



07/31/2006

LMARASCO

Transaction

Ref No.: 8515653 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer had an agreement with her mortgage lender Washington Mutual Bank that were paying debts out for her. The company is requesting a "recoverable damage fee" that she was never made aware of . Consumer could not get any information on the situation. Consumer learned from her own attorney that an error the company paid off a company consumer did not agree to. Consumer states the company reported to 3 cra's which she was in the dispute process. The company will not correct the report entry. Consumer has also diputed with 3 cra's which can only verify the information as correct. No wk# or email address or ssn.

Created By: SHERNANDEZ Created Date: 06/29/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 4,100.00

Amt Paid: 23,000.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Mortgage Lender
Credit Information Furnishers
Credit Bureaus

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



07/31/2006

LMARASCO

Law Violation: FCRA: CRA\Furnisher - Reports Item Without Noting That
 Consumer Disputes It
 FCRA: CRA\Furnisher - Provides Inaccurate Information
 Deception/Misrepresentation
 FCRA: CRA\Furnisher - Improperly Conducts Reinvestigation
 of Disputed Item

Consumer

Complaining
 Company/Org.: (b)(6)
 Last name: [Redacted] First: [Redacted]
 Address: [Redacted] State: NJ Zip: [Redacted]
 City: Fort Lee
 Country: UNITED STATES
 Work phone () Ext:
 Fax Number: [Redacted]
 Home Number: [Redacted]
 Email:
 Age Range: 70 - 79

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: () Ext:



07/31/2006

LMARASCO

Company

Company: Transunion

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Washington Mutual Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Rep Name: Killinger, Kerry Title: President

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8466100 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Preditory Lending) Received a notice of Intent from Washington Mutual Bank to accelerate collections because I had missed a payment. I had called because once again there were astronomical collection charges of which have totalled over 28 thousand present. In dicussing this notice with Veronica (b)(6) in the Collections Dept. on 06-13-06, that these charges would be removed as we were in the process of refinancing the property. She then advised me that they would be removed and when we got the payoff statement the charges still appeared and I have had no success in having them removed from the payoff amount in order to close the loan. Additionally, it explains corporate advance, and there has been no actual advance. with an actual and correct payoff, they have added 6000 plus in charges that they can not explain and I have been through this before with them and I need them removed in order for the loan to be refinanced at the specified time, which is before 06-30-06. Thank You for any assistance you can give regarding this matter.

Created By: DCRASE Created Date: 06/21/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 554,811.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 06/20/06

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



07/31/2006

LMARASCO

Law Violation: Deception/Misrepresentation

Consumer

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

First: (b)(6)

City: Eldorado

State: IL Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) t:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Washington Mutual Bank ABA Number 3222-7162-7

Address: PO BOX 2441
Mailstop N010207

City: Chatsworth State: CA Zip: 91313-2441

Country: UNITED STATES

Email: unknown URL:http://www.wamu.com

Phone: (888) 8521745 Ext:

Company Representative

Rep Name: unknown, Veronica EXT.8055 Title:

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8458548 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: credit card account) Washington Mutual sends me blank checks that "I" can cash against a credit line. I have never had an account with Washington Mutual. When called, they said that it was a result of them taking over accounts from Providian. I cancelled my account with Providian many years ago. I have called WM three times in the past six months and told them to close down any accounts held in my name and cease mailing literature and blank checks. Each time they say will comply but then I get another mailing. How do I make these people shut down ^{any} accounts open in my name? Their letter lists account (b)(6) (b)(6) for me but I have not opened this account.

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: 06/19/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Country:

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

JUPITER

UNITED STATES

()

()

(b)(6)

65 - 69

First:

(b)(6)

State: FL Zip:

(b)(6)



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City: Henderson

State: NV Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8449731 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: credit information false givn o credit info gatherers) Washington Mutual did not report that I completed payment of a mortgage so they still list me as owing some \$24,000 which I paid off in December 2003. thus having a negative impact on my credit rating

Created By: DBRAHLEK Created Date: 06/19/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

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.: (b)(6)
Last name:
Address:

First: (b)(6)

City: aventura State: FL Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range: 80 and Over



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City: aventura

State: FL Zip: 33180

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8439417 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to file a complaint against Washinton Mutual Bank. The consumer applied a loan in 3/06 and was told by 5/22/06 that his contractor's license was inactive and the closing date was being extended. Consumer had been assured repeatedly that he had been approved for the loan prior to 5/22/06. Consumer gave no alternate number.

Created By: GGADSON Created Date: 06/16/06

Updated By: GGADSON Updated Date: 07/11/06

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:

Initial Response:Unknown

Product/Service: Bank Lending

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.: (b)(6)
Last name:
Address:

First: (b)(6)

City: Pacific Grove

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 50 - 59



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8433955 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Washington Mutual Bank. Consumer states that they have bought a cc that they have with Providian. Consumer states that they have been making monthly payments through credit protection. Consumer states that he became disabled during the duration of this credit. Consumer states that they are making him pay fees and interest that he should not have to under the credit protection plan. Consumer gave no phone #'s or email.

Created By: JKIGHT Created Date: 06/15/06

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: 06/01/06

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

Initial Response:Mail

Product/Service: Bank, National
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Collects Unauthorized Interest\Fees\Expenses

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

First: (b)(6)

Address:

(b)(6)

City: Alta Loma

State: CA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8426406 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: credit card account checks) false advertising, fraud, attached letter to these checks state that you may use these checks "for whatever you please..." it states that you may use them for purchases, for vacations for whatever you like. I have a \$10K credit line with this company and I used their checks to pay business expenses and purchases. the checks I wrote they have denied and returned them to my vendors- thereby ruining my credit and reputation. This is false advertising at the very least. I called them to find out why they had done this. They said the checks can only be used to pay off outstanding balances- I read them there own letter saying what they can be spent on and asked them for an explanation- they did not have one. This is fraud. do something about this organization please. I have closed my account with them, but have suffered major inconvenience and damage to my reputation.

Created By: NSHOUSE Created Date: 06/14/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

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

Last name:

Address:

City: Lincoln

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 50 - 59

First: (b)(6)

State: CA Zip: (b)(6)

Company

Company: Washington Mutual Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:www.wamucards.com

Phone: (1866) 8929268 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8417353 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Overdraft protection and limits.) I wrote to the bank via email complaining about the overdraft charges to my account. I asked them why they wouldn't stop or deny the transaction after my second or third attempt, to use my debit card. The bank charges an 25.00 overdraft fee per transaction. They told me that the account has a 1,000.00 default line that you can withdraw. And their limit is 10 overdraft charges per day. I think that this is outrageous, that they would let someone overdraft up tp 10 times, and of course charge them 25.00 per transaction. I believe that there should be a limit on how banks charge thier customers this way and that there should be a limit. It looks like the banks are taking advantage of people and making as much money while they can.

Created By: JXHEINY Created Date: 06/13/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 150.00
Amt Paid: 150.00 Payment Method:Bank Account Debit
Agency Contact: Internet Complaint Date: 06/11/06
Initial Contact: Mail Transaction Date: 06/10/06

Initial Response:
Product/Service: Bank, National
Statute/Rule:
Law Violation:

Consumer

Complaining Company/Org.: (b)(6)
Last name: (b)(6) First: (b)(6)
Address: (b)(6)
City: San Francisco State: CA Zip: (b)(6)
Country: UNITED STATES
Work phone: (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 20 - 29



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank, FA

Address: 3998 24th St.

City: San Francisco

State: CA Zip: 94114

Country: UNITED STATES

Email:

URL:wamu.com

Phone: (1-800) 788-7000 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8356724 Contact Type: Complaint Source: Consumer TCS? N

Comments: (Product Name: So called Overdraft Protection and online banking policies) This bank is continually saying online that our money is there in our account and available for use. So we go and spend it only to get a NSF fee of \$27 because the money wasn't actually there. They say they knew it was coming so they listed it as there, but since it wasn't actually there they had to use their money to cover what we had spent so we owe them the fee. They deliberately lie to us so we will spend what isn't there yet. Because of this we have no way of knowing when it actually is there. They also record withdrawals before they record deposits and transfers so they can grab NSF fees, even when they were made on the same day. Again claiming that the deposit wasn't actually there yet, even though it is listed on the statements as having been done on that day. It is not just us that they do it to. I believe this is fraudulant behavior as well as being unethical. I hope you can do something to stop them from stealing millions from low income people who can't do anything about it themselves. To take money through such fraud is stealing isn't it?

