



08/10/2006

RSTEVENS

Transaction

Ref No.: 8746211 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage insurance) I want to know if it is fair for a mortgage company to charge \$568.00 per month for insurance? I cant pay that amount on top of my loan making my monthly payment at around \$2000.00. Is this reasonable and what can I do to stop this abuse? When I question them, they keep telling me something about a shortage whatever that means. I need help.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 550.00

Amt Paid: .00 Payment Method: Not Reported

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

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: CA Zip:

Country: UNITED STATES

Email:

URL:amcloans.com

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8744512 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan) Took out a Mortgage loan with these people which strated on6/7/06, was assured it would be completed in 10 days and it wasn't they were suppose to pay off a lien I had and after the signing at least 2 wks after i found they didn't , they just removed from credit app. long enough to get app. approved and then they placed it back and by the time I discovered this the check had been cashedand they continued to lie and said that they actually paid the company off.It was then to late for to cancel the loan an perhaps go else where.I tried to speak with upper Management but they wouldn't allow a call to that person, They continued to intercede. Thank you

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 07/31/06

Initial Contact: Phone Transaction Date: 07/06/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: Jacksonville

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage
Address: 2600 Michelson Dr. Suite# 400

City: Irvine State: CA Zip: 92612
Country: UNITED STATES
Email: URL:
Phone: () Ext:

Company Representative

Rep Name: Smith, Nestilito Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8744440 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was contacted by Ameriquest. Consumer states that they changed the Pre payment penalty and some other info on the loan papers after he signed. Consumer states that they sold the info to different companies and they are all showing on his CR and he signed a document that stated they would not sell his info but they did. Consumer disputed this with the CRAs and they did not removed it. Did not provide an e-mail.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender
Credit Bureaus

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

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Lake Elsinore State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: PO BOX 51382

City: Los Angeles

State: CA Zip: 90051-5682

Country: UNITED STATES

Email:

URL:

Phone: (800) 4305262

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8735560 Contact Type:Complaint Source:Consumer TCS? N

Comments: i financed a home loan with ameriquet I had some financial problems due to a change at work. sold my house to my son-- they told me i had to pay 4000 to get out of the contract.....i did not read all the paperwork as there was a -huge- amount of it . i was wondering if anyone had started an investigation on this company ..i paid it..i am sure i should have been more careful but companies should not treat customers this way--they should stress this practice--can you tell me if there is any investigation on this firm?

Created By: RBROWN1 Created Date: 08/01/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 4,000.00

Amt Paid: 4,000.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 07/28/06

Initial Contact: TV/Radio Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 1100 town and country rd. suite1100

City: orange

State: CA Zip: 92868

Country: UNITED STATES

Email: same

URL: www.ameriquestmortgage.com

Phone: (714) 5419960 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8711754 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer refinanced his home in 12/05 with Ameriquest. Consumer paid 7.5 interest rate. Consumer said he didn't know it at the time. Consumer says Ameriquest should have given him 6% interest rate because that is what it was at that time. Consumer says he was deceived.

Created By: KMCCOMBS Created Date: 07/27/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Springfield State: MO Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8700819 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage service) I would like to file a complaint about Ameriquest Mortgage reporting adverse information on my credit report. I filed a dispute and they will not change their information on Transunion. We found out about the incorrect information when we were trying to refinance a home that we currently own now and the lender called to say that they cannot approve the loan due to Ameriquest reporting 120 days late and included in bankruptcy on a previous home my wife and I owned. That particular loan was transferred within 3 months of having it to Countrywide Home Loans and then was paid in full in May of 2005 when we sold the home. We did file bankruptcy in May of 2004 but the home was not included..it was exempt. We were nver late on a payment to Ameriquest or any other mortgage company. In fact I have a copy of a credit report from last year showing good standing with Ameriquest...paying as agreed and never late. We have contacted Countrywide and they are sending us the information we need to prove that the loan was transferred etc. I have contacted an attorney also about this matter. Thank you allowing me to complain about this company.

Created By: DBRAHLEK Created Date: 07/26/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/24/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



08/10/2006

RSTEVENS

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

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Cosby

State: TN Zip: (b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

50 - 59

Company

Company: Ameriquest Mortgage

Address: 505 City PKWY W

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: (800) 4305262

Ext: 5931

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8700761 Contact Type:Complaint Source:Consumer TCS? N

Comments: PAYMENT HISTORY IS NOT CORRECT AND THEY WILL NOT CORRECT IT. I WAS NEVER CONTACTED ABOUT ANYTHING. THEY SAID I WAS A COSIGNER AND DID NOT HAVE TO SEND ME ANYTHING TOLD THEM THAT WAS AGAINST THE LAW THEY TOLD ME TO JUST PAY IT. I TRIED TO GET THEM TO MAIL ME INFO IN MY NAME THEY DID NOT.

Created By: DBRAHLEK Created Date: 07/26/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/24/06

Initial Contact: Internet/E-mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: WEST COLUMBIA

State: TX Zip:

(b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address:

City:

State: CA Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8675337 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer's mortgage with Ameriquest is listed as being on foreclosure on their credit file. Consumer's husband did file for bankruptcy protection. Consumer was told they never paid their October, 2004 installment. Consumer has documentation that this payment has been satisfied and their house is not in foreclosure. Consumer states this has effect them getting credit with other institutions.

Created By: ABANKS Created Date: 07/21/06

Updated By: Updated Date:

Org Name: Planning and Information- BCP

Amt Requested: 5,240.60

Amt Paid: 5,240.60 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 07/10/06

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

City: Brooklyn Center State: MN Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 1100 Town and Country Road
suite 1560

City: ORANGE

State: CA Zip: 92868-4600

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8667648 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint forwarded by Comptroller of the Currency for action by FTC. Consumer's attorney is writing on his behalf. Consumer applied with Ameriquest for a home equity loan with fixed rate of interest. Ameriquest sold the debt to another company, Citifinancial. Citifinancial informed consumers they are now going to pay \$830.22 per month and eventually the interest will be increased to 18.5% due to loan terms written by Ameriquest. No contact ph#s or email provided.

