward the loan balance. Consumer states that they have refused to do so. Consumer states that they take the additional payment and deduct about 80% for interest. Consumer has given no email or transaction date.

Created By: JKIGHT Created Date: 03/23/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/13/07

Initial Contact: Mail Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Horseshoe Bay State: TX Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10305160 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by the OCC. Consumer states that her mortgage company, Countrywide Home Loans has forced the consumer to purchase flood insurance for the amount of the mortgage and not the current replacement value for her home; increasing her monthly mortgage payment by $159.00 per month. Consumer states that she is being double charged for the flood insurance and this isn't right. No email address or age range provided.

Created By: SSCHWARTZ Created Date: 03/23/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 159.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/09/07

Initial Contact: Unknown Transaction Date: 10/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Bonita Springs State: FL Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10304727 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that his mortgage company, Countrywide Home Loans, is giving him trouble with refinancing the loan on his property. The company has threatened to place a lien on his property and increase the cost of his insurance because his home is located in a flood plain.

Created By: JCLIFTON Created Date: 03/23/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/01/07

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.

Last name: (b)(6)

Address:

City: Englewood State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800)) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10304603 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint is against Countrywide Home Loans. Consumer states that they purchased their home loan in 2006. Consumer states that they never notified them of a new account # or new transaction date. Consumer states that they called in Jan 07 and requsted a payment. Consumer states that they made the payments but got a letter of notice of intention to foreclose. Consumer states that this is part of Countrywide's deceptive business practices. Consumer gave no work # or email.

Created By: JKIGHT Created Date: 03/23/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/13/07

Initial Contact: Mail Transaction Date: 12/01/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cliffwood State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10297903 Contact Type:Complaint Source:Consumer TCS? N

Comments: {Product Name: Mortgage} (b)(6) a father of one of my friends asked me if I would like to trade houses with him . I told him that I could not afford any higher monthly payment than I was currently paying . He assured me that there were a lot of new mortgage products out there and that he had a mortgage broker (Mark Roering) that would help me out . I was given a new loan payment form loan (b)(6) stating the Estimated Monthly Payment of Principal AND Interset of $1586.37 . I also received a Borrower summary stating the loan amount of 409,500 with a note rate of 3.25% for 480 months with a monthly payment of $1525.56 . I was shocked when my Dec. payment for interest only was $3,368.79 ! I was told that the $1525.56 was good only for one month and that I could continue to pay the $1525 but that I would have to add the balance on to the loan . This is not at all what I was told . I will be happy to send you any documentation . There is a pre payment penalty of $18K on this loan . Thanks -

(b)(6)

Created By: JHART Created Date: 03/22/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,586.37

Amt Paid: 1,586.37 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 03/20/07

Initial Contact: Phone Transaction Date: 07/27/06

Initial Responses:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Lakeville State: MN Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans Inc. / Bridge Lending Group LLC

Address: 5270 West 84th Street

City: Bloomington State: MN Zip: 55437

Country: UNITED STATES

Email: www.bridgelendinggroup.com URL:www.bridgelendinggroup.com

Phone: (952) 897-8090 Ext:

Company Representative

Rep Name: Koering, Mark Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10290243 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the Federal Reserve Bank for review. Consumer has a complaint against Countrywide Home Loans. Consumer states that she was in Hurricane Katrina. Consumer states that she called Countrywide and they told her that they would give her a 3 month waiver. Consumer never got anything in the mail from them. Consumer called them and they told her that it was listed in her 'file'. Consumer is now getting notices from them that payments are behind. Consumer is now being considered for foreclosure.

Created By: JKIGHT Created Date: 03/21/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/26/06

Initial Contact: Phone Transaction Date: 09/01/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Jackson State: MS Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10289653 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by the OCC. Consumer states that loan payments made to Countrywide Home Loans were not correctly applied to loan. Consumer states that since 2002 she has had to fight foreclosure of her home several times. Consumer states that January 14, 2005 she received a letter stating that her home had been sold and had 5 days to vacate. Consumer did not vacate and was evicted Feb. 2006 with her belongings being placed on the curb. Consumer states that her house has since been torn down. Consumer is seeking restitution for her hardship since 2002. No email address nor age range given.

Created By: SSCHWARTZ Created Date: 03/21/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/23/07

Initial Contact: Unknown Transaction Date: 01/01/02

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: South Boston State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 05170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: (800) 6385207 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10289106 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by the OCC. Consumer has applied with Countrywide Home Loans, Inc for a loan to build his dream home. Consumer states that he has supplied everything requested to qualify for the loan, but to date the company has not granted the loan. Consumer believes that this is because he is a minority. Consumer has not provided a work phone number, email address nor age range.

Created By: SSCHWARTZ Created Date: 03/21/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/08/07

Initial Contact: Unknown Transaction Date: 08/23/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Discrimination by Race

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Dallas State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 6400 Legacy Dr

City: Plano State: TX Zip: 75024

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10288594 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Forwarded by the OCC. Consumer states that his home is in foreclosure because of the predatory lending practices of Countrywide Home Loans. Consumer states that Countrywide Home Loans has refused to take their payments, refused a loan modification, refused a forbearence and even refused a short sale in 3/06 when a purchase agreement was signed to purchase the home. Consumer has paid on the home for 8 years and had also put $40,000. down payment on the home. No work phone number, email address nor age range provided.

Created By: SSCHWARTZ Created Date: 03/21/07

Updated By: SSCHWARTZ Updated Date: 03/21/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/21/07

Initial Contact: Unknown Transaction Date: 01/01/99

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Finance ChargeMethod of Computing Finance Charge/Annual Percentage Rate

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Shoreview State: MN Zi(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 8239

City: Van Nuys State: CA Zip: 91409-8239

Country: UNITED STATES

Email: CRL:

Phone: (800) 6690102 Ext: 5737

Company Representative

Rep Name: Brown, Kwa'neisha Title:

Associated Company

Transaction

Ref No.: 10282322 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has found inaccurate information on his credit report placed by Countrywide Home Loans. The consumer has disputed the information but has been unable to have it removed or corrected. No email address was provided.

Created By: RBROWN1 Created Date: 03/20/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date: 03/20/07

Initial Contact: Unknown Transaction Date: 10/01/06

Initial Response: Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Waunakee State: WI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10274005 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Visa card offer) I asked over a year ago to be placed on Opt-Out list for credit card offers with all 3 credit reporting agencies. Wamu keeps sending me credit card offers varying the spelling of my first name, but with the correct address. Last year I asked to be put on their DoNotContact list. Called again 3/15/07 when I received an offer for Visa Platinum card. They are not checking their lists against Opt Out databases or their own databases by address. UPDATE 04/30/07 Consumer wanted to know how to know how to get Country Wide Home Loans to stop sending her offers in the mail. Consumer became angry after she was told FTC policy. lsharp UPDATE 4/30/07: Consumer is upset that the FTC will not resolve her individual situation. pblunt UPDATE MAIL: 05/11/07 The consumer's complaint was forwarded by The Office of Thrift Supervision. The consumer was upset that Countrywide home loans continues to send offers for mortgages despite the consumer's attempts to opt out. asmitley

Created By: DBRAHLEK Created Date: 03/19/07

Updated By: ASMITLEY Updated Date: 05/11/07

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 03/15/07

Initial Contact: Mail Transaction Date: 03/15/07

Initial Responses:

Product/Service: Mortgage Lender
Bank, National

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Burlington State: MA Zip: (b)(6)
Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range: 40 - 49

Company

Company: Countrywide Home Loans
Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company: Washington Mutual
Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: (866) 8929268 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10272576 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: COUNTRYWIDE HOME LOANS) I add a problem with my baNK ACCOUNT
I MAKE A DEPOSIT AND THEY IN ATM MACHINE
THE MONEY WAS LOST SO IT TOOK THEM 3 WEEKS TO SEND ME MY MONEY IN MY ACCOUNT SO I GET LATE ON MY LOAN
i SEND THEM A LETTER BY FAX IT THE EXCUSE LETTER FROM HTE BANK OF AMERICA AND WHY I WAS LATE, BUT NOW I SEE IN MY CREDIT HISTORY THE REPORT I WAS LATE BUT IT WAS NOT MY FAULT.
I SEND THEM THE LETTER,BUT THEY DID NOT MAKE ANY CHANGE,
I NOT SURE IF IAM IN THE RIGHT DEPARTMENT BUT I WILL LIKE TO FIX THE ERROR IN MY CREDITV REPORT.
THANK YOU FOR YOUR HELP ,

Created By: JKIGHT Created Date: 03/19/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,750.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/15/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: las vegas State: NV Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 450 American Street

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRL:

Phone: (800)) 6696607 Ext:

Company Representative

Rep Name: no name, no mane Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10212810 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinance Loan) My complaint is regards to a refinance loan gone wrong. I submitted a complaint to the Comptrollers Dept.and they suggested my complaint should be handled by the FTC. I closed on a refinance loan on 2/15/07 with Countrywide Home Loans. The loan was to be disbursed to clear the balance owed on my first mortgage with First Franklin. However, First Franklin discovered Countrywide was short with the pay off of $3,312. In turn, First Franklin has returned all monies paid from Countrywide and reported the initial loan amount against me to all 3 credit bureaus. I am seeking for Countrywide to utiize their monies earned through the refinance transaction to cover debt unsubstantiated with First Franklin.