Created By: RBROWN1 Created Date: 06/08/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 27.00
Amt Paid: 27.00 Payment Method: Cash Advance: Other
Agency Contact: Internet Complaint Date: 06/07/06
Initial Contact: Mail Transaction Date: 06/03/06

Initial Response:

Product/Service: Bank, Federal Charter

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Wolf Creek

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 50 - 59

First: (b)(6)

State: OR Zip: (b)(6)

Company

Company: Washington Mutual Bank

Address: PO Box 1144

City: Northridge

State: CA Zip: 91328-1144

Country: UNITED STATES

Email:

URL:www.wamu.com

Phone: (800) 7887000 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8355837 Contact Type: Request for Information Source: Consumer TCS? N
 Comments: (Product Name: checking account) This account was paid in full
 Created By: RBROWN1 Created Date: 06/08/06
 Updated By: Updated Date:
 Org Name: PUBLIC USERS - CIS
 Amt Requested: 210.00 Payment Method: Cash
 Amt Paid: 210.00
 Agency Contact: Internet Complaint Date: 06/07/06
 Initial Contact: Unknown Transaction Date:

Initial Response:
 Product/Service: Bank, National
 Statute/Rule:
 Law Violation:

Consumer

Complaining Company/Org.: (b)(6)
 Last name: (b)(6) First: (b)(6)
 Address: (b)(6)
 City: freeport State: NY Zip: (b)(6)
 Country: UNITED STATES
 Work phone: (b)(6)
 Fax Number:
 Home Number:
 Email:
 Age Range: 30 - 39



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8326347 Contact Type: Request for Information Source: Consumer TCS? N

Comments:

(Product Name: Providian Credit Card (platinum)) I had unauthorized charge on my credit card account (it was stolen) on 09/21/2005. PROVIDIAN called me the next day and ask about the transaction made in Victoria's Secret (\$431.31), they actially did ask if I have my card. I could not find, so it was stolen...

I've got a form to fill out (all questions about what happened, when happened, who I think could stole my credit card and so on). I did fill it out and send it back to the company. Later I called to find out why the "balance in question" is staying on my account and why I pay an interest on it. Representative told me that it is a normal process which may take from 6 to more month (I believe he said up to a year), so as soon as situation will clear up I will not need to pay the unathorized amount and the finance charges for that will be credited to my account.

So, I waited.

2 weeks ago (about May 19) I made a call to the PROVIDIAN to find out how is the process going on. They said there is nothing like that on my account. They don't see any pending amount or whatever...

I don't know what I should do in this situation. I did send a letter to the fraud department about this matter, but didn't get any answer from them. Anyways it is almost a year since all of this happened, so I hardly believe that PROVIDIAN is going to do something now if they didn't do anything for such a long time.

If you have any usefull information for me regarding this matter - please fell free to contact me. I'll be glad to get ANY help.

Thank you very much.

Created By: RBROWN1 Created Date: 06/05/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 431.31
Amt Paid: 45.00 Payment Method: Postal Money Order
Agency Contact: Internet Complaint Date: 06/03/06
Initial Contact: Mail Transaction Date: 09/22/05

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

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

First: (b)(6)

City: Palm Coast
Country: UNITED STATES
Work phone: () Ext:
Fax Number: (/)
Home Number: (b)(6)
Email: (b)(6)
Age Range: 20 - 29

State: FL Zip: (b)(6)

Company

Company: Washington Mutual Bank (Providian credit card provider)

Address: P.O. .BOX 660509

City: Dallas State: TX Zip: 75266-0509

Country: UNITED STATES

Email: URL:www.providianonline.com

Phone: (800) 2800561 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8274358 Contact Type:Request for Source:Consumer TCS? N
Information

Comments:

Caller disconnected the call. No further info was obtained. Consumer has no email address.UPDATE 05/25/06: Consumer has a complaint against Washington Mutual Bank. He states that he asked Washington Mutual to provide him with a copy of his payroll check because they placed a hold on his acct for 45 days and he didn't have access to his money. transferred to IDT, for IDT related issue.scrawford

Created By: ABEAVEN Created Date: 05/25/06

Updated By: SCRAWFORD Updated Date: 05/25/06

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:

Initial Response:

Product/Service: Bank, National

Statute/Rule:

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

First: (b)(6)

Address: (b)(6)

City: Inglewood

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8250089 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer wants to know who's reporting info to her credit report. Consumer states that there was a loan obtained with her and her ex-husband where her name was to be removed. The ex-husband filed bankruptcy. The loan company is now trying to sue the consumer. The loan company is Washington Mutual Bank. Consumer has no home ph #.

Created By: ABEAVEN 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: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/01/06

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: (b)(6)
Address: (b)(6)

First: (b)(6)

City: Louisville

State: KY Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8250017 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to file a complaint against Experian. Consumer states that Experian has inadequate phone help. Consumer states that she is also filing a complaint against Washington Mutual Bank for reporting a mortgage loan as a revolving line of credit. Consumer gave no alternate number. Consumer gave no SSN.

Created By: GGADSON 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: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Credit Bureaus
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA - Provides Inadequate Phone Help
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

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

Last name: (b)(6)

First: (b)(6)

Address:

City: Richland

State: WA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



07/31/2006

LMARASCO

Company

Company: Experian

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8241226 Contact Type:Complaint Source:Consumer TCS? N

Comments: WAMU continues to ignore my qualified written requests pursuant to 12 USC 2605 RESPA and 15 USC 1692 FDCPA. They paid taxes on the wrong house and just ignore me. They tried to foreclose in 2003, but I filed suit. Their disclosed documents together with my letters create a clear picture of WAMU's fraud. The Federal judge did not understand the RESPA statute and the 4th circuit ruled against me without comment. Now I am pro se seeking a petition with the Supreme Court. Since the mandate of the 4th circuit, WAMU is at it again. Their attorney's letters violate the FDCPA as follows:

(b)(6) "In this letter you are demanding payment of the total amount due; however you:
1) failed to state: the amount of the debt. 1692g(a)(1)
2) failed to include: a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt collector;
1692g(a)(3) failed to include: a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt collector;
1692g(a)(4)
4) failed to include: a statement that, upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current

(b)(6)
1) The debt collector Shapiro & Ingle's failure to cease collection of this debt when disputed, violation of 15 USC § 1692 (e)
Please call me now. (b)(6)

Created By: WFRIDAY Created Date: 05/19/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/18/06

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Wilmington

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

First: (b)(6)

State: NC Zip: (b)(6)

Company

Company: Washington Mutual Bank, FA

Address:

City:

State: CA Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8238904 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: home equity line of credit) Washington Mutual (WAMU) stated I owed \$959.14 in fees and late payments on my HELOC in order to get my account current by end of 2005. WAMU stated they could not provide me with a detailed account of why & when & how many of the fees I owed, when I disputed their claim. I did pay the \$959.14 on 12/31/06. WAMU then applied this payment incorrectly, resulting in more bank fees in January-April 2006. I have spent nearly 6 months trying to get a clear accounting as to the souce & extent of the problem, but WAMU has made no progress and provided no clear accounting. Personnel have treated me rudely and provided conflicting information, so that now I seriously doubt that I ever owed the 12/31/06 payment or the subsequent late fees. I have escalated my request to the highest levels possible within WAMU with no success, so I am requesting external pressure. I have detailed documentation of my transactions to back up my own claims, but am not being permitted to see WAMU's records and am not receiving customer service with the intent of resolution, but only with the intent of deflecting, blame-shifting, and minimizing my claims.