Created By: JHART Created Date: 07/20/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

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

Initial Contact: In Person Transaction Date: 05/21/99

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



08/10/2006

RSTEVENS

Law Violation: Creditor Fails or Inaccurately Discloses Finance Charge/Method of Computing Finance Charge/Annual Percentage Rate

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Corpus Christi State: TX Zip: (b)(6)

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

Email:
Age Range:
Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Corpus Christi State: TX Zip: (b)(6)

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

Email:
Age Range:

Company

Company: Ameriquest Mortgage Corporation
Address: P O Box 11507

City: Santa Ana State: CA Zip: 92711
Country: UNITED STATES

Email: URL:
Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8660327 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer claims that a collection agency, First Federal Credit Control Inc., reported a debt to the CRAs against the consumer after being informed they had the wrong person. The collection agency does have the consumer's SSN; however, the consumer claims that the original debt was for a person with the same name different middle initial. Due to this information being on his credit file he has been denied credit. He does have a letter indicating the information would be removed; however, it has not been removed. There are also other items he is having problems with on his credit file. He filed bankruptcy around 2000. He had an acct with HSBC that was included. Then around 2006 they updated the information claiming that it was a foreclosure. Americredit mortgage has also reported him 2 times 30 days late though he was never late and when he did refinance it was an inhouse finance and all payments were made. UPDATE 7/19/06: Consumer reports that Ameriquest Mortgage and TRANSWORLD Systems INC have also reported false information on his credit file. TRANSWORLD Systems Inc is a collection agency that claims that he owed a debt to YMCA. YMCA has denied there ever being an account. He has not disputed the information on his credit file yet with the CRAs. britz

Created By: DBRAHLEK Created Date: 07/19/06

Updated By: BRITZ Updated Date: 07/19/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers
Third Party Debt Collection

Statute/Rule: Fair Credit Reporting Act
Fair Debt Collection Practices Act



08/10/2006

RSTEVENS

number

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: AmeriCredit

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:



08/10/2006

RSTEVENS

Company

Company: TRANSWORLD Systems INC

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: HSBC

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: First Federal Credit Control inc.

Address: 24700 Chagrin Blvd Ste 205

City: Cleveland State: OH Zip: 44122

Country: UNITED STATES

Email: URL:

Phone: (216) 3602000 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8658234 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Predatory Lending) I believe I have been a victim of predatory lending. At closing date they changed the mortgage offer due to "bad credit" 620 for me and 700+ on my wife and entered us into what they called a band-aid loan. I have tried to sell the house 3 times or refinance at least 4 times. We have not been able to because they over inflated the value of the house. In 2004 they valued the house at 393,000. After that we have had the house appraised, trying to refinance, at least two times and the house does not appraise for more than 360K.

Please respond, we are doing everything possible to fix the problem. However, we have no other choice to proceed with a formal complaint or loose the house and damage our credit.

Created By: RLOPER Created Date: 07/19/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/17/06

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: 5700 Granite Parkway

Suite 460

City: Plano

State: TX Zip: 75024

Country: UNITED STATES

Email: JRucker@ameriquest.net

URL:www.ameriquestmortgage.com

Phone: (972) 377 Ext:

Company Representative

Rep Name: Rucket, James

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8630206 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint concerning their mortgage company, Ameriquest. Their taxes were supposed to be paid in escrow and they were not paid and now they must pay so they don't lose their house. Now they are attempting to refinance. No work ph# or e-mail address.

Created By: CSCHELLENBERG Created Date: 07/17/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 07/01/06

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES
Work phone: () Ext:

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

Age Range: 40 - 49



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8603723 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: handling of my home mortgage in a bankruptcy case: chap 13) I was 1.5 payments in arrears in 2005 no one would discuss options for only threaten foreclosure. I filed a chapter 13 bankruptcy to save my home. I had an arm mortgage which raised my payment from 570.93 to 680.19. The bankruptcy court and my attorney, both messed up the bankruptcy, both told me to send different amounts to the trustee to bring the mortgage up to date. The money was not paid to mortgage as promised so my case was summarily dismissed. Upon dismissal my mortgage was 5988.85 in arrears. I called AMC trying to find a solution, I was sent to the asset retention dept. AMC mortgage demanded a 2000\$ downpayment by the 20th and 1055.88 every month for 11 months, they say this is my only option, I offered optional terms, AMC said no payment arrangement could be made except their terms. During the bankruptcy when the funds were being sent incorrectly I asked AMC could I send the money directly to them, they said no it would be returned. The bankruptcy payment was 1060.00\$ a month and I get 1157\$ a month. I rcvd the forms today and they are tagging on more fees at AMC bringing my new total past due to 6133\$. I cannot get 2000 by the 26th. I asked AMC to refinance me so that there would be no arrearages, giving me some way to pay on my home. I don't have the means to buy another house. I am asking for a regular refinance, balloon note, anything. I've been through ever torture imaginable. I can't refinance with anyone else because of the huge delinquency AMC shows. Which was because the Trustee did not send my payments on time.

Created By: RLOPER Created Date: 07/13/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 6,133.09

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/12/06

Initial Contact: Internet/E-mail Transaction Date: 07/10/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: dyersburg

State: TN Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Ameriquest mortgage (AMC)/ketchum law firm

Address: 505 city parkway west
suite100

City: Orange

State: AR Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: (800) 2116926 Ext:

Company Representative

Rep Name: friend, sarah

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8595890 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that Ameriquest Mortgage is reporting a 30 day late to the CRAs but consumer was never 30 days late. Consumer phone dispute to Ameriquest Mortgage confirmed that she was not 30 days late. Consumer's disputes to the 3 CRAs were to no avail. Also, consumer complains Toyota Financial, her auto finance company, reported a 30 day late to the CRAs when the payment posted with Toyota Financial at 29 days.