Created By: JXHEINY Created Date: 03/13/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,312.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/11/07

Initial Contact: Phone Transaction Date: 03/08/07

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Telemarketing Sales Rule

Law Violation: TSR: Other Deception or Abuse (note in comments)

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Amherst State: NY Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 2375 N. Glenville Dr. Bldg

City: Richardson State: TX Zip: 75082

Country: UNITED STATES

Email: CRL:

Phone: (866) 391-7590 Ext:

Company Representative

Rep Name: Hamilton, Sara Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10201797 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit Reporting) In May of 2001 I refinanced and paid off my mortgage that was never late. I have worked for many years to achieve 800 credit scores. Last week we received a letter from our current mortgage company that said because we are 90 days late on our mortgage with Countrywide our Home Equity Line of Credit is being revoked. My wife and I now have low 500 credit scores and were dinied credit because of it. I do not even have a loan with countrywide, however they are still reporting 90 days past due on a mortgage. They have admitted that they made a mistake, but said that it could take 90 days to fix. So far they have done nothing to help us. We have never been late on any payment for anything. They have destroyed our credit and do not care.

Created By: JKIGHT Created Date: 03/12/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/08/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Wildwood State: MO Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (818) 2253000 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10175926 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Countrywide Home Loans. The consumer was told to stop making payments on her loan for 3 months so she could go into a forebearance program. The consumer was instructed to wire money for payment. The consumer found that the payment was not the correct amount so the company states that they returned the payment to western union. The consumer had to pay a fee to send the money through western union, and would need to pay the fee again through wester union to make the payment. The consumer didn't provide an email address.

Created By: ASMITLEY Created Date: 03/09/07

Updated By: ASMITLEY Updated Date: 03/09/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 842.00

Amt Paid: 842.00 Payment Method: Wire Transfer

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 01/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Austin State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: (888) 2197773 Ext:

Company Representative

Rep Name: Jones, Janice Title:

Associated Company

Transaction

Ref No.: 10166182 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that Countrywide Home Loans is calling the consumer daily when they do not get their payment on the 1st of the month. Consumer has always paid them timely and considered this to be harassment.

Created By: ROPER Created Date: 03/08/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 03/02/07

Initial Response: Phone: other

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: St Petersburd State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10151582 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Comptroller of the Currency and the complaint was forwarded from them The consumer has a mortgage with Countrywide Home Loans. The consumer will relocate to another area 6 months into the loan. He was informed if he left the mortgage before one year he would loose his 25000.00 down payment because of a prepayment penalty. No trans date, phonel, email or age.

Created By: WFRIDAY Created Date: 03/06/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/23/07

Initial Contact: Unknown Transaction Date:

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Mount Dora State: FL Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Homes

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065-6298

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10151554 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer contacted the Comptroller of the Currency and the complaint was forwarded from them. The consumer had a home loan with Countrywide Home Loan. The home was destroyed by Hurricane Katrina. The insurance coverage was for 46807.00 The consumer received a check for 16372.80. . The money was used to clear the lot off to rebuild the home. The mortgage account was transferred to another lender. The lender wants them to pay both the original and the second lender each a payment per month. The consumer can not afford both payments. No alternate phone or age.

Created By: WFRIDAY Created Date: 03/06/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/29/07

Initial Contact: Mail Transaction Date: 01/23/07

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Clinton State: MS Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 5170

City: Simi Vally State: CA Zip: 93093

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10150734 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the Federal Reserve Bank of San Francisco and has been forwarded to the FTC. The consumer complains that Countrywide Home Loans has reported untrue information on the consumer's credit reports. Countrywide will not remove the information. No phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 03/06/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/19/07

Initial Contact: Print Transaction Date:

Initial Response: Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Long Beach State: CA Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10150406 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by Office of Thrift Supervision for action by FTC. Consumer has complaint against Countrywide Home Loans. Countrywide is forcing consumer to buy extra flood insurance. Even though it is not warranted by location. No alternate ph#.

Created By: JHART Created Date: 03/06/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/27/07

Initial Contact: Mail Transaction Date: 12/24/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: FT Worth State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 450 American St

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRC:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10150118 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Customer Service Insurance/Tax Department) Insurance dept for mtg.co charged forced placed flood insurance on our client. This client carried two flood policies. One from our agency, one from the condo association where they own a unit. Between our client/our office/& the other insurance agency holding the master flood policy, countless evidence of insurance documents were mailed and faxed yet the FPLI was never taken off. After I personally spoke to 4 representatives on 4 different dates, finally the last "rep", Wade, supposedly fixed the problem on 3/1/07. On 3/2/07 I personally received a call from Countrywide asking to verify our insureds flood policy. This to me was nothing short of incompitence, this is harrassment and most of all, this is ROBBERY. This company is blatantly trying to squeeze over $1,700 from this couple obviously thinking they will just give up in frustration trying to fight this. I will NOT give up and WILL fight this company to the end for my client. Countrywide needs to be reprimanded for this "bad business" practice. Imagine how many customers they have "ripped off" in this fashion???? Please help!

Created By: JKIGHT Created Date: 03/06/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,774.61

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 03/02/07

Initial Contact: Phone Transaction Date: 09/19/06

Initial Reeponee:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Milford State: CT Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans, Inc./Loan #118258906

Address: PO Box 961206 FTWX-22

City: Fort Worth State: TX Zip: 76161

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Rep Name: None given, Many Title:

Associated Company

Transaction

Ref No.: 10141783 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: PMI (PRIVATE MORTGAGE INSURANCE)) Countrywide Home Loans and Freddie Mac are in violation of PMI reform laws which stipulate that PMI must be canceled automatically upon meeting certain requirements. I have met these requirements and they refuse to remove the PMI without my paying them for a COV (I am not required by law to do this).

Created By: DBRAHLEK Created Date: 03/05/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/01/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: CAPE CORAL State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 450 American Street

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10132335 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has an issue with Countrywide Home Loans. They are not working with her to make payments.

Created By: JGOODWIN Created Date: 03/02/07
Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: .00
Amt Paid: .00 Payment Method: Unknown
Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Newport State: OR Zip (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10125739 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded from Comptroller of the Currency. Consumer wrote they contacted Countrywide Bank, after sending a letter, indicating the error of over drafting and requested an immediate refund, unfortunately Countrywide has not taken any action to correct the error. No work or home phone, fax, email or age range.

Created By: JXHEINY Created Date: 03/01/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 02/05/07

Initial Contact: Mail Transaction Date: 12/01/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Spring State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 10229

City: Van Nuys State: CA Zip: 914100229

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10123560 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: PayPlan/52) Countrywide Home Loans is raising my PayPlan/52 draft fee from $1 to $2. I want to know how they can justify a 100% increase in an electronic fund transfer fee. I pay no such fees for any of my credit cards or any of my utilities. It was unfair before to charge a $1 per transaction but now it is entirely unfair. Over the length of my loan they would have made over $1560 and now the fee will be $3120. I think that is unfair and illegal to charge such fees. I am helping them out by paying my mortgage payment on time. The amount of money they make off this fee multiplied by the number of customers they serve is huge. This additional fee needs to be eliminated.