Created By: RBROWN1 Created Date: 05/19/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 959.14

Amt Paid: 959.14 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 05/17/06

Initial Contact: Phone Transaction Date: 05/16/06

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



07/31/2006

LMARASCO

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

First: (b)(6)

City: Everett

State: WA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)
Fax Number:
Home Number:
Email:

Age Range: 30 - 39

Company

Company: Washington Mutual Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:www.wamu.com

Phone: (800) 225-5497 Ext:

Company Representative

Rep Name: Peres, Susan Title:

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8218224 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was calling to file a complaint against Washington Mutual Bank, a credit information furnisher. Consumer states that the company placed an acct on his credit report in April of 2000. Consumer states that he had disputed this acct several times with company and they have yet to dispute it. Consumer states that this is not his acct and he feels that it should not be on his credit report. Consumer did not provide email address.

Created By: LSHARP 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: Unknown Transaction Date: 04/01/00

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.: (b)(6)

Last name: [Redacted]

First: (b)(6)

Address: [Redacted]

City: Alcoa

State: TN Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number: [Redacted]

Email:

Age Range: 30 - 39



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8638004 Contact Type:Complaint Source:Consumer TCS? Y

Comments: CONTACT SENTINEL@FTC.GOV FOR MORE COMMENT INFORMATION. ALSO, TO PREVENT INTERFERENCE WITH PENDING ACTIONS, PRIOR TO ANY INVESTIGATIVE ACTION CONTACT THE IFCC AT SEARCH@IFCCFBI.GOV. ICC Ref # I0605151756568862:recived this e-mail, do not have an account with them found it very suspicious asking for my social security # Dear Washington Mutual Customer, We recently reviewed your account, and suspect that your Washington Mutual Internet Banking account may have been accessed by an unauthorized third party. Protecting the security of your account and of the Washington Mutual network is our primary concern. Therefore, as a preventative measure, we have temporarily limited access to sensitive account features. To restore your account access, please take the following steps to ensure that your account has not been compromised: 1. Login to your Washington Mutual Internet Banking account. In case you are not enrolled for Internet Banking, you will have to use your Social Security Number (without spaces or dashes) as both your Personal ID and Password and fill in all the required information. 2. Review your recent account history for any unauthorized withdrawals or deposits, and check your account profile to make sure not changes have been made. If any unauthorized activity has taken place on your account, report this to Washington Mutual staff immediately. To get started, please click on the link below: <https://online.wamu.com/IdentityManagement/Logon.aspx> We apologize for any inconvenience this may cause, and appreciate your assistance in helping us maintain the integrity of the entire Washington Mutual system. Thank you for your prompt attention to this matter. Sincerly, The Washington Mutual Team. *** Please do not respond to this e-mail. Mail sent to this address cannot be answered. ***

Created By: IFCC Created Date: 05/15/06

Updated By: Updated Date:

Org Name: Internet Fraud Complaint Center

Amt Requested:

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: External Agency Complaint Date: 05/15/06

Initial Contact: Internet/E-mail Transaction Date:

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

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

First: (b)(6)

City: EDGEWATER
Country: LOCATION NOT REPORTED
Work phone () Ext:

State: NR Zip: (b)(6)

Fax Number: (b)(6)
Home Number:
Email:
Age Range:

Company

Company: Washington Mutual Bank

Address:

City:
Country: LOCATION NOT REPORTED

State: NR Zip:

Email:
Phone: () Ext:

URL:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8185826 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Closed Checking Account) I had closed my checking account in good standing with no money owed to the bank with the assurance from the bank teller that my account would not be subject to a report to chexsystems. i explained my situation to Washington Mutual that i had been out of the country for a family emergency and that i had no way to attend to it, but will eventually as soon as i returned. i had spoken to a bank teller in the torrance branch and he told me that it would not go on my credit report if i paid the remaining balance as soon as possible, which i did in fact the same day i arrived.i have lived the past couple of years without the knowledge that Washington Mutual had contacted chexsystems to report an account in 2004 that did not need to be reported. Also, to add to the matter when i did finally get a hold of a representative from Washington Mutual's main office i was transfered numerous times without a simple explanation to why i was reported to chexsystems. I truly feel that the report Washington Mutual issued chexsystems is inaccurate and has altered my life considerably.

Created By: DCRASE Created Date: 05/10/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 334.54

Amt Paid: 334.54 Payment Method: Cash

Agency Contact: Internet Complaint Date: 05/09/06

Initial Contact: Mail Transaction Date: 05/01/06

Initial Response:

Product/Service: Bank, National

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Harbor City

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 20 - 29

First:

State: CA Zip:

Company

Company: Washington Mutual Bank

Address: 1201 3rd Ave.

City: Seattle

State: WA Zip: 98101

Country: UNITED STATES

Email: n/a

URL: <http://www.wamu.com>

Phone: (800) 7887000 Ext:

Company Representative

Rep Name: Brown, Terry

Title:

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8184950 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has requested investigations on her credit report. Consumer states that her main problem is with Experian. Consumer states that there is a home loan with Washington Mutual Bank on her report that is indicated as being late. Consumer states that there is also an account with Associated Bank that should not even appear on her credit report. Consumer did not provide an e-mail address.

Created By: NROBINSON 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: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/21/06

Initial Response:Unknown

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

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

First: (b)(6)

City: Toddville

State: IA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



07/31/2006

LMARASCO

Company

Company: Experian

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Associated Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Washington Mutual Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Associated Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other



07/31/2006

LMARASCO

Transaction

Ref No.: 8124195 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit Card) Company offered by letter to settle account balance for \$370.00 on 1/25/06. We paid this and the check cleared on 2/10/2006. We are still be harrassed by their collections department by telephone and mail. They will not honor their settlement letter. Representative made derogatory remarks to me regarding previous payments. They have also reported to the credit bureaus that the account is past due and will not attempt to straighten this matter out for me.

Created By: NSHOUSE Created Date: 04/28/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 370.00

Amt Paid: 370.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 04/27/06

Initial Contact: Mail Transaction Date: 04/20/06

Initial Response:

Product/Service: Bank, National

Statute/Rule:

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

First: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6) t:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank/Providian

Address: PO Box 660433

City: Dallas

State: TX Zip: 75266

Country: UNITED STATES

Email:

URL:www.providian.com

Phone: (800) 280-9441 Ext:

Company Representative

Rep Name: Bustamonta, Fernie

Title:

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8108075 Contact Type: Request for Information Source: Consumer TCS? N

Comments:

(Product Name: credit card fraud) on 08-23-05 Washington Mutual let somebody took 2500\$ out of mu account and also send credit card to that person to a diffrent addres,now they want me to pay ,they call me in my job in house I send to them affidavit two times and a Police arrest of that person who was arrested for shop lifting under my name it been one year since they have been arrasing me I want them to stop Their bank have cameras they need to check on that and get that person arrested and clear my record from the credit bueau thank you.

Created By: DCRASE Created Date: 04/26/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 656.15

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 04/24/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Country:

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

LOCATION NOT REPORTED

(b)(6)

30 - 39

First:

(b)(6)

State: NR Zip:

(b)(6)



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank/Credit card dept.

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email: tel-1800-779-7993

URL:www.providianonline.com

Phone: ()

Ext:

Company Representative

Rep Name: 04-23-06,

Title:

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 8006325 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Someone else's loan) WWashington Mutual Bank has been calling my home telephone number for about a year now requesting to speak to a (b)(6). I have never heard of this person and inform them of that. I have asked them to stop calling me but thats just a waste of time. They continue to call everyday up to 15 or more times daily. They have stoped leaving mesages for the most part, but continue calling and hanging up. I have recorded all of the numbers that the bank calls from and messages they have left on my recorder. This is clearly "HARASSAMENT". I contacted the main office in Dallas Texas and was told I would need a account number or kind of loan they are calling about! I tried to get this info but was told that it was condifential! NO KIDDING! My local telephone company is unable to help because these are 800 numbers and can not be blocked. I have taped messages from them aswell as over 20 different telephone numbers they call from. I have a infant daughter with many medical problems, each time the phone rings I must stop attending to her to see who is calling, Washington Mutual Bank or one of many Doctors that care for my daughter. If this does not stop I will file a law suit for harrassment and if the law allows a seperate suit on my daughter's behalf for pain and suffering that this bank has brought upon her.