Created By: JFLACK Created Date: 07/12/06
Updated By: Updated Date:
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 1,713.00
Amt Paid: 1,713.00 Payment Method: Bank Account Debit
Agency Contact: Phone Complaint Date:
Initial Contact: Phone Transaction Date: 07/11/06

Initial Response:Unknown

Product/Service: Mortgage Lender
Finance Company Lending

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

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

Fax Number:
Home Number:
Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Toyota Financial

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8595329 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinance of mortgage) My wife and I decided to refinance our home in 2005, and we wanted to include some outstanding bills. We had a \$55,000 mortgage frozen by the county of Tulare, which was to remain frozen until we either sold the house or won the lottery. When we refinanced Ameriquest stated that they needed to include the \$55,000 frozen mortgage. We were also told that they couldn't accept us with our income so they told us to say that I was a gardener and my wife was a babysitter earning \$2,000.00 and \$3,00.00 respectively, in reality our combined income is \$1,490.00.

Created By: JXHEINY Created Date: 07/12/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/11/06

Initial Contact: Mail Transaction Date: 07/20/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 60 - 64



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: P.O. Box 11507

City: Santa Ana

State: CA Zip: 92711

Country: UNITED STATES

Email:

URL:www.myamcloan.com

Phone: (800) 430-5262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8568854 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Ameriquest Mortgage. Consumer states that this company has placed on her credit report that her home is in foreclosure and it isn't. Consumer states that because of this she has been unable to get loans. No email or alternate phone number.

Created By: SWOODSON Created Date: 07/07/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Unknown Transaction Date: 08/11/05

Initial Response:Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Brooklyn Center State: MN Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8542262 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinancing a Home Loan) In Feb. 2004, my husband made arrangements with Ameriquest Mortgage Company to refinance our rental property. It wasn't until before he was getting ready to sign the papers, they told him that since my credit was better, it would be best to finance the house in my name. The confusing part for me is that I was not working nor had been for about 6 yrs. They refinanced the house using my credit and his income. I did not know you could by a house without income. A few months later, the loan was transferred to another company, Household Mort. Svc. We have gotten behind in the pymts. and they keep asking how "I" got behind and they are surprised when I tell them I don't work! They want to know how did I get to finance a house and I don't work. I tell them the same story and they sound surprised. Is this legal for companies to do such transactions? I'm thinking, "You let me finance a house with no job and now you're hounding me to pay!!!!!!"

Created By: SWOODSON Created Date: 07/05/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 108,000.00

Amt Paid: .00 Payment Method: Other Credit Card

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

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Ellenwood

State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Ameriquest Mortgage

Address: 1455 Lincoln Parway, #430

City: Dunwoody

State: GA Zip: 30346

Country: UNITED STATES

Email: unknown

URL:unknown

Phone: (800) 430-5262 Ext:

Company Representative

Rep Name: DeCastro, Oscar

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8508750 Contact Type: Request for Information Source: Consumer TCS? N

Comments: Consumer states that Campus Door and Ameriquest make regular inquiries on her credit report. Consumer wanted to know how to stop the inquiries. Consumer was referred to call the opt-out prescreened offers list. Consumer did not provide a work number.

Created By: ETINKER Created Date: 06/28/06
Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Campus Door

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8497118 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Ameriquest. She states that on 05/01/06, she didn't get her bill on time. Consumer then sent her payment off to Ameriquest so that they'd receive it the next day. She states that her payment due date changes each month. Consumer states that she rcv'd 2 bills from Ameriquest and 1 of them didn't have her payment credited. She rcv'd confiramation that the paymet had been rcv'd. She rcv'd a late fee of \$39.81 on her bill for 07/09/06. Consumer has no work ph or e-mail address.

Created By: SCRAWFORD Created Date: 06/27/06
Updated By: Updated Date:
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 124.61
Amt Paid: 84.80 Payment Method: Bank Account Debit
Agency Contact: Phone Complaint Date:
Initial Contact: Mail Transaction Date: 06/26/06

Initial Response:Unknown

Product/Service: Credit Cards
Creditor Debt Collection

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

Law Violation: Credit Card Billing Error
Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES
Work phone: () Ext:

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

Age Range: 80 and Over



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (866) 8643423 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8492425 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he is being harrassed by a third party debt collector, NBS attempting to collect a debt that he is paying to Ameriquest. Consumer states that he is being called 4 calls per day from NBS. Consumer does not have an email address.

Created By: SSCHWARTZ Created Date: 06/26/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 439.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Decatur State: GA Zip: (b)(6)
Country: UNITED STATES

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

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (1866) 8643423 Ext:

Company: NBS

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (918) 6411910 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8479332 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has been receiving junk mail and she mailed certified letters to the companies that sent her the mailers, to take her off their mailing list. She states that the companies are still sending her mail. Consumer states that she rcv'd a letter from Ameriquest with a different address. UPDATE: 06.23.06 Consumer wanted to know how much she could sue a violator or GLB for. Consumer was encouraged to speak with an attorney. pelmore

Created By: SCRAWFORD Created Date: 06/23/06

Updated By: PELMORE Updated Date: 06/23/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Credit Cards
Mortgage Lender

Statute/Rule: General Privacy

Law Violation: Company fails to honor request to opt out/ opt-out mechanism does not work

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Bank of America

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: AT&T UNIVERSAL CARD

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Capital One

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Ameriquest Mortgage Company

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:



08/10/2006

RSTEVENS

Company

Company: Ed Fund

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Nelnet

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Home Loan Center.com

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:



08/10/2006

RSTEVENS

Company

Company: Statewide Bank Corp

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Wetsern Mutual Insurance Company

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: The Togshop

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: First Unity Credit Union

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:



08/10/2006

RSTEVENS

Company

Company: CalDirect Home Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Auditions

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: One American Express Plaza

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: American Bro

Address: 1731 Howe Ave PMB 340

City: Sacramento State: CA Zip: 95825-9948

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8450785 Contact Type:Complaint Source:Consumer TCS? Y

Comments: The consumer was contacted by Ameriquest or American Financial offering a cc. The consumer accepted the offer. The company wanted the consumer to pay 200.00 for a fee. The consumer gave his bank account no. The consumer is not sure if the bank account was accessed.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 200.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 06/20/06

Initial Response:

Product/Service: Advance-Fee Loans, Credit Arrangers

Statute/Rule: Telemarketing Sales Rule

Law Violation: TSR: Other Deception or Abuse (note in comments)

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Peadmont State: SC Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (866) 5297037 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8424167 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer wrote they have attempted to dispute an adverse account on their Transunion credit report by First Horizon. The consumer has sent dispute copy of letter to all three companies. The consumer did not provide a work phone, fax, email, age range or transaction date.