Created By: JKIGHT Created Date: 03/01/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/27/07

Initial Contact: Mail Transaction Date: 02/15/07

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Brunswick State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans Inc.

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10116195 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans and Toll Brothers. Consumer states he is attempting to get a refund from Toll Brothers because he is going on active-duty military. Consumer was told he was not going to get the refund but did not give the reason. Consumer states he mailed his orders to the company to show he is leaving. Consumer states Countrywide Home Loans is not posting his payments to his account properly which is causing delinquencies.

Created By: LAWRENCE Created Date: 02/28/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 01/01/06

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Miami State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 6696607 Ext:

Company: Toll Brothers

Address: 10951 SW Meeting St

City: Port St Lucie State: FL Zip: 34987

Country: UNITED STATES

Email: CRD:

Phone: (772) 3450751 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10108797 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgages) November 15, 2006 Countrywide Home Loans
RE: Mortgage Lending Practices
Ask for MI reduction at 2 years payments, fixed loan rate, CHL says I am 2 payments behind. Show proof not true. No mailing ever sent to me, threatened foreclosure. Closing understood payment of 1045 monthly.
Pay now 1221.93, plus 2600 in arrears reduced from 4400 that included late fees. Never sent coupons as promised after several tries to get. Will not answer in writing why steep payment increase.
Sincerely,
(b)(6)

Created By: WFRIDAY Created Date: 02/27/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 4,400.00

Amt Paid: 2,600.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 02/25/07

Initial Contact: Unknown Transaction Date: 11/01/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Greeley State: CO Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: PO Box 10223

City: Van Nuys State: CA Zip: 80631

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (970) Ext:

Company Representative

Rep Name: Jamsay, Jim Title:

Associated Company

Transaction

Ref No.: 10100630 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to file a complaint against Countrywide Home Loans a mortgage lender. Consumer states that they want to charge a $25,000 pre payment penalty. Consumer didn't provide an alternate telephone number. UPDATE 04/16/07 Consumer is calling to find out what other steps he can take. kwallace

Created By: BHENDERSON Created Date: 02/26/07

Updated By: KWALLACE1 Updated Date: 04/16/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Brentwood State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: PO Box 10223

City: Van Nuys State: CA Zip: 91410

Country: UNITED STATES

Email: CRC:

Phone: (800) 5199832 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10100547 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that Countrywide Home Loans incorrectly applied her payments to her account and then evicted her. Consumer has proof of payment.

Created By: JFLACK Created Date: 02/26/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,320.00

Amt Paid: 1,320.00 Payment Method: Bank Account Debit

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/01/01

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: South Boston State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: p o box 8239

City: van nuys State: CA Zip: 91409

Country: UNITED STATES

Email: CRC:

Phone: (805) 5205100 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10099583 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Insurance Department) Countrywide Home Loans paid out on two insurance policies and refuse to fix the problem. I believe that the second company that they paid out to is a sister company or an underwriter for them and that Countrywide is getting a kick back by doing business with them. The policy that they were to pay on they did so a month ago and now just 2 days ago they pay out to another company. Countrywide refuses to give me the information on who governs them and their actions so I am just taking a guess with thinking maybe it could be the FTC. If I am incorrect, could you please point me to the right place. I truely believe what they are doing is a form of fraud and I do not know who to contact in regards to it. Thank you so much in advance for any and all help that you can give.

Created By: DBRAHLEK Created Date: 02/26/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/22/07

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Deltona State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 75266

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696607 Ext: 8023

Company Representative

Associated Company

Transaction

Ref No.: 10089078 Contact Type:Complaint Source:Consumer TCS? N

Comments: NOTE KATRINA: Consumer statest hat he has a mortgage through Countrywide Home Loans. Consumer states that when hurricane Katrina hit he was told that he had 3 months where he didn't have to make any payments. Consumer states that he skipped the 3, then made 2 and was told not to make any more until he hears otherwise as it may inhibit him getting a claim on his house. Consumer states that he did get a portion of his house paid off. Consumer states that now his interest rate went up as he had a variable rate loan but consumer states that the partial claim was to put him on a fixed rate. consumer states that he attempted to refinance he was denied due to late payments on his CR. Consumer states that he refinanced throug Countrywide and was told not to make a payment till March. Consumer states that now he is rcv'ing phone calls from Countrywide Home Loans because he hasn't made payments and now he's $600 behind w/ another payment due in a week.

Created By: GALCALDE Created Date: 02/23/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 600.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 08/01/05

Initial Response: Phone: 800/888 Topic: Disaster Related

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Purvis State: MS Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10086812 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against a debt collector posing as Countrywide Home Loans. Consumer states she has received repeated automated collection calls for a debt she does not owe. Consumer states she received a call at 7am. Consumer states the automated system also asked for her SSN, which she did not disclose.

Created By: MRALEY Created Date: 02/23/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 02/22/07

Initial Response: Phone: 800/888

Product/Service: Creditor Debt Collection
Third Party Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously
Calls Debtor Before 8AM or After 9PM or at Inconvenient Times

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Chicago State: IL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 6690102 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10080484 Contact Type:Complaint Source:Consumer TCS? N

Comments: I am being deceived, manipulated, defrauded (if there is such a word) lied to plus charged a fee that is not justified or is not past due. I have done everything right and everything that was asked; yet, my home is being wrongfully foreclosed, April 17, 2007 (I was told this 2/15/07 by Countrywide rep over the telephone).I do not have unneeded things, I make (made) my payments, and live paycheck to paycheck. I am NOT a deadbeat borrower. I am a single-mother, American-born, military brat, hardworking, law-abiding citizen, who supports her family to whatever extreme. I have these conflicting NONPAYMENT histories and they have placed my house in foreclosure that I have owned since 1985 no problems until 2004 with Countrywide. I am NOT IRRESPONSIBLE. I pay my house payments first, I am not negligent. I am being defrauded out of my home that I have had since 1985 at no fault of mine own. Many lawyers and judges have assumed that if a mortgage company foreclosure on you, that money is owed. But, with recent problems concerning this same problem, I do have a valid defense. I have NOT put myself in this situation, I paid monthly, NO missed payments (stated) nor was I behind. I have a mortgage obligation and I contain to that policy. I have done everything and my house is wrongfully being foreclosed. I want to be treated fairly.

Created By: WFRIDAY Created Date: 02/22/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/20/07

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (ECP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Elizabethton State: TN Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: URL:

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10066775 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: real estate) Homeowners for 20 years. countrywide is the lender for the first trustee. I took a second secured by the first mortgage.I filed bankruptcy in 1998and get a straight discharged. after 8 years of the discharged. the trustee for the second mortgage sold the second to the third party to get money for the mortgage that has been discharged.Trustee knows that the third party can collect from the owners. trustee put the house on foreclosurand sold the house and transfer my title of the first mortgage
while I'm still making payment to countrywide home loan co. The third party serve eviction paper to get me out of the house right away. I have a lawyer to help ,but the itself did not help but his fee is 14,000.00. The third party wants me to buy back my home for 20years. I went in and out of court. the other party only have computer transaction. I stil have my original grant deed. I have not signed any thing over to anyone. I know for the fact someone in countrywide and the other person fraud my home. I still have 100% equity in my home. I have not took any equity out of my home. Also my home is a homestead filed with san bernadino county. Please I need help. I know longer live at my house . I move out cause the judge awarded the third party unlawfu detainer judgement. etc

Created By: DBRAHEK Created Date: 02/21/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: 620.00 Payment Method: Payroll Allotment

Agency Contact: Internet Complaint Date: 02/16/07

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: TWENTYNINE PALMS State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 71810 el paseo drive

City: twentynine palms State: CA Zip: 92277

Country: UNITED STATES

Email: URL:

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10027932 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Countrywide Home Loans, the consumer's mortgage lender. The consumer states that he had obtained a mortgage and the company claims he hadn't paid enough taxes on his loan. The consumer paid the money. The consumer states that then they sent him another letter stating that he still owes several thousand dollars more. The consumer's payment has went from $1000 and is now the company is now asking him to pay an additional $1300 to the loan.