Sincerely
(b)(6)

Sin

Created By: JHART Created Date: 04/07/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 04/06/06
Initial Contact: Phone Transaction Date:

Initial Response:
Product/Service: Creditor Debt Collection
Statute/Rule: FTC Act Sec 5 (BCP)



07/31/2006

LMARASCO

Law Violation: Deception/Misrepresentation

Consumer

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

First: (b)(6)

City: Dallas
Country: UNITED STATES
Work phone: (b)(6)
Fax Number: [Redacted]
Home Number: [Redacted]
Email: [Redacted]
Age Range: 40 - 49

State: TX Zip: (b)(6)

Company

Company: Washington Mutual Bank
Address:

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

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7999051 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that her account with Washington Mutual Bank went into overdraft. Consumer contacted the bank and requested that they wait until Wednesday when she could deposit some more money. Consumer went to deposit the additional money and discovered that Washington Mutual Bank had gone into her account and tried to take the total amount 14 separate times and charged \$30.00 per each occurrence. Consumer does not have a work phone number nor an email address. UPDATE 4/6/06: The consumer states that these charges caused her to overdraft her acct. She feels that the bank is charging unfairly.cschellenberg

Created By: SSCHWARTZ Created Date: 04/06/06

Updated By: ABANKS Updated Date: 04/13/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 420.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 02/16/06

Initial Response:Phone: other

Product/Service: Bank, Federal Charter

Statute/Rule:

Law Violation:

Consumer

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

First: (b)(6)

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address: Kings Plaza

City: Brooklyn

State: NY Zip:

Country: UNITED STATES

Email:

URL:

Phone: (718) 6925850 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7964668 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Washington Mutual Bank. Consumer states that he was placed on Chex Systems because of a check that bounced. Consumer states that he has paid the amount that he owes but is still on Chex Systems. Consumer feels that they should remove him so he can open another account at another bank. No email or alternate phone number.

Created By: SWOODSON Created Date: 04/04/06

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:

Initial Contact: Unknown Transaction Date: 03/31/06

Initial Response:Phone: 800/888

Product/Service: Bank, National

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

First:

(b)(6)

Address:

City: New York

State: NY Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:



07/31/2006

LMARASCO

number

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7934826 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan financing) I lost money in the amount of \$31,215 in a real estate transaction with (b)(6) Corp due to Washington Mutual (WaMu) Bank lies and deceit. WaMu also violated my privacy rights in regards to Truth in Lending Act (TILA).

On July 27, 2004, I was offered a mortgage loan by WaMu and I verbally accepted the said loan. On August 16 '04, (b)(6) cancelled my Purchase and Sell Agreement (PSA) and decided to keep all my deposit monies. Cancellations reasons: No approval for Mortgage loan financing.

As soon as I've learned about the cancellations, I've contacted WaMu, spoke with (b)(6) (Manager) and informed him that I have accepted the loan with their bank. He tried to correct the matter over the phone with the Escrow officer of (b)(6) that I indeed accept the said loan they offered to me on July 27 '04. However, Mr. Maryatt was informed at this time that (b)(6) decision to cancel the PSA is final. On Sept. 21 '04, I declined the offer of Greystone to provide me another chance to buy the property by getting a mortgage loan thru their subsidiary company. At this time, (b)(6) have received a letter from WaMu dated August 30 '04 of which I am not aware of until much latter, February 16,2005.

On October 15 '04, I again received a copy of the loan commitment letter from WaMu; the same loan commitment offered to me in July 27 '04 is still available. (b)(6) provided a copy of the credit denial letter to (b)(6) without my consent. I was never involved with this entire communications between WaMu and Greystone. WaMu have violated my privacy rights in regards to TILA; WaMu shared and provided information of credit denials without my consent.

Created By: DBRAHLEK Created Date: 03/29/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 03/27/06
Initial Contact: Phone Transaction Date: 07/27/04

Initial Response:

Product/Service: Mortgage Lender



07/31/2006

LMARASCO

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Hayward

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 40 - 49

First: (b)(6)

State: CA Zip: (b)(6)

Company

Company: Washington Mutual Bank

Address:

City: Henderson

State: NV Zip:

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company Representative

Rep Name: Maryatt, Mike

Title:

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7933255 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer says he sent the payoff amount that told to him by Washington Mutual Bank, his mortgage company. Consumer sent the amount at the beginning of 03/06. Consumer says because the payoff amount was sent to the wrong address, the company is charging him for another month. Consumer contacted the Washington Mutual and was told it's his fault he accumulated another month because he didn't send it to the right address. When paying off a mortgage, the payment is suppose to go to a different office. The payoff office doesn't have the payment so consumer was told the loan isn't paid off. Consumer doesn't have a home telephone number, work number or email address.

Created By: KMCCOMBS Created Date: 03/29/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 107.60

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/01/06

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: [Redacted]
Address: [Redacted]

First: (b)(6)

City: Madison

State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range: 50 - 59



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address: 11200 W Parkland Ave

City: Milwaukee

State: WI Zip: 53224

Country: UNITED STATES

Email:

URL:

Phone: (866) 9268937 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7923768 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has a complaint against Washington Mutual Bank. Consumer states that Washington Mutual Bank sent her convenience checks and she used the checks to pay for her other cc(s). Consumer states that she was charged a finance charge of \$25.69. Consumer states that was being charged a finance charge for a finance charge. Consumer has no work number or e-mail address.

Created By: JBARNEDO Created Date: 03/28/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 69.44

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 01/25/06

Initial Response:Phone: 800/888

Product/Service: Bank, Federal Charter

Statute/Rule:

Law Violation:

Consumer

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

First: (b)(6)

City: Avondale State: PA Zip: 19311

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()
Home Number: (b)(6)

Email:

Age Range: 70 - 79



07/31/2006

LMARASCO

number

Company

Company: Washington Mutual Bank

Address: PO Box 660487

City: Dallas

State: TX Zip: 75266

Country: UNITED STATES

Email:

URL:

Phone: (866) 8929268 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7923468 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Embezzlement of funds by WaMu Bank) This combined sum of forged checks, one for the amount of \$129.90 and two for the amount of \$4.95 each was refuted by me immediately after they were posted on my account. They were clearly unauthorized! I am now asking the bank to acknowledge the fact that they owe me a total refund of all bank charges and the difference for all fraudulent sums accrued since that date. I expect a full refund of all money withdrawn from my account by the bank along with all fraudulent sums posted since that time. Call me at (b)(6) (b)(6) so that I can show you many other errors that the bank has made in their favor that has cost me money that they do not deserve. I submit this statement to you as a legal document that money is being embezzled from me by the bank, and it is being covered up by the way the transactions are being posted. Many of the negative balances are false and misleading. I have informed the bank that I will go to higher authorities!

Created By: DCRASE Created Date: 03/28/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 4.95

Amt Paid: 139.80 Payment Method:

Agency Contact: Internet Complaint Date: 03/25/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

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

First: (b)(6)

City: Chicago
Country: UNITED STATES
Work phone: () Ext:

State: IL Zip: (b)(6)

Fax Number: (b)(6)
Home Number: (b)(6)
Email: (b)(6)

Age Range: 65 - 69

Company

Company: Washington Mutual Bank

Address: 1201 Third Ave

City: Seattle State: WA Zip: 98101

Country: UNITED STATES

Email: www.wamu.com URL:WaMu.com

Phone: (1800) 7887000 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7917794 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Visa Gift Cards) I purchased 3 gift cards in December 2005 & 2 did not arrive. I disputed the transaction on my credit card and then released the dispute. Washington Mutual will not credit the gift cards more than 3 months later. I have written confirmation from my credit card company which I faxed to Washington Mutual several times and they will not credit the cards. I have been told that employees at the call center have to access to call the chargeback department. This makes it impossible to resolve this problem in a timely manner. What recourse do I have?