Created By: JXHEINY Created Date: 06/14/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 05/26/06

Initial Contact: Mail Transaction Date:

Initial Response:Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Chino Hills State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: First Horizon

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Ameriquest Mortgage Co

Address: 505 City Pkwy W

City: Orange

State: CA Zip: 928682924

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8418620 Contact Type:Complaint Source:Consumer TCS? Y

Comments: Consumer has a complaint against Ameriquest. He states that a class action suit was filed against Ameriquest and he and his wife was supposed to receive money from the settlement and as of 06/13/06, they haven't rcv'd anything.UPDATE:07/24/06Consumer received a letter from Organization for Worldwide Distribution Games. Consumer was suppose to receive a check for his winnings but never received it. Consumer paid a 25.00 processing fee. Consumer says he was deceived.kmccombs

Created By: SCRAWFORD Created Date: 06/13/06

Updated By: KMCCOMBS Updated Date: 07/24/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 25.00

Amt Paid: 25.00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 06/13/05

Initial Response:Unknown

Product/Service: Lotteries\Lottery Ticket Buying Clubs
Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 65 - 69



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: PO Box 11056

City: Orange

State: CA Zip: 92856-8165

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company: Organization for Worldwide Distribution Games

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company

Company: Organization for Worldwide Distribution Games

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: ()

Ext:

Reason: Other



08/10/2006

RSTEVENS

Transaction

Ref No.: 8417998 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) We have our mortgage with AMC, and have for 2 years now. We are not behind on our mortgage payments. We were told when signing that we had from the 1st thru the 15th of each month to make the payment. Well AMC started calling my husbands place of employment on the 9th of june asking about mortgage payments. My husband told him never to call his place of employment again. Well today June 12th, they once again have called his place of employment regarding the payment. They have done this to us a few months back, but we chose not to report it. However, at this point I feel that this is blatent disregard for this law, and I would like to see that something is done about this.

Created By: WFRIDAY Created Date: 06/13/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest (AMC Mortgage)

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:www.amc.com

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8410477 Contact Type: Request for Information Source: Consumer TCS? N

Comments:

I received a letter stating someone in the office sold my personal information to an outside party. I am very concerned, since someone tried to take money out of my bank account few months ago. I am also wanting to know what are my options at this point in terms of protecting my identity and bringing accountability to the company.

Created By: JXHEINY Created Date: 06/12/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: 9,000.00 Payment Method: Money Order (Not Classified)

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) :

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: yes, unknown

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8355794 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: MORTGAGE-ESCROW) ESCROW ACCOUNT, MY CONTRACT WITH AMERIQUEST DOES NOT CALL FOR ONE, I HAD A MEDICALPROBLEM 2 1/2 YEARS AGO, COULDN'T WORK, SIGNED FOR TEMPORARY ESCROW ACCOUNT ONLY, IT IS PAID IN FULL, THEY ARE TRYING TO EXTEND IT SO THEY CAN MORE MONEY OF INTEREST, I DO NOT AGREE, I KNOW LONGER NEED THEIR HELP, I CONSIDER THIS A DECEPTIVE TRADE PRACTICE, GET YOU TO SIGN OONE THING, THEN SAY IT IS SOMETHING ELSE, MY CONTRACT DOES NOT CALL FOR AN ESCROW AND I HAVE PAID TEMPORARY ONE IN FULL.HOW MANY OTHER PEOPLE HAVE BEEN SHAFTED THIS WAY.THEY CAN MAKE LOTS OF MONEY OFF INTEREST IN ESCROW, THAT CONSUMERS COULD MAKE THEMSELVES. THIS A DECEPTIVE TRADE PRACTICE THEY CONTINUE TO TRY AND FORCE ME TO PAY WHAT I DO NNOT OWE, I WILL MAKE MY OWN INTEREST OFF MY MONEY INSTEAD OF THEM
JWARD

Created By: SWOODSON Created Date: 06/08/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 259.00
Amt Paid: .00 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 06/07/06
Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: CORPUS CHRISTI

State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Ameriquest Mortgage

Address: P.O. BOX 11000

City: SANTA ANA,

State: CA Zip: 92711-1000

Country: UNITED STATES

Email: WWW.MYAMERIQUESTLOAN.COM

URL:AMERIQUESTMORTGAGE.COM

Phone: (866) 4610913 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8355769 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has complaints against Ameriquest Mortgage and Experian. Consumer states Ameriquest Mortgage is reporting to Experian inaccurate late payment information. Consumer states he has made disputes with Experian, but they information has not corrected the information despite a letter from Ameriquest stating that he has not been late. Consumer states Experian has not provided him with adequate phone help. Consumer states Experian has also failed to disclose their credit scoring methods to the consumer. Consumer states that he is permanently disabled and feels that the credit scoring system is discriminating against him because of his disability. Consumer states in the past Experian has reinserted deleted information without notifying him. Consumer states he is an authorized payer of his disbaled father's accts and the companies are reporting the accts under his name. Transaction date is approximate. UPDATE 6/8/06: Consumer's line was disconnected during transfer. britz
UPDATE: 06/08/06 Consumer called back and talked about the same previous issue. UPDATE: 06.08.06 Consumer reports that Experian is "dragging their feet." pelmore

Created By: MRALEY Created Date: 06/08/06
Updated By: PELMORE Updated Date: 06/08/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail Topic: Eligible for CRA Referral

Product/Service: Credit Bureaus
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