Created By: ASMITLEY Created Date: 02/16/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 12/01/05

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Geesinging State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10026881 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the OCC for review. Consumer has a complaint against Countrywide Home Loans. Consumer states that they have mortgaged their home of $448,316. Consumer states that the construction was done two weeks before it was supposed to so they ask them to refigure the interest. Consumer states that they are paying an additional $4733.16 and the interest rate went from 6.62% to 9.75%. Consumer gave no email. UPDATE: MAIL: 03/23/07 Consumer has mailed in another letter from the OCC for review of same complaint. JKight UPDATE: MAIL: 03/23/07 Consumer's complaint has been forwarded by the OCC for review of previous complaint. JKight

Created By: JKIGHT Created Date: 02/16/07

Updated By: JKIGHT Updated Date: 03/23/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/18/07

Initial Contact: In Person Transaction Date: 12/12/06

Initial Response: In Person

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Collects Unauthorized Interest\Fees\Expenses

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Emerson State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10026378 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the OCC for review. Consumer has a complaint against Countrywide Home loans Consumer states that they mailed them a refund check for their escrow account. Consumer states that the check was for $433.64. Consumer states that they got notice from their bank that the check was returned. Consumer has made phone calls and they have never responded to the problem.

Created By: JKIGHT Created Date: 02/16/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/16/07

Initial Contact: Mail Transaction Date: 05/05/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Columbus State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 10021031 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by Comptroller of the Currency for action by FTC. Consumer has complaint against Countrywide Home Loans Inc. Consumer refinanced his loan, paying Countrywide in full. They are stating he owes $16.39 and call repeatedly. No contact ph#s or email.

Created By: JHART Created Date: 02/15/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 16.39

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/14/07

Initial Contact: Phone Transaction Date:

Initial Response: Phone: other

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously
Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Chicago State: IL Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans Inc

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 10013055 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Private Mortgage Insurance) On above date I once again contacted my mortgage company to cancel PMI. I was told by representative Cindi at extension 4920, that the loan was not paid down to Countrywides investors 75% loan to value. Our home appraised at $149000 and we currently owe $117464.86 which equals 78.839%. From what I read on the Homeowners Protection Act of 1998, Countrywide should drop PMI automatically when we reach 78%. Cindi said they would NOT. Cindi Said we would have to pay our mortgage down to 75% and furnish evidence that our home was still worth the orignal value through a certificate of value or a new appraisal. I was sent a letter to pay them another $130 to purchase a certificate of value which may allow them to drop the PMI. Our payment history is great we pay by automatic withdrawal. I ask Cindi to send me a copy of all of her figures in letter form. I have not recieved them yet. Please contact me and let me know if there is anything else you need. PMI should not be this difficult to cancel.

Created By: WFRIDAY Created Date: 02/14/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/13/07

Initial Contact: Unknown Transaction Date: 02/09/07

Initial Responses:

Product/Services: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Perryville State: MO Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 1800 Tapo Canyon Road

City: Simi Valley State: CA Zip: 93063

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext: 8023

Company Representative

Associated Company

Transaction

Ref No.: 9998915 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: PMI Insurance) Everything I ahve read states that you need a loan-to-value ratio of 80 percent or less. This company states that I need a loan-to value ratio of 75 vpercent or less to remove PMI insurance. Is this legal?

Created By: DCRASE Created Date: 02/12/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/09/07

Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Columbia City State: IN Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 1800 Tapo Canyon Rd

City: Simi Valley State: CA Zip: 93063

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9987073 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Loans) Before I get a Loans from Countrywide, my credit scores was 644 , after they approved the Loans my credit scores was below 500. Which somthind wrong, after the is approved my credit score should going up.

Created By: WFRIDAY Created Date: 02/09/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,000.00

Amt Paid: 3,000.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 02/08/07

Initial Contact: Mail Transaction Date: 07/07/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hesperia State: CA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 9584 Peridot Ave.

City: Hesperia State: CA Zip: 92344

Country: UNITED STATES

Email: CRL:

Phone: (760) 949 Ext:

Company Representative

Rep Name: Young, Jason Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9985481 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the CCC for review. Consumer has a complaint against Countrywide Home Loans. Consumer states that they were advised that they would delete the PMI at the time the account reached an LTV ratio of 75%. Consumer states that they have called them to let them know that the ratio if 73%. Consumer is being told that they can't help them because their home is vacant. Consumer states that the home was occupied during the time of appraisal. Consumer is renovating it right now. Consumer feels that this is deceptive. Consumer gave no work #.

Created By: JKIGHT Created Date: 02/09/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/03/07

Initial Contact: In Person Transaction Date: 12/07/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Central Islip State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9984722 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes to complain that Countrywide Home Loans has held up the closing on the consumer's mortgage loan and will not provide any reason or response. No work phone or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 02/09/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 07/08/07

Initial Contact: Unknown Transaction Date: 08/23/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Dallas State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone ( ) Ext:

Fax Number: ( )

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas, State: CA Zip: 91302

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9967721 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: MORTGAGE RESOLD TO COUNTRYWIDE) COUNTRYWIDE NEVER CONTACTED ME PAYMENT INFORMATION AFTER THEY BOUGHT MY MORTGAGE FROM NEW CENTURY. I DID NOT HAVE ANY WAY TO CONTACT THEM WITHOUT LOAN#. FINALLY IT SHOWED UP NEGATIVE ON MY REPORT, AND WAS ABLE TO GET A LIVE PERSON WITH MY SOCIAL (WHICH I WAS NOT ABLE, PREVIOUSLY) DUE TO MY LOAN BEING IN FORECLOSURE. THEY HAD THE WRONG ADDRESS TO FORWARD MY PAPERS AFTER THE BUY OUT. MY LOAN IS IN FORECLOSURE DUE TO THEIR MISTAKE. I NEVER RECEIVED DOCUMENTATION DUE TO THEIR PROCESSING ERROR.

Created By: RBROWN1 Created Date: 02/07/07

Updated By: VLAW Updated Date: 03/06/07

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/05/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: NASHVILLE State: TN Zip (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans, Inc.

Address: PO BOX 5170

City: SIMI VALLEY State: CA Zip: 93062-5170

Country: UNITED STATES

Email: URL:COUNTRYWIDE.COM

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9957883 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is reporting that Countrywide Home Loans is reporting him 90 - 119 days late on a home equity loan which he has never used. Consumer is reporting that he has called them several times about this and has been told that it was an error that would be corrected and it has not been corrected.

Created By: JGOODWIN Created Date: 02/06/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 10/01/06

Initial Response: Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Woodland State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

number

Company

Company: Countrywide Home Loans

Address: 400 Countrywide

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9956496 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinacing) Simply this was my home i am refinancing,to be brief i signed the closing paperwork on 12/13/06 and one of my checks for 13,333.00 is still not given to me. I told mr. Laux that not to cut a check for 13,333.00 for a property i use to own that was foreclosed but he and his underwriters insisted and now that they have a letter in there hand from that property management that says just what i said it is no longer mine and they have no where to send the check they refuse to either take the 13,333.00 off of my balance and restructure this loan,or refund me the 13,333.00 they are holding that iam now paying interest on for the last 6 weeks that they are holding in there bank collecting interest on. So i am making this comp. and demanding the money be returned to me or deducted from my total balance of my mortgage immediately.

Created By: JHART Created Date: 02/06/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/01/07

Initial Contact: Phone Transaction Date: 10/01/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Staten Island State: NY Zip (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: jefflaux@countrywide.com URL:jefflaux@countrywide.com

Phone: (866) 619-7911 Ext:

Company Representative

Rep Name: Laux, Jeff Title:

Associated Company

Transaction

Ref No.: 9950872 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans and an unspecified investor. Consumer states Countrywide sold his mortgage loan to an investor, whom Countrywide refuses to identify. Consumer states he has not received any notice from the new investor. Transaction date is approximate.

Created By: MRALEY Created Date: 02/05/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/12/07

Initial Response: Answer cold call

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Shawnee State: KS Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 6696607 Ext: 8023

Company Representative

Associated Company

Transaction

Ref No.: 9941033 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that there is inaccurate information on his credit report. Consumer states that there is a foreclosure on his credit report that was included in his bankruptcy. Consumer states that Countrywide Home Loans is reporting his foreclosure as active. Consumer states that Countrywide Home Loans if providing inaccurate information on his credit report. Consumer states that he disputed the inaccurate information with Equifax and Experian in 04/06. Consumer states that he has not heard any information on the inaccurate information. Consumer states that Equifax and Experian are failing to reinvestigate and improperly conducting the reinvestigation. Consumer has no e-mail address.