Created By: JXHEINY Created Date: 03/27/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/24/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

First: (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: 50 - 59



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7884635 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan) I received a brochure "Protecting Your Privacy" from the company regarding a new home loan. I have spent more than 3 hours on the phone attempting to change my privacy settings. I called the number on the brochure and the customer service rep said that they couldn't help and transferred me. I then was required by an automated system to enter my loan number and pin. They did not "recognize the combination" and I ended up speaking with another rep that transferred me again. At one point, I had a rep say that he'd take care of it and send me some info that I could mail in. I received another privacy brochure with the same info in it. Today, I finally had someone tell me that they'd go ahead and take care of it. MY BIGGEST CONCERN is that we, as consumers, have to take the initiative to opt-out. The law should be written such that we have to OPT-IN. I believe that the majority of people that try to opt-out are hassled the way I was and give up. It's wrong for companies to get away with this - with technology the way it is, in the two weeks it takes to change my privacy settings, they've already sent my info to thousands of solicitors.

Created By: NSHOUSE Created Date: 03/22/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/21/06

Initial Contact: Mail Transaction Date: 03/10/06

Initial Response:

Product/Service: Bank, National

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Vernal

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

First: (b)(6)

State: UT Zip: (b)(6)

Company

Company: Washington Mutual Bank, FA

Address: PO Box 9008

City: Farmingdale

State: NY Zip: 11735

Country: UNITED STATES

Email:

URL:www.wamu.com

Phone: (800) 5333534 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7845093 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to file a complaint against Washington Mutual Bank a mortgage lender. Consumer states that she went through a short sale and it was being leased. Consumer states that they put the home up for sale and there was issues with some of the bidders but were insured that this would not be a foreclosure. Consumer states that she later received the report and they state that a foreclosure was initiated and on one it says canceled. No alternate phone or email.

Created By: BHENDERSON Created Date: 03/15/06

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: Print Transaction Date: 01/06/06

Initial Response:Phone: other

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

First: (b)(6)

Address: (b)(6)

City: Beaverton

State: OR Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number: (b)(6)

Email:

Age Range: 50 - 59



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: Barber, Sherry

Title: loss litigation department

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7909025 Contact Type:Complaint Source:Consumer TCS? Y

Comments:

THEY REC'VD A LETTER SIGNED BY (b)(6)
 PAYMENT SYSTEMS -SAID HIS WIFES NAME WAS DRAWN FROM A NORTH
 AMERICAN PRIZE POOL. SHE HAD WON THE SWEEPSTAKES, LUMP SUM
 386,000 USD. HAD TO BE CLAIMED BEFORE MARCH 13 2006. SHE
 CALLED HIM AND HE CONFIRMED THE INFORMATION ON THE LETTER.
 SAID HE WOULD SEND HER A CHEQUE FOR 49,950.00. SHE REC'VD IT
 AND SHE CALLED BACK. WAS TOLD TO DEPOSIT IT AND WIRE THE
 MONEY TO AN ACCOUNT THAT HE WOULD EMAIL THEM. IT WAS IN HONG
 KONG. THEY WENT TO THE BANK TO WIRE IT TO PAY THE SERVICE
 CHARGES 38,600. THEY TRIED TO WIRE IT BUT IT WOULD NOT GO
 THROUGH. SHE CALLED TO TELL HIM IT WOULD NOT. SO HE SAID HE
 WOULD EMAIL ANOTHER ACCOUNT NUMBER WASHINGTON MUTUAL BANK IN
 HOUSTON TEXAS. HE WENT LAST FRIDAY TO THIER BANK AND WIRED IT
 TO THIS ACCOUNT IT DID GO THROUGH. MONDAY IT WAS CONFIRMED.
 THEY HAVE NOT HEARD FROM HIM SINCE. IN THE MEAN TIME THE
 ORIGINAL CHEQUE WAS COUNTERFIET. NOW ~~THEY ARE OVERDRAWN~~. THE
 CHEQUE DOES NOT HAVE ANY PH# ON IT IT (b)(6)
 ASSOCIATES, (b)(6) DATE IS MARCH
 2 2006. AND THE NAME OF THE BANK IS NATIONAL CITY BANK IN
 PITTSBURG TO PENN. ISSUED TO HIS WIFE. THE INFORMATION ON
 THE HONG KONG IS (b)(6)
 (b)(6) HONG KONG. SWIFT CODE=HASEHKHH .
 ACCOUNT NUMBER (b)(6)
 DID NOT GO THROUGH WASHINGTON MUTUAL BANK 9543 BISSONNET
 HOUSTON TX (b)(6) ACCOUNT NUMBER (b)(6)
 ACCOUNT (b)(6)
 (b)(6) THIS WENT THROUGH ON MARCH 10 2006

Created By: PHNB Created Date: 03/15/06
 Updated By: Updated Date:
 Org Name: Ontario Provincial Police, Anti Rackets (Phonebusters)
 Amt Requested: 38,600.00
 Amt Paid: 38,600.00 Payment Method: Wire Transfer
 Agency Contact: External Agency Complaint Date: 03/15/06
 Initial Contact: Mail Transaction Date: 03/15/06

Initial Response:Mail

Product/Service: Prizes\Sweepstakes\Gifts

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

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

First: (b)(6)

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

State: IN Zip: (b)(6)

Company

Company: Washington Mutual Bank
Address: 5535 GLENMOUNT DR

City: HOUSTON State: TX Zip:
Country: UNITED STATES
Email: URL:
Phone: () Ext:

Company: M & T PAYMENT SYSTEMS
Address: 5410 DUNDAS ST

City: TORONTO State: ON Zip:
Country: CANADA
Email: URL:
Phone: (647) 7228009 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7812134 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit Card) Washington Mutual acquired Providian and indicated late payment fee of \$30 was due today. No payment was received for February, 2006. My response was that payment was mailed yesterday for the balance due. I was grilled for exact manner in which payment was made and amount together with the promise that calls would continue to me regarding balance due. Washington Mutual in the past has ruined my credit reporting me as a late pay for several months on a mortgage. A forced insurance policy was placed due to an insurance company not delivering a policy paid for and not issued to Washington Mutual that I had no knowledge of until the rude call requesting that I pay the amount in full. Rsolving the inu\surance matter with the insurance company took time and thus the delayed resolution of the high and unexpected increase in mortgage payments and Washington Mutual's representative reporting me as a late payor. My concern is that the toen and manner that is presently similar to the prior experience will not be allowed to escalate to further damage my credit status as a weapon against me without alerting your investigative section of what is actually happening in the marketplace with Washington Mutual. Thank you for your consideration and follow through.

(b)(6)

Created By: NSHOUSE Created Date: 03/09/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 30.00
Amt Paid: 128.25 Payment Method: Check (Personal)
Agency Contact: Internet Complaint Date: 03/08/06
Initial Contact: Phone Transaction Date: 03/08/06

Initial Response:

Product/Service: Bank, National

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

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

First: (b)(6)

City: Miami
Country: UNITED STATES
Work phone: () Ext:
Fax Number: ()
Home Number: (b)(6)
Email:
Age Range: 65 - 69

State: FL Zip: (b)(6)

Company

Company: Washington Mutual Bank, Henderson, NV
Address: PO Box 660509

City: Dallas State: TX Zip: 75266-0509
Country: UNITED STATES
Email: URL:www.providian.com
Phone: () Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7755376 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: change of terms on credit card account agreement) Washington Mutual Bank of Henderson Nevada sent me today Feb. 27th, 2006 a change of terms in my account agreement that they said would be effective on April 1st, 2006. They said my APR would increase, my minimum payment will be calculated different and will become higher and failure to accept these terms will cause me to have my account closed and they desire to have my balance paid in full thereafter in which the balance is around \$9,800. I feel this is discrimination as I do not agree to these terms. I am a white pregnant young female with one income providing for three children. I am unable to commit to this which will force me to file for bankruptcy, ruin my credit report and lose my position at my current job. I demand justice and desire to this to be taken care of immediately and this account terms to remain the same without harming my credit or my credit balance and fees be waived and my account closed. This money squandering act with them is fraudulent and action needs taken.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/27/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Cards

Statute/Rule: FTC Act Sec 5 (BCP)



07/31/2006

LMARASCO

Law Violation: Deception/Misrepresentation

Consumer

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

First: (b)(6)