08/10/2006

RSTEVENS

Law Violation: FCRA: CRA\Furnisher - Improperly Conducts Reinvestigation of Disputed Item
FCRA: CRA\Furnisher - Provides Inaccurate Information
FCRA: CRA - Provides Inadequate Phone Help
FCRA: CRA\Furnisher - Reinserts Deleted Item in File Without Notice

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: New Vienna State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Experian

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8326459 Contact Type: Request for Information Source: Consumer TCS? N
Comments:

HELP FORECLOSURE AMERIQUEST

My name is (b)(6) My home is about to be auctioned on 06/12/06. I live in the home with my significant other who is disabled his two children and my two children. All of our children have special needs, IEPs with special school placement. A year ago I was forced to make some decision the ones I made were not the best finically and I fell behind in the mortgage. In October I started trying to work with Ameriquest to bring my mortgage current, I was told to contact a debt counseling which I did. They debt counseling advice was bankruptcy so by December I had saved \$3000 and I hired an attorney to file bankruptcy but because he was not up on the correct filing the bankruptcy was dismissed in Feb. I contacted another attorney for advice and he wanted \$4000 fix the mistaken and file again but there was no guarantee that it would stop the foreclosure this time. I have since hired Auction Blockers to try to negotiate with Ameriquest but they run into the same problem as I have no one answers the phone the voice mailboxes are full calls are not returned or it you do get someone the figures need to be requested again, it will be 48 hours then your back to the no return call, voice mail full etc.

I saw on a website that your company might be able to help me. PLEASE PLEASE CALL ME ANYTIME DAY OR NIGHT IF YOU KNOW OF ANY HELP WITH THIS MATTER 315-762-4370. If I am at work please speak to Larry, my significant other he will be home. I only have 7 days left to figure out what to do with our family. Thank you in advance for any assistance. (b)(6)

Created By: JHART Created Date: 06/05/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 19,057.15
Amt Paid: .00 Payment Method:
Agency Contact: Internet Complaint Date: 06/04/06
Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:



08/10/2006

RSTEVENS

Law Violation:

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Verona Beach

State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8302151 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was calling to file a complaint against Ameriquest, consumers former mortgage lender. Consumer states that he refinanced in September of 2004. Ameriquest gave consumers current mortgage lender who consumer refianced through the payoff amount but gave the amount \$900 short. Consumer states that now the company is reporting this information negatively on consumers credit report and consumer does not feel that he should be punished for the mistake that the company made. Consumer did not provide email address.

Created By: LSHARP Created Date: 05/31/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 900.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 09/01/04

Initial Response:Unknown

Product/Service: Mortgage Lender
Credit Information Furnishers

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

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8293911 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that her mortgage company, Ameriquest, is stating that they have not received payments and consumer has the proof that the company did receive payments. Consumer states that this twice that Ameriquest has done this. Consumer states that now Chase has now taken over the mortgage. Consumer states that she paid approximately \$3,600. by request of Chase. Consumer paid the amount requested and was told that it was for attorney fees only. Consumer states that she is being scammed. Consumer does not have an email address. No other info obtained.

Created By: SSCHWARTZ Created Date: 05/30/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,600.00

Amt Paid: 3,600.00 Payment Method: Wire Transfer

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: CHASE

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8272149 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Services not paid for) My name is [b)(6)] and I am a notary public in the state of Maine. I did closing for Ameriquest and have not been paid. Ameriquest has shut down it's retail branches and Maine was one of the retail branches that closed. Ameriquest owes me 1,175 for two closings I did and for three travel fees. I was told to send my invoices in and I have done so. I have been trying to get answers on when I will be paid. Three workers there have given me the run around which include Nancy Hamm, Nate Becal, and Janet Harris. My invoices have been passed around and are yet to be paid. Nancy Hamm has even said she thought I had been paid for these loans which is untrue. Nancy mentioned something about my travel fees saying they don't pay for those but I have been paid for travel fees by the company before. I am writing in hopes that I can receive the money that is owed to me by Ameriquest. Thanks for your time. [b)(6)]

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/23/06

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

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:



08/10/2006

RSTEVENS

Law Violation:

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Portland

State: ME Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 20 - 29

Company

Company: Ameriquest Mortgage Company

Address: 1100 town and country road

City: orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:ameriquestmortgage.com

Phone: (714) 5419737 Ext:

Company Representative

Rep Name: Hamm, Nancy

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8256816 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home refinance) I was a victim of predatory lending practices. Lisa/Ameriquest used fictitious qualifying tactics to approve a loan. They used credit report of an estranged spouse's 401K account for approval.

Created By: SWOODSON Created Date: 05/23/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/19/06

Initial Contact: Internet (Other) Transaction Date: 03/07/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) t:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: 4445 Lake Forest Drive Suite 490

City: Cincinnati

State: OH Zip: 45242

Country: UNITED STATES

Email: lsegrist@ameriquest.com

URL:www.ameriquest.com

Phone: (513) 769-5626 Ext:

Company Representative

Rep Name: Segrist, Lisa

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8239145 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Ameriquest Mortgage. The consumer had two appraisals done on his home within 6 months of each other and his home was appraised for \$275,000. The consumer thinks that the appraisals were inflated so that he could not refinance his home. The consumer has no work ph# or email address.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 08/25/04

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

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

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8209949 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was calling to file a complaint against Ameriquest. Consumer states that she was trying to refinance her house through company and company inquired on her credit report 7 times taking consumers credit score down. Consumer states that the company did not have authorization to inquire this many times. Consumer also states that the company was supposed to lock her into a 30 year mortgage and failed to do so placing her in something else that consumer did not ask for. Consumer feels this is very deceptive of company. Consumer did not provide email address.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Credit Report Users
Mortgage Lender

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

Law Violation: FCRA: User - Obtains Report Without Permissible Purpose
Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Westminster State: MA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8209316 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: MORTGAGE) Ameriquest mortgage is reporting inaccurate information on my credit report and will not remove it. I have couple of lates from them but I have a bank letter, from the bank manager. It explains, that because of such lates it was a bank error and not my fault. They disagree in cooperating in removing such lates from my credit. I sent them copies of such letter via reg. mail and certified. I also called thm regarding this situation and nothing seems to be done. This is having a big impact on my credit. I thank you very much for assisting me with this situation and you need such proof I can be reached at (b)(6)

(b)(6)

thank you.