Created By: JBARNEDO Created Date: 02/02/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 04/01/06

Initial Response: Phone: 800/888

Product/Service: Credit Bureaus
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

number

Law Violation: FCRA: CRA\Furnisher - Improperly Conducts Reinvestigation of Disputed Item
FCRA: CRA\Furnisher - Fails to Reinvestigate Disputed Information
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:

City: Brandenburg State: KY Zip: (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 30 - 39

Company

Company: Equifax
Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:

Company: Experian
Address:

City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: (888) 3973742 Ext:

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302-1613

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9940409 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer has a mortgage with Countrywide Home Loans that includes her taxes and insurance in the monthly payments. The consumer states that each year she receives a notice from her insurance company that it has not been paid, and when she contacts Countrywide they assure that it will be paid on time. The consumer states that in 2006 her insurance was cancelled for nonpayment. The consumer contacted Countrywide and it was taken care of, but the consumer now has to pay more for less insurance. The consumer is again having problems with Countrywide on this issue. The consumer included documentation with the complaint. No alternate phone number or age provided.

Created By: BSTURM Created Date: 02/02/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/16/06

Initial Contact: Unknown Transaction Date: 01/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Edgewater State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 75266

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9939455 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the CCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans forced flood insurance on the consumer when the consumer already had flood insurance and had provided CW with evidence of coverage. Flood insurance through CW was billed at $1968.00 and consumer was paying $118.00 for it. No phone number or e-mail address is listed for the consumer.

Created By: ROPER Created Date: 02/02/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/29/06

Initial Contact: Mail Transaction Date: 09/24/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Cumwood Beach State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9939407 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This complaint was filed with the OCC and has been forwarded to the FTC. Consumer complains that Countrywide Home Loans is charging the consumer too much for mortgage payments. CW is charging the consumer a monthly "shortage payment" and a monthly "REserve requirement" payment. These extras are not part of the mortgage agreement. Consumer has hired an attorney, who writes on the consumer's behalf. UPDATE: 03/21/07 MAIL: Consumer indicated that he is upset because he sent the complaint to the OCC, he does not seem to understand that the mortgages are FTC. He also seems to think that we did not file his report as a complaint. It is unknown what the consumer really wants besides to file a complaint regarding violations of the TILA.DBRAHLEK

Created By: RLOPER Created Date: 02/02/07

Updated By: DBRAHLEK Updated Date: 03/21/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/06/06

Initial Contact: Unknown Transaction Date: 08/30/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: West Chester State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9932518 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinance of our home) Did not provide us with a Loan Application,or Good Faith Estimate. After filing a complaint with Countrywide November 27,2006. They mailed us on January 30. 2007 with their response to our complaint. In addition they also sent copies of a Loan App in which was signed by someone other then my husband (b)(6) We were advised to call you by the Dept of Housing & Urban Development (Respa) in Washington.
In addition we had filed a complaint with Dept of Corporations on Dec 6, 2006. UPDATE 03/20/07 Consumer wanted to know what the statusof her complaint is. Consumer was explained the fto policy. lsharp

Created By: JKIGHT Created Date: 02/01/07

Updated By: LSHARP Updated Date: 03/20/07

Org Name: PUBLIC USERS - CIS

Amt Requested: 362,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/31/07

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Corona State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loan Full Spectrum Lending Division

Address: 15338 Central Avenue

City: Chino Hills State: CA Zip: 91709

Country: UNITED STATES

Email: CRD:

Phone: (909) 606 Ext:

Company Representative

Rep Name: Roha, Mike Title:

Associated Company

Transaction

Ref No.: 9931544 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Mortgage) Countrywide Home Mortgage has a history of sending monthly payment statements late. I have complained to the company on several occasions about my monthly home mortgage statement arriving late.

I suspect statements are mailed late so consumers incur late charges. I have complained several times about my monthly statements arriving late and Countrywide responds to these complaints with hostility and threats.

My most recent statement was mailed two days after my monthly payment was due and arrived 7 days after my payment due date. Normal mail processing, for Countrywide to receive my payment would be 7-10 days therefore I would incur late charges on my account.

When confronted with the late mailing (or no mailing) Countrywide officials became hostile and told me not to contact their customer service reporesentatives concerning late statement mailings again.

By forcing customers to pay late charges as a result of late statement billings Countrywide profits by intentionaly sending monthly billing statements out so the consumer receives them after the due date of their monthly payment.

Created By: JKIGHT Created Date: 02/01/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 463.99

Amt Paid: 463.99 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 01/30/07

Initial Contact: Internet/E-mail Transaction Date: 01/29/07

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: St. Louis State: MO Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:
Fax Number: ()
(b)(6)
Home Number:

Email:

Age Range: 50 - 59

Company

Company: countrywide home mortgage

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: Angelo_Mozilo@ countrywide.com URL:http://my.countrywide.com/ContactUs.aspx

Phone: (805) 9551000 Ext:

Company Representative

Rep Name: Mozilo, Angelo Title:

Associated Company

Transaction

Ref No.: 9929805 Contact Type:Complaint Source:Consumer TCS? N

Comments: Our mortgage lender, Countrywide Home Loans has become predatory, by and through its attorney, Samuel I. White, P.C.,1804 Staples Mill Road, Suite 200, Richmond, VA 23230, (804) 290-4290, by violating Section 6 of RESPA (12 U.S.C. 2605 and a variety of sections of the Fair Debt Collections Practices Act forcing us to file three (3) separate petitions in the United States Bankruptcy Court. Payments we have made on our mortgage have been misappropriated, "reversed", reported to the Credit Bureaus as being non paid, have published our home for foreclosure, refused to respond to demand for amounts due to eliminate foreclosure, filed a completely false Proof of Claim on two occasioms, within the U. S. Bankruptcy Court, along with other errors, and there are no remedies for us with exception of this complaint and in the Court system, for which there are no lawyers who handle this type of matter within Virginia. We stand ready to provide proof of same including their "predatory" practices.

Created By: JHART Created Date: 02/01/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/29/07

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Midlothian State: VA Z (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Funding

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: www.countrywide.com URL:www.countrywide.com

Phone: (800) 6690102 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9921747 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is an attorney. Consumer has a complaint with Countrywide Home Loans. Consumer states that she has 2 interest loans with the company. Consumer states that they are applying late fees and wrong interest amounts to the incorrect loan. Consumer states that she sent a letter on 1/24/06 to the company. Consumer has no response. Consumer wants them to correct her credit reports due to the deliquencies. Consumer states that she could lose her home in GA.

Created By: BROSS Created Date: 01/31/07

Updated By: BROSS Updated Date: 02/01/07

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 06/01/04

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Mieritta State: GA Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 7572660694

Country: UNITED STATES

Email: CRD:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9921424 Contact Type:Complaint Source:Consumer TCS? N

Comments: The mother was upside down on her trailer payment. The consumer is filing a complaint for her mother. The mother's trailer was totaled by a hurricane. The insurance co gave the mother a check in both the her name and the mortgage co. to pay off the mortgage. The check was forwarded to Countrywide and the check was cashed. The mortgage company added insurance and interest after they received a check for 53000.00. The consumer still owes 89000.00. The consumer was informed the check would be applied to the balance of the loan and there is a balance of 35000.00. No email.

Created By: WFRIDAY Created Date: 01/31/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 32,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 01/01/04

Initial Response:

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Comer State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9921241 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling on behalf of her mother to file a complaint against Countrywide Mortage. Consumer call was dropped during while comlplaint was being taken. Consumer gave no contact info.

Created By: GGADSON Created Date: 01/31/07
Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: .00
Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED
Work phone ( ) Ext:
Fax Number: ( )
Home Number: ( )
Email:
Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9919184 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Foreclosure) We sold the home 11/05 and have a release of lien. They say we owe $40,000+. They then sent another release of lien in April,2006. On our credit report, it shows home in foreclosure which is down right lie. We are trying to buy another home and Countrywide is holding us up. I have been talking to Gary @Lawyers Title (214)346-7287 and he says the house will not be foreclosed upon. Please help, Countrywide is so messed up!!!