City: Springville
Country: UNITED STATES
Work phone: () Ext:

State: IN Zip: (b)(6)

Fax Number: (b)(6)
Home Number: (b)(6)
Email: (b)(6)

Age Range: 30 - 39

Company

Company: Washington Mutual Bank

Address:

City: Henderson
Country: UNITED STATES

State: NV Zip:

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7755047 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Visa Credit Card) I HAVE COPY OF INITIAL EMAIL FROM Providian. I signed up for the credit card they emailed me about because it said they would pay 1 1/2% of purchases back to us. I contacted them and they are now saying that is not the card I have. I faxed them a copy of the original email that I used to link to them to apply for the credit and they say the date of the email and the opening of my account is too close. Meanwhile I used this card for MANY, many more purchases than ordinary thinking we were getting 1 1/2 percent back. Please let me know how to proceed. They're a bank and I'm just a consumer. I asked what they would do for me and they said "nothing". Thank you in advance for your quick response.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/27/06

Initial Contact: Internet/E-mail Transaction Date:

Initial Response:

Product/Service: Credit Cards

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

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

First: (b)(6)

City: Racine

State: WI Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number: [Redacted]

Email:

Age Range: 50 - 59



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank, Henderson, NV

Address: P.O. Box 660509

City: Dallas

State: TX Zip: 75266

Country: UNITED STATES

Email: www.Providian.com

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7740796 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have several accounts at Washington mutual bank. One account is a business account (b)(6) On January 17, 2006 \$99.36 was taken out of my account via an "e-check." Eventually I received a copy of the fraudulent e-check and was shocked to see that only the account number matched my account. Nothing else on that check matched me. It even had someone else's name on it. The fictitious name was (b)(6) (b)(6) And of course there was no signature. In the signature section it said "Authorized By Your Depositor." It was payable to a Corporation in Delaware. Later, when I learned of this deduction and fraud on my account I immediately filed a fraud form with the bank. The second account (b)(6) has been dormant for several years. Last month, on January 23, 2006 an e-check was processed and paid from my account to some place called Chill Tech. I reported the fraud and filled out the form and was told I had to pay the amount myself or they would not allow me to close the account. So, I did. Then on February 2006 withdrawal requests were again received on my accounts. Amazingly, Washington mutal again paid to chill tech even after I had signed the written fraud complaint on the old account. Then the bank taold me that I had to pay off both accounts to cover the fraud transaction amounts before they would close either of the accounts.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 119.00

Amt Paid: 119.00 Payment Method: Cash

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

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

Complaining Company/Org.: (b)(6)
 Last name: [Redacted]
 Address: [Redacted]
 City: Salem
 Country: UNITED STATES
 Work phone: (b)(6)
 Fax Number: [Redacted]
 Home Number: [Redacted]
 Email: [Redacted]
 Age Range: 30 - 39

First: (b)(6)
 State: OR Zip: (b)(6)

Company

Company: Washington Mutual Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7705741 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Washington Mutual Bank. Consumer states he has a mortgage with this company. Consumer states they reported on his credit report that a payment was 30 days past due. Consumer states he mailed the payment on time, but it was lost in the mail and they did not contact him, before reporting it on his credit report. No alt. ph# or email address.

Created By: JPITTS Created Date: 02/22/06

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: Mail Transaction Date: 02/21/06

Initial Response:Phone: 800/888

Product/Service: Bank, National
Credit Information Furnishers

Statute/Rule:

Law Violation:

Consumer

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

First: (b)(6)

City: Kissimmee

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)
Home Number: (b)(6)

Email:

Age Range: 50 - 59



07/31/2006

LMARASCO

number

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7646990 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: ATM services) Dear Sirs,
I recently read an article that the action by merchants of charging a 'surcharge' for using atm cards is unlawful in California. I contacted my bank (wamu) consumer information section and asked them to investigate for me the practice by ARCO gasoline of charging a surcharge on each atm purchase. Initially the operator said it was my fault for paying the surcharge, but that is another problem.

The next day at a merchant checkout I discovered that my atm card had been closed by WAMU. I called their customer service dept and spoke with Dante who told me this was an unexplained mistake and that he was reactivating my card on the spot. I then asked to speak with a supervisor for an explanation.

I spoke to Gillian as a supervisor in customer support and she told me that Dante was in error, no card can be reactivated instantly, and that he had also accidentally erased all notes on my account so she also had no idea why the account was locked. I asked her how I could have lost access to my own funds when I was the person who lodged the complaint against surcharges and she said that only the 'investigator' could know and that my account access was closed under his authority and would not be reinstated, that all she could do was offer to issue me a new card which would take about a week.

I asked her to please elevate this complaint and have my access to my own funds reinstated immediately and she said that all other departments were closed but she would contact me the next day. I still have heard nothing and have no atm access. Help!

Consider this a formal complaint,

Created By: NSHOUSE Created Date: 02/10/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/09/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Country: UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

First:

State: CA Zip:

Company

Company: Washington Mutual Bank

Address:

City:

State: CA Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7639683 Contact Type:Complaint Source:Consumer TCS? N

Comments: I was in need of a copy of a check that I received from an insurance company with my bank at the time, Washington Mutual. I asked on three several occassions and they assured me that they would mail it, even charged me the \$3.00 each time. The last gentleman I talked to David, apologized and said that he would mail it to you. What I got was a certified letter copy of a check made out to (b)(6) from a theological institue. I need a copy of that check for tax purposes.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/08/06

Initial Contact: Internet (Other) Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:

Law Violation:

Consumer

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

First: (b)(6)

City: Dallas

State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)
Fax Number:
Home Number:
Email:

Age Range: 40 - 49



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address: P.O Box 1090

City: Northridge

State: CA Zip: 91328-1090

Country: UNITED STATES

Email:

URL:

Phone: (1800) VISA Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7636566 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is filing complaint against Washington Mutual who has his mortgage. Consumer missed the October house payment. Consumer states in late November he received a collection notice. Consumer upset because Washington Mutual did not notify him and they placed a late 30 days.

Created By: LSANDERS 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: 10/01/05

Initial Response:Phone: other

Product/Service: Bank, Federal Charter

Statute/Rule:

Law Violation:

Consumer

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

First: (b)(6)

City: Clinton Township

State: MI Zip: (b)(6)

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

Fax Number:
Home Number:
Email:

Age Range: 50 - 59



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address: 11200 W PARKLAND AVE

PO BOX 3139

City: MILWAUKEE

State: WI Zip: 53201

Country: UNITED STATES

Email:

URL:

Phone: (866) 9268937 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7630719 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage on property) I have been paying my mortgage faithfully every month electronically through Citi Bank.Washington Mutual twice within a period of eight months proceeded in forclosing on the property, without any warning letters at all.They served the tenants with letters of confiscating their properties, and asking them to move.I paid for an attorney for no reason.I do not know what is the bank's intention and I believe that their methods of"communicating" is unorthodox and anlawfull.All the tenants are not paying their rents,one moved out since it is the second time this is happening.This psycological war is not legal and I am wondering where to go from here.I do not want to pay another lawyer.Thanks for you r response.

Created By: DBRAHLEK Created Date: 02/08/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

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.: (b)(6)
Last name:
Address:

First: (b)(6)

City: Athens

State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)
Home Number:
Email:

Age Range: 40 - 49



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address: 76-29 85th Rd ,
Woodhaven, N.Y

City: N.Y

State: NY Zip: 11421

Country: UNITED STATES

Email: 866-244 1406

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7622881 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit report Accuracy(Reported to Chexsystem)) My Original dispute is about the accuracy of the report to ChexSystem regarding the Suspected Fraud Activities on my business account which I believe that it is just defamation and nothing else. I discussed the matter with the Washington Mutual Customer representative several times and reported my dispute to ChexSystem about 35 days ago but Chexsystem contacted Washington Mutual and they informed me that they verified the accuracy of the report and they reinstated it. But Washington Mutual is not giving me a clear answer about this report which is avoiding me to open up a personal account. I hope you can help me for the further procedure.