(b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/13/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



08/10/2006

RSTEVENS

Law Violation: FCRA: CRA\Furnisher - Reports Item Without Noting That Consumer Disputes It

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 30 - 39

Company

Company: AMERIQUEST MORTGAGE INC

Address: 505 S MAIN STREET

City: ORANGE State: CA Zip: 928684518

Country: UNITED STATES

Email: URL:AMERIQUESTMORTGAGE.COM

Phone: (714) 543 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8199683 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: HOME EQUITY LOAN AND FRAUDULAENT LENDING PRACTICES) ON 2-19-04 WE ENTERED INTO AN AGREEMENT WITH AMERIQUEST MORTGAGE COMPANY. ON 03-06-2004 WE CLOSED A LOAN WITH THE GROUP AT THE TITLE COMPANY WITH THE LOAN OFFICER PRESENT AT CLOSING. ON 3-16-2004 THE DAY OF FUNDING, THEY DID NOT FUND AND WOULD NOT RETURN THE CALLS OF THE TITLE COMPANY OR THE CALLS WE MADE ON OUR OWN BEHALF. UN 04-04-2004 WE WERE ABLE TO REACH THE MANAGER OF THE LENDING OFFICE MR. MIKE KELLY AT WHICH TIME WE WERE ADVISED THAT "THE LENDER DECIDED NOT TO FUND THE LOAN THAT THEY WERE EXCERCISING THEIR RIGHT TO RESCING THE LOAN" WHEN ASK WHY WE WERE NOT ADVISED - THEY STATED THAT THEY WERE UNDER NO OBLIGATION TO NOTIFY US OF SUCH A DECISION. AFTER REVIEWING OUR LOAN DOCS AND RESEARCHING TX LENDING LAWS, WE AGAIN CONTACTED MR. KELLY TO NO PREVAIL. AT THAT TIME WE CONTACTED MARVIN ZINDLER AT CHANNEL 13 NEWS. AFTER HE CONTACTED MR. KELLY, HE THEN IMMEDIATELY STARTED RETURNING MY CALLS TELLING ME YO "CALL OF THE NEWS MEDIA" OR HE WOULD DO NOTHING TO HELP US" IN JUNE 2004 WE ATTENDED YET ANOTHER CLOSING AT THE FIRST SURETY TITLE COMPANY. AT THE TIME OF CLOSING WE REQUESTED AUTOMATIC BANK DRAFT OF OUR PAYMENTS TO ASSURE ;OURSelves OF NO FURTHER PROBLEMS WITH THIS COMPANY. AFTER 7 SUBMISSIONS OF THIS FORM/ONLY ONE PAYMENT WAS TAKEN BY THE LENDER AND THE 1ST MONTH AFTER CLOSING THEY REFUSED PAYUMENTS AND FILED FORECLOSURE PROCEEDINGS ON US. WE LOST OUR HOME EVEN THOUGH WE HAD THE MONEY TO MAKE THE PAYMENTS AND THEY REFUSED TO ACCEPT THE PAYMENTS ON OUR MORTGAGE.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 13,781.00

Amt Paid: 30,000.00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 05/11/06

Initial Contact: Phone Transaction Date: 02/19/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

Address:

City:

HOUSTON

State: TX Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Ameriquest Mortgage Company

Address: P.O. Box 11000

City: Santa Ana

State: CA Zip: 92711

Country: UNITED STATES

Email:

URL:AMERIQUEST.COM

Phone: ()

Ext:

Company Representative

Rep Name: KELLY, MIKE

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8175846 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling for herself and her husband. Consumer states that they had a second mortgage with Ameriquest. Consumer states that they sold the consumers account to Wilshire Mortgage. Consumer states that there is an entry on their credit report indicating thast they have been late with the mortgage payment. Consumer states that the original company bought the account back from Wilshire. Consumer states that she has always been on time with the payments. Consumer states that the company is adding misc. fees. Consumer states that there is no reason why she should have to pay a late fee. Consumer indicates that her problems are with Ameriquest and not so much Wilshire. Consumer did not provide an alternate phone #.

Created By: NROBINSON Created Date: 05/09/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/20/04

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act
FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Creditor Fails or Inaccurately Discloses Balloon Payments
and/or Other Payments
Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Hialeah

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64

Complaining
Company/Org.:

Last name: Iturria

First: Carmen

Address:

City:

State: FL Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Wilshire Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Wilshire Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other



08/10/2006

RSTEVENS

Transaction

Ref No.: 8170449 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Ameriquest Mortgage Company has been taking money from the consumer's bank acct without permission. The consumer has had the mortgage company as his lender for 5 years. The company stated they could force the consumer into an escrow acct. Consumer states the company told the consumer the company could deduct as much money as they want. Consumer did not provide a work number.

Created By: ETINKER Created Date: 05/08/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/01/05

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Corporation

Address:

City:

State: CA Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8169075 Contact Type:Complaint Source:Consumer TCS? N

Comments: Ameriquest Mortgage Corporation held his mortgage for 3 years. Consumer states that he filed bankruptcy on the mortgage. Consumer states that the information is listed as "pending foreclosure" on his credit report. Consumer states that he has been denied employment because of the inaccurate information. Consumer has disputed the information 3 times with the Experian. No alt phone number.

Created By: SBIGELOW Created Date: 05/08/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown Topic: Eligible for CRA Referral

Product/Service: Credit Information Furnishers
Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Experian

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Ameriquest Mortgage Corporation

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company

Company: Experian

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other



08/10/2006

RSTEVENS

Transaction

Ref No.: 8161160 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a merged credit report that show Ameriquest reported her and her husband late on their credit reports. Consumer disputed the information with the CRAs and is awaiting a response. Consumer also company is making it look as if they have two first liens on their properties. Consumer is trying to refinance and isn't able to. Consumer doesn't have the credit reports with her but is being given this information by a lender.