Created By: DBRAHLEK Created Date: 01/31/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 40,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/27/07

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Lewisville State: TX Z (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address: 137 Big Oak

City: Adkins State: TX Zip: 78101

Country: UNITED STATES

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9911116 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against the consumer's mortgage companies Countrywide, Wells Fargo, Citifinancial Home Loans. The consumer states that he is sending his payments to all 3 companies on the date that the date would

Created By: ASMITLEY Created Date: 01/30/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 01/30/07

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: San Antonio State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: WELLS FARGO

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company: Citifinancial

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9885958 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan) Loan no. (b)(6)
To Whom It May Concern:
Company jerked me around for 3 months on a loan they should not gave me. Procrastinated for three months until they came up with and ecuse not to give me this loan that I had received with a good faith estimate. Received email saying they could not do this loan but gave me and offer on a much higher loan.

Created By: WFRIDAY Created Date: 01/25/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 300.00

Amt Paid: 300.00 Payment Method: Other Credit Card

Agency Contact: Internet Complaint Date: 01/23/07

Initial Contact: Phone Transaction Date: 11/24/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Waupaca State: WI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 3 Hawthorn Parkway, suite 290

City: Vernon Hills State: IL Zip: 60061

Country: UNITED STATES

Email: Anthony_Pfeiffer@countrywide.com URL:Countrywide.com

Phone: (847) 549-7190 Ext:

Company Representative

Rep Name: Pfeiffer, Anthony Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9876032 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: incorrectly marked late payment) We were never late on this loan payment. My guess is that in the process of transferring this loan to the new lender, a statement still went out from Countrywide, making it appear that we were late. Feel free to check your sources and remove this negative mark according to your findings. Thank you!

Created By: JKIGHT Created Date: 01/24/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/21/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Irvine State: CA Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: PO BOX 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9876024 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) We are in default of our mortgage but have made numerous efforts to get our loan current, only to be met with many impossible road blocks, inaccurate and contradictory information and ruthless tactics. We were told to send $1400 to them before they will send a contractual agreement for a workout, but I have researched 100's of other consumers that have been duped by Countrywide and I am afraid that if I send them the money without a contract in hand that they will deny our claim, keep our money, still throw us out and we will be penniless, should we have to move.

Created By: JKIGHT Created Date: 01/24/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/21/07

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Granite Falls State: NC Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 400 Countrywide Way SV-314

City: Simi Valley State: CA Zip: 93065-3500

Country: UNITED STATES

Email: angela_de_aro@countrywide.com URL:http://www.countrywide.com

Phone: (800) 669-6093 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9862557 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Cancellation of PMI) I am trying to get my PMI cancelled. They have sent me a form twice that states I must be 30% LTV . Federal law states at 22% PMI must be removed. I am at around 30% LTV. They have also never informed me once a year about how to remove the PMI or supplied me with a phone number to do it. The company refuses to reply to e-mails and everytime I call (when I can get through) all they do is send me the same form. They are now offering me a home equity line of credit for $37,000 plus.
That figure alone shows I am above the 22% LTV, but they still won't remove the PMI. Please help, I'm not sure what else to do at this point. Thank you.

(b)(6)

Created By: NSHOUSE Created Date: 01/22/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/19/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Canton State: MI Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: box 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: URL:countrywide.com

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9842946 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has an FHA insured mortgage with Countrywide Home Loans and is being required to pay PMI on it. Consumer does not understand the purpose of having FHA back the loan if she is still required to pay PMI. Consumer had received a letter around 7/06 stating she has to pay PMI on her mortgage since she put less than 20% down. Consumer has not contacted the company about it.

Created By: EMCMANN Created Date: 01/18/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 07/01/06

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Credit Insurance

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Belleville State: IL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number:

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9835092 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage/ Predatory Lending) Everytime I call Countrywide I am getting (and have been getting) conflicting stories, conflicting rules and conflicting payment amounts which in turn are costing me more and more money. I have absolutely no idea how my payments have been applied or what I actually do owe or what my payments are. I am requesting from Countrywide today an account summary to see where my payments have been going and what exactly I have been paying. I have an idea I probably won¿t receive one.

I truly feel that Countrywide is acting as a predatory lender and ask for your assistance in this matter if at all possible.

Thank you for your time and consideration.

Created By: JKIGHT Created Date: 01/17/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/15/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (UDP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Washington State: NC Zip: (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address: PO Box 660694

City: Dallas State: TX Zip: 75266

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 669-6654 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9832430 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Their unfair reporting to credit buraus of late payment.`) wE HAVE ALWAYS BEEN PUNCTUAL WITH OUR PAYMENTS. THIS PROPERTY IS IN LITIGATION.US,AS WELL AS COUNTRYWIDE ARE IN THE LAWSUIT. OUR ATTORNEY ADVISED US TO STOP PAYING INTO THE MORTGAGE BECAUSE THERE IS A CLOUD IN THE LOAN. WE DID AND COUNTRYWIDE REPORTED A LATE PAYMENT TO THE BUREUS AFFECTING OUR CREDIT AND CHANCES TO FIND A REPLACEMENT PROPERTY. WE NEED ASSURANCES FROM COUNTRYWIDE THAT NO LATE PAYMENT ARE REPORTED WHILE IN LITIGATION. AND TO DELETE THE 30-DAY LATE REPORTED TO EXPERIAN. THEIR ATTORNEY AS WELL AS THEIR PAYMENT DEPARTMENT RECEIVED A CERTIFIED LETTER FROM US, AND A COPY OF OUR LAWYER'S RECOMMENDATION TO STOP PAYING.THE COMPLAIT AGAINST COUNTRYWIDE AND US IS FROM THE BUILDER OF THIS PROPERTY NORTHTOWN CORPORATION. WE HAVE WORKED VERY HARD TO IMPROVE OUR CREDIT. WE'LL NOT BE ABLE TO BORROW IF COUNTRYWIDE REPORTS LATE PAYMENTS. PLEASE ASSIST US IN THIS MATTER. OUR CHILDREN (3)REQUIRE PROPER HOUSING.WE HAVE ALWAYS PAID ON TIME. IF IT WASN'T FOR THE LITIGATION AND OUR ATTORNEY'S RECOMMENDATION WE WOULD HAVE CONTINUE PAYING ON TIME. THANK YOU.(b)(6)

Created By: BSTURM Created Date: 01/17/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,174.35

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 01/12/07

Initial Contact: Mail Transaction Date: 12/29/06

Initial Reeponee:

Product/Service: Credit Information Furnishers

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Racho Cucamonga State: CA Zip (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: www.fullspectrumlending.com URL:customers.countrywide.com

Phone: (1-800) 669-6607 Ext:

Company Representative

Rep Name: PAEZ, DIANE Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9826699 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Countrywide Home Loans. The consumer states the company disclosed payment history and account information to his ex-wife. The consumer states that his ex-wife is not on the account and their divorce was final at the time. The consumer didn't believe the company should have granted his ex-wife access to this information.

Created By: ASMITLEY Created Date: 01/16/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 01/01/98

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Gramm-Leach-Bliley

Law Violation: Other GLB violation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Diberville State: MS Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number:

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: PO BOX 650070

City: DALLAS State: TX Zip: 75265

Country: UNITED STATES

Email: CRL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9826538 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that Countrywide Home Loans has been calling her house for months. They want her to take out a home equity loan. They keep on calling despite the consumer's telling them not to call any more. Consuemr is on the national dnc list.

Created By: ROPER Created Date: 01/16/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 09/01/06

Initial Response: Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Telemarketing Sales Rule

Law Violation: TSR: DNC: Violating the Registry

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Eugene State: OR Zip (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9813041 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against a creditor debt collector named Countrywide Home Loans. The consumer reports that they have called her repeatedly requesting to speak to someone she does not know. The consumer reported this to her PD and the company told the PD they have never contacted the consumer before. No work ph# or email address.