Regards:

(b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



07/31/2006

LMARASCO

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

First: (b)(6)

Address:

City: Lake Forest

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Washington Mutual Bank

Address: 22377 EL TORO RD

City: LAKE FOREST

State: CA Zip: 92630

Country: UNITED STATES

Email:

URL:http://wamu.com/personal/default.asp

Phone: (949) 4559210 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7600855 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that Washington Mutual Bank reports erroneous info to the 3 CRAs and it is on his 3 credit reports. Washington Mutual Bank admits the error but has not corrected it with the 3 CRAs for two years. Caller is consumer's wife.

Created By: JFLACK 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: Mail Transaction Date: 01/01/04

Initial Response:Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



07/31/2006

LMARASCO

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

Consumer

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

First: (b)(6)

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

State: NV Zip: (b)(6)

Email:
Age Range: 30 - 39
Complaining Company/Org.:
Last name: (b)(6)
Address:

First: (b)(6)

City: Las Vegas
Country: UNITED STATES
Work phone: () Ext:
Fax Number: (b)(6)
Home Number:
Email:
Age Range: 20 - 29

State: NV Zip: (b)(6)

Company

Company: Washington Mutual Bank
Address:

City:
Country: LOCATION NOT REPORTED
Email:
Phone: () Ext:

State: NR Zip:

URL:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7592876 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage) I have a 30 days past due on my credit report when I have an automatic withdrawal from my bank for my monthly mortgage since its inception. Either when Washington Mutual bought my mortgage or the bank changed names, it was not withdrawn as usual. When I was made aware of this, I paid. I should not have this negative mark on my credit report when this is the case.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 878.00

Amt Paid: 945.00 Payment Method:Bank Account Debit

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:

Law Violation:

Consumer

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

First: (b)(6)

City: Fort Lauderdale

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 50 - 59



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (866) 926-8937 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7527596 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Our complaint is that we made our mortgage payment to (b)(6) which inturn, was sold to Washington Mutual in February of 2004. They lost our payment in this transaction, and have even admitted that they did so, however, they are not holding themselves liable for this mistake! My credit score has gone from almost perfect..770.. to 499.. I am livid over this!! Because of this mistake, we have repeatedly received numerous phone calls trying to collect that payment, on going harassment, and we were not able to even get a credit card to do home improvement to this house that we had just bought, through THEIR company!!! It has been going on way too long and needs to come to an end.. We would appreciate anything you can do to try and resolve this matter. Thank you, (b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 772.18

Amt Paid: 772.18 Payment Method: Money Order (Not Classified)

Agency Contact: Internet Complaint Date: 01/24/06

Initial Contact: Phone Transaction Date: 03/07/05

Initial Response:

Product/Service: Bank, National

Statute/Rule:

Law Violation:

Consumer

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

First: (b)(6)

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

Country: UNITED STATES

Work phone (b)(6)
Fax Number: [Redacted]
Home Number: [Redacted]
Email: [Redacted]

Age Range: 20 - 29



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank, FA

Address: P O Box 3139

City: Milwaukee

State: WI Zip: 53201-3139

Country: UNITED STATES

Email:

URL:<http://www.WAMU.com>

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7510020 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that she failed to make payments in a timely fashion with Providian Financial now Washington Mutual Bank. The consumer made arrangements and has adhered to the agreement. The creditor debt collector calls with continual reminders. The consumer states that the creditor debt collector calls 7 days a week. The creditor debt collector calls continually and repeatedly.

Created By: BTYLER 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: 01/23/06

Initial Response:Phone: other

Product/Service: Creditor Debt Collection

Statute/Rule:

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First:

(b)(6)

Address:

City:

El Reno

State: OK Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

(b)(6)

Home Number:

Email:

Age Range:

50 - 59



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (925) 7380007 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7498645 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Reporting information) Unable to open checking account, filed bankruptcy before Washington Mutual (WAMU) reported to ChexSystems. ChexSystems has no knowledge that WAMU was included in bankruptcy and therefore discharge of debit cannot be substantiated. ChexSystems states they have no debt information available and they suggest contacting WAMU to determine whether or not a debt is owed. WAMU reported it even though they were discharged in the bankruptcy. WAMU would have never been involved in the bankruptcy if they hadn't authorized a check that had been marked insufficient funds to clear causing a domino effect resulting in an overage of \$1525.98. I feel that WAMU is also at fault.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 01/19/06

Initial Contact: Mail Transaction Date: 12/09/05

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.: (b)(6)
Last name: (b)(6)
Address: (b)(6)

First: (b)(6)

City: Klamath Falls

State: OR Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 40 - 49



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank and ChekSystems

Address: 7805 Hudson RD Suite 100

City: Woodbury,

State: MN Zip: 55125

Country: UNITED STATES

Email:

URL:www.consumerdebit.com

Phone: (800) 5137125 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7496713 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Checking Account Banking Services) I had a free checking account and gold checking account as well as business checking accounts with Washington Mutual. I filed a claim on my gold checking account and returned a defective product. They did not receive my paperwork supporting the claim and reversed the charge which sent my account overdrawn and they sent it to collections. Two months later they froze my other accounts and took the money out and transferred it to the closed gold checking account. All the time they never disclosed that they could do this and never sent me letters to inform me of their actions.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 310.00

Amt Paid: .00 Payment Method:

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

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:

Law Violation:

Consumer

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

First: (b)(6)

City: Denver

State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 20 - 29



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address: 40 West Littleton Boulevard

City: Littleton

State: CO Zip: 80120

Country: UNITED STATES

Email:

URL:<http://www.wamu.com>

Phone: (303) 7955395 Ext:

Company Representative

Rep Name: Peters, Patrick

Title:

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7495566 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mal reporte de credito,bad repport de crédit) el pasado huracana wilma el banco me dio dos meses de no pago yo pago en tiempo y me encuentro que me habian reportado que no pago por tres mesese en tres hipotecas por tres mesese yo he pagado siempre en tiempo , esto me afecto el score de mi credito y por consiguiente iba a refinanciar un loan de mi casa por un mejor interes y el banco no lo acepta por que mi score es muy bajoy ahora tengo que pagar un mayor interes en mis hipotecas

Created By: MRITZ 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: 01/15/06

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.: (b)(6)

Last name:

First: (b)(6)

Address:

City: West Palm Beach

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address: PO Box 3139

City: Milwaukee

State: WI Zip: 53201-3139

Country: UNITED STATES

Email:

URL:

Phone: (866) 9268937 Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7486974 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: about a transaction involving the Orbitz website) Washington Mutual relinquished the funds from my bank account in order to satisfy a claim that the Orbitz website claims to have against me. Orbitz provided no service and yet still demands full payment. Both of these companies are engaging in unfair business practices.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 379.00

Amt Paid: 379.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 01/16/06

Initial Contact: Mail Transaction Date: 10/03/05

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

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

First: (b)(6)

City: pasadena
Country: UNITED STATES

State: TX Zip: (b)(6)

Work phone: () Ext:

Fax Number: (b)(6)
Home Number:
Email:

Age Range: 30 - 39



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address: Unknown

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email: www.wamu.com

URL:

Phone: () Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7460288 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: VISA Credit Card) I got a Providian VISA card 10/2004 at 0% interest.Washington Mutual took over 10/2005. My interest rate has jumped from 0-29.09%!I pay every mo on time sometimes more than min.I called to inquire why the interest rate jumped up to almost 30%. Spoke to Supv.Nancy asked why.Would not give last name.She said I had been late last year a couple of times.I told her I had not.She said she would not correct the interest rate or try to lower it in any way.I told her I was going to report the company and she said fine; but she would not lower the interest rate.I owe \$1653.I have never been informed that they were increasing my interest rate. It jumped from 0-24.74,down to 0 again, up to 25.49 and for the last 3 months 29.09%.I do not have a bad credit rating and have never filed for bankrupcy!I am extremely upset about this company being a bunch of crooks.I called my CU today about a loan to pay these people off and she said that she had 3 people call her today about Washington Mutual only their rates had jumped to 29.99%.We will never get them paid off at this rate!My original contract said they had to inform me before increasing my rate and explain why to give me a chance to close my account.They only send me blank checks to get me to cash them.What they are doing has to be against the law.Please help us.You know there must be 100's of thousands they are doing this to.Thank you for looking into this problem.(b)(6)