Created By: KMCCOMBS Created Date: 05/05/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



08/10/2006

RSTEVENS

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

City: Leominster State: MA Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:

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

Email:
Age Range: 40 - 49

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

City: Leominster State: MA Zip: (b)(6)

Country: UNITED STATES
Work phone () Ext:

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

Age Range: 40 - 49

Company

Company: Ameriquest

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8140480 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Incorrect reporting) On 4/30/06 Ameriquest reported mortgagage account as delinquent. Account was included in discharged Bankruptcy on 5/2/05. Ameriquest continues to file different reporting reasons on a continuous basis. Account is not delinquent, it is closed.

Created By: WFRIDAY Created Date: 05/02/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

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

Fax Number:

Home Number:

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: AMERIQUEST MORTGAGE CORP

Address: 505 S Main St. Suite 6000

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8131130 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: the mortgage they faudulently gave me) mortgage was given to my husband and me without my name on the deed. now my husband makes me leave and my credit report says i am responsible but i have a notorized doc stating i am not. also it was unethical to have me not put on mortgage. now we can't get another company to finance us cause i am not on deed so i can be removed from mortgage.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 140,000.00

Amt Paid: Payment Method:

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

Initial Contact: Internet (Other) Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6) xt:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: CA Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8116106 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against GE Money Bank, an original creditor. Consumer states she offered GE Money Bank a payoff, but learned she has been charged fees and increased the interest rate. Consumer states she received repeated collection calls on the acct. Consumer states GE Money Bank has also misrepresented her payment history by telling her she did not pay online when she did. Amount obtained and transaction date are approximate. Consumer also commented about how GE Money Bank call center was located in India. Consumer has a complaint against Ameriquest Mortgage, her mortgage lender. Consumer states she settled a foreclosure attempt for an outstanding balance, but Ameriquest is trying to collect on the remaining amount. Consumer states Ameriquest is trying to collect additional late charges when she has not been late. Consumer states Ameriquest also reported her late to the CRAs, when she was not late. Consumer states the information was not corrected through the CRAs. Consumer states the reps have not been helpful in resolving the dispute. Consumer states anothe rtime she signed up for extra insurance, added the charge to her payments, but Ameriquest cancelled the policy for non-payment. Transaction date is approximate.

Created By: MRALEY Created Date: 04/27/06

Updated By: MRALEY Updated Date: 04/27/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 283.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response: Answer cold call

Product/Service: Mortgage Lender
Credit Information Furnishers

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



08/10/2006

RSTEVENS

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

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

PALATKA

State: FL Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 70 - 79

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 4305262

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8115381 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer applied for a home equity line of credit in 12/05 which originally started in TX until she moved to MO. Consumer because a number of employees quitting and the file being lost, the loan officer is telling her she has to start the process over by applying again as well as have a new credit report pulled. Consumer was told if her credit score is lower, she's going to denied. Consumer feel this is bad business practice on the company's part for loosing the file because she know her credit score is lower now. Consumer never received documentation saying she was approved but received a good faith estimate for the home in TX. When consumer changed to the house in MO, consumer didn't receive anything.

Created By: KMCCOMBS Created Date: 04/27/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: 10733 Sunset Office Dr #260

City: St Louis

State: MO Zip: 63127

Country: UNITED STATES

Email:

URL:

Phone: (314) 8219393 Ext:

Company Representative

Rep Name: Bailey, Shawn

Title: loan officer

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8099257 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit Check) I subscribe to CreditAware from American Express and gets notified whenever an inquiry is made into my credit.
On 2/28/06 Ameriquest made a credit check on me through Equifax Mortgage. I did not authorize them to do such a thing.
I think this is an unauthorized violation of my privacy. Hope you can help.
Thanks

Created By: SWOODSON Created Date: 04/25/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/22/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA - Provides Report Without Permissible Purpose

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Fort Lee State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: 1100 Town and Country Road

City: Orange

State: CA Zip: 92870

Country: UNITED STATES

Email:

URL:www.ameritrust.com

Phone: (800) 523-3964 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8088312 Contact Type:Complaint Source:Consumer TCS? N

Comments: On Dec 5th our Good Faith Estimate was 145,873.00, fixed, at 7.990%, 30 years. Time of signing, 12/12/2003 it changed to 148,500.00, at 7.500% adjustable. We were told, make 2 years payments, then refinance after 2 years, get lower rate and fixed with No Penalty! Went to refinance in 2005 and discovered prepayment penalty, unbeknown to us. Our rate went up in Feb 2006 to 9.8%, and its going up again in August 2006. It is now going to cost us over 6,0000.00 in penalty fees to refinance. This is Predatory Lending not to mention Mortgage Fraud. Our original papers do not match final papers mailed on Dec.19th

Created By: JXHEINY Created Date: 04/24/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 9,218.25

Amt Paid: 9,218.25 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 04/21/06

Initial Contact: Phone Transaction Date: 12/05/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address: Birmingham

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address:

Santa Anna

City:

State: CA Zip:

Country: UNITED STATES

Email:

URL:amcloan.com

Phone: (800) 3251493 Ext:

Company Representative

Rep Name: Rembert, TaShema

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8072282 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage pmt crei reporting) AMC/Ameriquest incorrectly reported to the credit bureau's mortgage payments made 30 60 and 90 day late. I disputed the amc reporting to amc office of the president and they found that amc was in fact at fault and had reported in error all three 30, 60 and 90 day late reporting and sent me as well as all reporting agencies yet my report still reflects this negative condition causing miss oportunities and being declined. SCE (edison) & SCG (Gas) farmers bank have all agreed that they also had incorrectly reported but have since sent letters to all reporting agencies and still I have a POOR Credit rating this has gone on for a year now and frankly i can stand no more please help

Created By: SWOODSON Created Date: 04/20/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 8,400.00
Amt Paid: 8,400.00 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 04/19/06
Initial Contact: Phone Transaction Date: 12/21/05

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



08/10/2006

RSTEVENS

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

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Garden Grove

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Ameriquest Mortgage co. aka AMC mortgage

Address: p.o. box 11000

City: Santa Ana

State: CA Zip: 92711

Country: UNITED STATES

Email:

URL:www.myamcloan.com

Phone: (800) 430-5262

Ext:

Company Representative

Rep Name: Brantley, James

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8065497 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Ameriquest Platinum MasterCard) Someone I knew told me that Ameriquest sent him a solicitation for a MasterCard. I thought Ameriquest was only a mortgage lender so I looked into this. Go to www.ameriquestmortgage.com/specialOffers. This is a partnership with HSBC Bank Nevada, NA. By using the card one earns points towards a rebate on future Ameriquest mortgage costs.