Created By: LANDREWS Created Date: 01/12/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/21/06

Initial Response: Phone: other

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Houston State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 80 and Over

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRD:

Phone: (800) 6694578 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9805161 Contact Type:Request for Information Source:Consumer TCS? N

Comments:

(Product Name: background search) results of background search done for employment with countrywide home loans resulted in being turned down for employment due to county criminal search. I have a felony reported on my record as of 11-01-06 which was filed 14 months later and i have NOT been convicted/indited on this charge!!! But I have been denied employment because I have a man/del poss of controled substance/FELONY already on my record!!! I have retained an attorney to fight this charge!!! How can I be labeled as a FELON and have NOT been convicted of the charge????? This is WRONG!!! What happed to innocent until proven guilty??? Who do I need to contact to get this cleared up??? I cant get a job with this over my head!!!! I am 42 years old and never had a record before in my life and now automatically I am a FELON!!!!!???? This is WRONG!!!!This is the second time in a month ive been denied employment due to this BOGUS charge man/del of 18 xanax??? Trumped up charge due to wrong information given to tarrant county task force sept 29,2005 after they wrongfully entered my home looking for METH which they did not find??? So how is it that I a law abiding citizen be automatically turned into a FELON because they had to justify the BOGUS search warrant they had??? Please help me with this problem I cant get a job due to this outragous charge!!! Thanks

Created By: DBRAHLEK Created Date: 01/11/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 01/10/07

Initial Contact: Mail Transaction Date: 01/09/07

Initial Response:

Product/Service: Credit Report Users

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: hurst State: TX Zip (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address: 6200 box springs blvd

City: riverside State: CA Zip: 92507

Country: UNITED STATES

Email: www.usafact.com URL:www.usafact.com

Phone: (888) 6564872 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9803045 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Sale of home loan servicing) Our mortgage loan was sold by Accredited home lenders to Countrywide, on January 1st, accredited contacted us and told us that all payments are going to countrywide from the first, country wide did not send us a welcome letter or new account # and where to send the payment, country wide called us from the collection dept, On the 8th, now we finally got the payment coupon, post marked the 3rd of jan 07, it seems they are out to spoil our credit, cause payments are due on the first of the month, i understand the RESPA (b)(6), but country wide seems not to,this is our first payment to them, all my loans have seen satisfactory paid on time, i do not want them to mess my credit for their own ignorance.It has been exactly 5 days since our loan was sold from Accredited home lenders, to Country wide home loans. I have all paper trace and post marked dates. I see a rough start, i need help so as to not be mistreated.

Created By: JKIGHT Created Date: 01/11/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,624.15

Amt Paid: 1,624.15 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 01/09/07

Initial Contact: Phone Transaction Date: 01/08/07

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: apopka State: FL Zip (b)(6)

Country: UNITED STATES
Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Countrywide home loans $ accredited home lenders

Address: 450 american st

City: simi valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (1866) 6053467 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9803039 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Customer Service Department, SV-314B) Countrywide morgage has a profound issue with their accounting department. Since 5/2006 they have continued to claim I am delinquent 1 month (behind) in my mortgage payment. I have called Countrywide's office in Dallas,Tx and Customer Service in Simi Valley, CA numerous times to rectify the problem. Each rep I talk to has a different answer regarding the status of this account. I am so frustrated I don't know what to do. They have ruined my credit to no end with reports of late mortgage payments when I have never been late with my payments. Please HELP. I have talked to other customers of Countrywide with the same complaints and apparently never resolved their problem, gave up, took a loss and re-financed with someone else. I am not doing this. I want my account to be corrected and the back credit reports to be corrected.

Created By: JKIGHT Created Date: 01/11/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 27,261.00

Amt Paid: 1,157.27 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 01/09/07

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Indianapolis State: IN Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: CountryWide HomeLoans

Address: PO Box 5170

City: Simi Valley State: CA Zip: 93062-5170

Country: UNITED STATES

Email: same as above URL:customers.countrywide.com

Phone: (800) 6696607 Ext:

Company Representative

Rep Name: Customer Service, Customer Ser Title:

Associated Company

Transaction

Ref No.: 9781902 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The writer, the consumer's attorney, writes that the consumer fell behind on mortgage payments to Countrywide Home Loans. The consumer worked out a payment plan with this institution but feels the late fees are excessive. No home #, work # or email address was provided.

Created By: RBROWN1 Created Date: 01/09/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 6,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 11/08/06

Initial Contact: Unknown Transaction Date: 11/01/05

Initial Response: Unknown

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Laurel State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Beltsville State: MD Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9781891 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Countrywide Home Loans, her mortgage company. Consumer was supposed to go into a work out program to pay past due payments. Consumer submitted the paperwork and then found she did not qualify for the program. Consumer feels she should qualify and states she was told she would qualify even before she applied. No email or alternate #.

Created By: LAWRENCE Created Date: 01/09/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 01/01/05

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Jackson State: MS Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9781860 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that she has a home loan through Countrywide Home Loans. The consumer endorsed and mailed in checks to cover hurricane damage but has not received the funds back. The consumer has contacted this institution several times but has been unable to resolve the issue. No work # or email address was provided.

Created By: RBROWN1 Created Date: 01/09/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 11/26/06

Initial Contact: Unknown Transaction Date: 06/19/06

Initial Response: Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Hialeah State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: CRL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9751025 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that she has a home loan through Countrywide Home Loans. The consumer notes that she requested her PMI be removed, as she was at 20% equity, but was told that she would need to pay an additional $11000. The consumer has not done so. No email address was provided.

Created By: RBROWN1 Created Date: 01/09/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 11,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 11/08/06

Initial Contact: Unknown Transaction Date: 10/01/06

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Jacksonville State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

number

Company

Company: Countrywide Home Loans

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9718363 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Countrywide isnt working with me in regards to keeping my loan out of foreclosure. THey filed for foreclosure and then told me it wasnt in foreclosure, the work out dept takes my info and never contracts me. No answers ever. They wont provide me with copies of my paperwork. Just trying not to lose my houe when i want to keep it threw a loan modification but they just dont want to work with me.

Created By: DCRASE Created Date: 01/08/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/05/07

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: oshkosh State: WI Zi (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Countrywide Home Loans

Address: 450 American St.

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 6580395 Ext:

Company Representative

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9718355 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Lending) I am a customer of Countrywide and have inquired on several occasions how the PMI policy and how/when I can get it removed from my account. I have a home with and have 12% equity, I was always under the impression that once I reach 20% of the original value, I can have PMI removed - these guys have told me on several occasions that I would need a new apprasial (I would have to pay that fee which could be up to $300) and that my equity would have to be 20% of fair market value not original sale value. I think this is wrong, and if it is - I'm sure they have charged others for apprasial fees.

Created By: DCRASE Created Date: 01/08/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 01/05/07

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Quincy State: MA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: countrywide home mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:www.countrywide.com

Phone: (800) 669-6607 Ext:

Company Representative

Rep Name: Unknown, Unknown Title:

Associated Company

Transaction

Ref No.: 9717292 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer stated their mortgage company, Countrywide Home Loan , misapplied a payment which resulted in sending them into foreclosure. Countrywide Home Loan is not willing to remove any legal fees nor payment of the disputed check, which the consumer provided copy of the check written for the misapplied payment.

Created By: JXHEINY Created Date: 01/08/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date: 01/08/07

Initial Contact: Phone Transaction Date: 12/15/04

Initial Response: Unknown

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: Scott First: Vivian

Address: 9917 Linden Hill Rd

City: Owensmills State: MD Zip: 21117

Country: UNITED STATES

Work phone (410) 3564636 Ext:

Fax Number: (410) 3564636

Home Number: (410) 3564636

Email: vscott01@msn.com

Age Range: 60 - 64

Company

Company: Countrywide Home Loan

Address: 400 Countrywide Way

City: Simi Valley State: CA Zip: 93065

Country: UNITED STATES

Email: CRD:

Phone: (972) 5263610 Ext:

Company Representative

Rep Name: Buford, Jewell Title: Reg Resource Spec

Associated Company

Transaction

Ref No.: 9715823 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the US Dept of Housing and Urban Development, who request that the be advised if the FTC will proceed with an investigation and provide them with the findings and remedies if any. The consumer states that she became delinquent in her mortgage payments with Countrywide Home Loan in 10/2005. The consumer states that she made payment arangements with the company by deferring her loan payments and she became current. The consumer states that in 10/2006 she was told by Countrywide Home Loan that since she is receiving disability income they would immediately foreclose on her home. The consumer feels that she is being discriminated against because of her disability. No phone number, e-mail or age provided.