Created By: JHART Created Date: 01/13/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 42.00
Amt Paid: 42.00 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 01/12/06
Initial Contact: Mail Transaction Date: 10/01/05

Initial Response:

Product/Service: Bank, National

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

Complaining Company/Org.: (b)(6)
 Last name: (b)(6)
 Address: (b)(6)
 City: Ocklawaha
 Country: UNITED STATES
 Work phone: (b)(6)
 Fax Number: (b)(6)
 Home Number: (b)(6)
 Email: (b)(6)
 Age Range: 50 - 59

First: (b)(6)
 State: FL Zip: (b)(6)

Company

Company: Washington Mutual Bank
 Address: P O Box 660487
 City: Dallas
 Country: UNITED STATES
 Email: same
 Phone: (800) 788 Ext:

State: TX Zip: 75266-0487
 URL:www.wamu.com

Company Representative

Rep Name: Killinger, Kerry Title:

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7452712 Contact Type: Request for Information Source: Consumer TCS? N

Comments:

(Product Name: debt collection) Washinton Mutual states that we have an outstanding balance from an old checking account that was closed for fraudulent activity. At the time of closure, I was required to fill out an affidavit, stating that the activity was not mine. I thought this was over, until Washington Mutual started "shopping collection agencies."

For the last 3 years, this item keeps appearing on my credit report, each time by a different collection agency. We fight it vigorously, as it is not ours, but Washington Mutual simply sells the account to another agency. We have asked Washington Mutual to investigate, but all they do is send us letter stating that this debt is ours. It is NOT.

This item erroneously appeared on my credit report as I was refinancing my home. My wife found them and spoke with a Ms. Preston in the new collection agency's Houston office, which I understand is "holding" the account. Allegedly, the debt is with Washington Mutual. They have no documentation or proof of the loan. When we stated that this was not our debt, we were told that there was "nothing that they could do," and that "we should contact Washington Mutual Loss Prevention." The collection representatives continue to call and harrass us, even though we state that this is not our debt. They provide no proof and have damaged our credit. They should not be allowed to place a collection account on your credit report unless they have some verification of the debt and can provide it to the consumer. Please help.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,100.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 01/11/06

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

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

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

Last name: (b)(6)

Address: (b)(6)

City: Los Angeles

Country: UNITED STATES

Work phone: (b)(6) :

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 30 - 39

First: (b)(6)

State: CA Zip: (b)(6)

Company

Company: Washington Mutual Bank

Address: loss prevention department

City: Northridge

State: CA Zip:

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7437154 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Providian Visa) My wife called the company to lower the APR on the credit card, instead they closed the account. In addition, when my wife mailed in the payment to them, they held the check for over a week and then billed us a late charge.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 80.91

Amt Paid: 80.91 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 01/08/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:

Law Violation:

Consumer

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

First: (b)(6)

City: Los Angeles
Country: UNITED STATES

State: CA Zip: (b)(6)

Work phone: (b)(6)
Fax Number:
Home Number:
Email:

Age Range: 20 - 29



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank

Address: P.O. Box 660509

City: Dallas

State: TX Zip: 15266-0509

Country: UNITED STATES

Email:

URL:www.providian.com

Phone: (800) 2800561

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7431597 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Providian Visa Credit Card) I'm a 23-year-old college student at (b)(6) My parents live in (b)(6) MI (which I've listed as my permanent address in this form). I'm filing a complaint against Providian because they are harrasing my family and I by calling my parents phone number constantly every day now. I came home the week before Christmas and learned that the company was constantly calling my parents. So I called the company, asked what the deal was and was told my account was over balance because of a late fee and interest. Fine, I said and told them I'd pay by the pay date (Jan. 16, 2006) and told them I live elsewhere, confirmed the contact information to my apartment at college and told them to leave my family alone (which they complied). I also closed my account. I thought it was over, however, yesterday (Jan. 5) my dad called and said they are still calling numerous times every day. I sent a cease letter to them on Jan. 5 but I want to file a complaint because of the harrasing phone calls and calling at inconvenient places, which I was told violates the Fair Debt Collection Practices Act. If you need more information, I saved the cease letter and also have a letter from my family explaining the situation. Please contact me if there are any questions. My local number at college is (b)(6) The street address is (b)(6) (b)(6) Mt. Pleasant, MI (b)(6) (I wasn't sure which address to put on the form so now you have both). Thank you for your time (b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 150.00

Amt Paid: Payment Method:

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

Initial Contact: Phone Transaction Date: 12/19/05

Initial Response:

Product/Service: Bank, National

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

First:

(b)(6)

Address:

City:

Caseville

State: MI Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

20 - 29

Company

Company: Washington Mutual Bank Providian Visa

Address: PO Box 660509

City: Dallas

State: TX Zip: 75266-0509

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7431585 Contact Type:Complaint Source:Consumer TCS? N

Comments: I asked for my credit report. It shows WASHINGTON MUTUAL FA mortgage with Status: Foreclosed/Past due. Recent Balance: \$156,340
This was property was foreclosed on aprox June of 2005. It was sold at action for more than we owed them. They have been paid in full.
I notified Equifax credit reporting & they sent me their Details Of Investigation Results & it still show the same information regarding the balance.
I want it to show that this has been paid & was paid on the date the property was sold.
currently valid OMB control number. That number is (b)(6)

Thank you
(b)(6)

Created By: JXHEINY 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: 01/06/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Bank, National

Statute/Rule:



07/31/2006

LMARASCO

Law Violation:

Consumer

Complaining Company/Org.: (b)(6)
 Last name: [Redacted]
 Address: [Redacted]
 City: Oregon City
 Country: UNITED STATES
 Work phone: (b)(6)
 Fax Number: [Redacted]
 Home Number: [Redacted]
 Email: [Redacted]
 Age Range: 40 - 49

First: (b)(6)

State: OR Zip: (b)(6)

Company

Company: Washington Mutual Bank

Address:

City: NORTHRIDGE State: CA Zip: 91328

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7423289 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Washington Mutual Bank. Consumer states he has paid off his mortgage loan with them and they are asking him to pay additional money and did not honor the payment amount he was quoted. No alt. ph# or email address.

Created By: JPITTS 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: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 07/01/04

Initial Response:Phone: 800/888

Product/Service: Bank, National
Mortgage Lender

Statute/Rule: Truth-In-Lending Act

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

Consumer

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

Last name:

First: (b)(6)

Address:

(b)(6)

City: San Francisco

State: CA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 80 and Over



07/31/2006

LMARASCO

number

Company

Company: Washington Mutual Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



07/31/2006

LMARASCO

Transaction

Ref No.: 7422858 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan) Received call from collection department that I did not pay mortgage. Informed them that I've had electronic funds transfer for 2 years. Called customer service and after finally getting them to believe this was not my error, the manager learned that Washington Mutual inadvertently changed the routing number on my bank information and therefore, electronic funds transfer did not occur. I requested the bank send me a letter to confirm this was their error, as it could easily show up on my credit report. Bank promised to send the letter. I received a standard form letter instead, that implies my mortgage was not paid on time due to my fault. I still have not received a corrected letter for my files and future reference should there be future problems with this on my credit report.

Created By: DCRASE Created Date: 01/06/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 1,240.00
Amt Paid: 1,240.00 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 01/05/06
Initial Contact: Phone Transaction Date: 12/22/05

Initial Response:
Product/Service: Bank, National
Statute/Rule:
Law Violation:

Consumer

Complaining Company/Org.: (b)(6)
Last name: [Redacted] First: (b)(6)
Address: [Redacted]
City: Honolulu State: HI Zip: (b)(6)
Country: UNITED STATES
Work phone: (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 40 - 49



07/31/2006

LMARASCO

Company

Company: Washington Mutual Bank, FA

Address: P.O. Box 3139

City: Milwaukee

State: WI Zip: 53201

Country: UNITED STATES

Email:

URL:

Phone: (866) 9268937 Ext:

Company Representative

Associated Company