Created By: BSTURM Created Date: 01/08/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/27/06

Initial Contact: Unknown Transaction Date: 10/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Discrimination/Other

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: St Louis State: MO Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Countrywide Home Loan

Address: 4500 Park Granada

City: Calabasas State: CA Zip: 91302

Country: UNITED STATES

Email: CRD:

Phone: () Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9715497 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Countrywide Home Loans. Consumer states that they are calling two and three times daily. Consumer states that they sometime disguise the phone # so it won't show up on caller id. Consumer states that they are trying to get her to refinance. Consumer states that they have also pulled a copy of his credit without permissible purpose. Consumer gave no work # or email.

Created By: JKIGHT Created Date: 01/08/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/19/06

Initial Contact: Phone Transaction Date: 10/31/06

Initial Response: Phone: other

Product/Service: Mortgage Lender
Credit Report Users

Statute/Rule: Fair Credit Reporting Act
FTC Act Sec 5 (BCP)
Telemarketing Sales Rule

Law Violation: Deception/Misrepresentation
FCRA: User - Obtains Report Without Permissible Purpose
TSR: Other Deception or Abuse (note in comments)

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Jacksonville State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Countrywide Home Loans

Address: P. O. Box 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: CRL:

Phone: (866) 6536183 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9705590 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan) When I closed my mortgage loan the Truth in Lending Disclosure statement was not properly prepared and my APR and Finance Charge are incorrect. I have attempted to contact Countrywide and they don't seem to understand what my issue is.

Created By: DBRAHLEK Created Date: 01/05/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/03/07

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Houston State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Countrywide Home Loans & Benchmark Mortgage

Address: Correspondence Dept - SV-314B

PO Box 5170

City: Simi Valley State: CA Zip: 93062

Country: UNITED STATES

Email: URL:www.countrywide.com

Phone: (800) 6696607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9693496 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Loan refinance) (Countrywide) CW, called me to inform me that my loan was delinquent for April,& May. Due to my sadi payments were stop without notice. I informed CW of the problem that I was having. Once (Social Security Adm.) SSA reinstated payments. My loan was Delinqent 3 months and CW would not put me on a repayment plan or modify the loan. The would never send me the paperwork to fill out. I ask for the help each time they called or I called them. The only offer I receive for them was to refinance. CW called again it was Shelly Lac called me in Sept asking me about my loan. I informed her that my home is in forclosure with your company. She told me that she would get back to me. My When all was said and done. MY loan of 135,899.35 was now 139,954 as it was 3years ago. WE paid $765 for two apraisel. We were told all we we would get $2000,they only paid 1,500 and they paid a tax lien $2,000, we got, my new loan is 160,000 CW had us pay. We were behind roughly 4,000 when I was contacted by Miss Lac. They hung the Foreclosure over our head to set us back. In June 2006 Countrywide raised our mortage 100, saying our ecrow account is short 700, We have made our payments according to the new loan I will not pay the 100.00 dollars they are trying to charge me. MY loan was Increased 24,000, when I could have been put on a payment plan when I was 3 months behind. Every Company who has service this loan prior to country wide has taken over 20,000 in cash that was not credit to my and Increase my loan. I have a VA loan plus all the payments I have we have paid over over the last 12 years. I have not had a second or any refinance prior to Countrywide. If someone would take the time to look what been happening. I can't afford to make proper repairs to my home because My Wife and I are being suck dry everyone who touch this loan. I filed complaints, with Cal,hudvet, informed the VA who did noting but told me to drop it. I should be happy I still h

Created By: JKIGHT Created Date: 01/04/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 5,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/03/07

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:
Last name: (b)(6)

Address:

City: Indio State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Countrywide home Mortage

Address: 160 E. Via Verde ste 250

City: San Dimas State: CA Zip: 91773

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Rep Name: Lac, Shelly Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9690749 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer stated they obtained a mortgage with Countrywide Home Loan. Countrywide gave the consumer checks to send to some of the collection agencies. Consumer requested the CRA's investigate the collection agencies still collecting, with results showing the consumer did not owe Risk Management Alternative and NCC Financial. Countrywide will not cut new checks and release them (previous ones written in the collection agencies names by Chelsea Settlement Services) to the consumer in their name for these two collection agencies. No work phone, fax, email or transaction date.

Created By: JXHEINY Created Date: 01/04/07

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date: 01/04/07

Initial Contact: Phone Transaction Date:

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Milford State: DE Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

number

Company

Company: Countrywide Home Loans

Address: 3600 Horizon Blvd Ste 190

City: Trevose State: PA Zip: 19053

Country: UNITED STATES

Email: john-farren@countrywide.com URL:

Phone: (877) 8880174 Ext:

Company Representative

Rep Name: Farren, John Title: Executive

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9689956 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Mortagages/Charging Unfair Late Charges) Country Wide Charges a late fee if payments are not made by 12:00 Noon on the final day of the payment period if on a week end. This was never explained to me. My payment was posted electronically 15 seconds after noon & I was chagned a late fee. This is unfair & cheats the public.

Created By: JHART Created Date: 01/04/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 153.59

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/29/06

Initial Contact: Internet/E-mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Oakland State: CA Zi (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 60 - 64

Company

Company: Countrywide Home Loans

Address: PO box 10219

City: Van Nuys State: CA Zip: 91410-0219

Country: UNITED STATES

Email: customers.countrywide.com URL:countrywide.com

Phone: (800) 669-6607 Ext:

Company Representative

Associated Company

Transaction

Ref No.: 9688955 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage credit reporting) Countrywide mortgage loan, account number (b)(6) on the property located (b)(6) was included in my Chapter 7 bankruptcy, which was filed on August 12, 2005, and discharged on April 5, 2006. Countrywide has continued to erroneously report this account to credit bureaus as an open account with a balance owing, thereby negatively affecting my credit score.

Furthermore, the property was foreclosed by advertisement on June 7, 2006, after which redemption rights expired on December 7, 2006. Under Michigan law, foreclosure by advertisement forfeits mortgagee's right to collect the balance owing once the collateral property has been repossessed, so even in absence of a bankruptcy this account would be a closed account with no balance.

Countrywide continues to report the account to credit bureaus as an open account with a balance owing, though this account should be reported as a closed, foreclosed account that has been discharged in bankruptcy, with no balance owing.

Countrywide can verify that they filed a "motion to lift automatic stay," which itself is proof that the account was included in the bankruptcy. Said motion did give them the right to take the property back via foreclosure, but did not give them the right to collect the debt, in absence of an affirmation agreement, none of which was ever filed.

My bankruptcy attorney, (b)(6) can be reached at (b)(6)

Created By: JBART Created Date: 01/04/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/29/06

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:
Last name: (b)(6)
Address:
City: Detroit State: MI Zip: (b)(6)
Country: UNITED STATES
Work phone (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 40 - 49

Company

Company: Countrywide Home Loans
Address: P.O. BOX 5170
City: SIMI VALLEY State: CA Zip: 93062
Country: UNITED STATES
Email: URL:www.countrywide.com
Phone: (800) 669-6607 Ext:

Company Representative

Rep Name: N/A -- they haven't, N/A -- the Title:

Associated Company

05/15/2007

RHOLLIDAY

Transaction

Ref No.: 9685176 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: number of inquires into credit without premission(12 time) credit report pulled 12 time within a 12 month period we applied for a refinance twice all other inquires were not authorizied and they have said that there is nothing that they can do .this action has kept my credit score low ,so that we are unable to get better interest rates cost us on ave 30 points according to experian, transunion please help me thanks

(b)(6)

Created By: JHART Created Date: 01/03/07

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/29/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: User - Obtains Report Without Permissible Purpose

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: pleasant grove State: AL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Countrywide Home Loans

Address:

City: Van Nuys State: CA Zip:

Country: UNITED STATES

Email: CRL:

Phone: (800) 669-6686 Ext:

Company Representative

Associated Company