Ameriquest recently settled with the Attorneys General in the 49 states where it does business over its mortgage lending. This new product is outrageous. The terms he described to me on the card are not good and Ameriquest already has a section on its website which encourages converting credit card debt into mortgage debt by calculating the "savings". Furthermore Ameriquest offers purchase and refinancing first mortgages, not secondary mortgages with a much shorter duration. Adjustable rates have been the norm.

Please act to stop this venture immediately.

Created By: NSHOUSE Created Date: 04/19/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 04/18/06

Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Jim Thorpe

State: PA Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Ameriquest Mortgage Co.

Address: 1100 Town and Country Rd.

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:www.ameriquestmortgage.com

Phone: (800) 218-6612 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8048978 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Privacy Issues) On 04/05/2006 I was contacted via email by a Loan Offer from Ameriquest. I was told I MUST provide 2 years of bank statements (with ALL information left intact), My Original Social Security Card, as well as other documents.

I provided the documents- except for My Original SS card, which the broker INSISTED I Must Overnight to him by Fed-Ex. On 4/11/2006 the Mortgage Broker contacted a person with whom we have a personal loan and disclosed to them, without our knowledge or consent, the Terms of our Loan including the length, the interest rate, the discount points, the closing costs, etc, as well items on my credit report and information about our credit scores. He also disclosed that I had been a victim of identity theft in the past and suggested that the person contact me to get the "ball rolling" on the loan, because I wasnt providing him information quickly enough. When I called the Loan Officer back & told him how angry we (my husband & I) were that our privacy was violated he told me that "we haven't signed papers yet, so this wasn't really a privacy issue."

Due to his actions in disclosing this personal information, we are now being harassed by the person with whom we have the personal loan. This Mortgage Broker has numerous personal documents and we are extremely concerned that his blatant carelessness & lack of concern in this very serious matter will result in further damages.

Created By: RBROWN1 Created Date: 04/17/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/14/06

Initial Contact: Phone Transaction Date: 04/11/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: General Privacy



08/10/2006

RSTEVENS

Law Violation: Other privacy violation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Kennan

State: WI Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Ameriquest Mortgage Company

Address: 2514 S. 102nd Street, Suite 210

City: West Allis

State: WI Zip: 53227

Country: UNITED STATES

Email:

URL:

Phone: (414) 6042810

Ext:

Company Representative

Rep Name: Joseph, Steven

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8034836 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has fell behind on her mortgage payments on her loan with Ameriquest Mortgage. Her payment for March 1 2006 and she was trying to sell the home. She called Ameriquest Mortgage for a payoff amount and they would not give it to her unless she asked for it in writting. The consumer has been getting repeated phone calls from Ameriquest Mortgage in persuit of her mortgagge loan amount and threatened forclosure. The consumer has no work number.

Created By: JPENN Created Date: 04/13/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,384.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Canfield

State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number:

(b)(6)

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8028591 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage services) During the summer of 2005 we entered into a forbearance plan on our mortgage due to medical expences and loss of work. Our plan was a down pmt and then our pmts were to go up a couple hunderd dollars for the next nine months. On October 11,2005 we made a payment at a local Western Union(wire transfer). Then on October 21,2005 we made another payment. Each payment was 1100.00. About a week after the second payment was made we received notification from Western Union that the second payment had been returned from AMC. I then immediately contacted AMC to find out why the second payment had been returned. AMC stated they never received the first payment made in October.I have done at least 6 separate "payment research requests" with AMC and they can not tell me where the payment went. AMC still hasnt found that payment our mortgage is now in forclosure. I leave messages and no one will return my call. Sometimes they just hang up on me. Each time the attempt to set up on a "new plan" they want a higher down payment. Since they have not accepted my payments I had most of the down payment but everytime I would be short by the lost payment amount of about 1100.00.If you can not make the entire down payment they will void the "new plan" Now that the loan is in foreclosure we are trying to do a "loan modification" they are requiring 5200.00 down but still can not tell me where the 1100.00 payment is that started my nightmare.I discussed this with Steven Tran he stated "It appears to me we have spent the last 10 minutes wasting my time on discussing a lost payment when we should be discussing your loan modification" He also let me know "I will be happy to waste the next two weeks with a payment research and in the mean time the sale date of your property gets closer and closer". At that point Steven Tran hung up on me.

Created By: JXHEINY Created Date: 04/12/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 5,200.00

Amt Paid: 1,100.00 Payment Method:Wire Transfer

Agency Contact: Internet Complaint Date: 04/11/06

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) t:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Ameriquest Mortgage, AMC Mortgage

Address: 505 City Parkway

City: Orange State: CA Zip: 92868

Country: UNITED STATES

Email: URL:ameriqyestmortgage.com

Phone: (800) 211 Ext:

Company Representative

Rep Name: Munez, Eric Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 8013608 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Predatory lending and foreclosure) We are victims of Ameriquests predatory lending practices. They pulled the bait-and-switch tactics on us, making us believe we would get a fixed interest rate of 8% or less, but when we got to closing our rate was 10.99%. They told us if we would agree to an arm 6 point mortgage with a 9.5% interest rate, they would refinance us within a year at a lower fixed-rate. Their appraiser set our property value way above it's true value. They tried to get me to say I made more money than I actually made, and I just discovered I signed a document saying I had been with my company for 4 years when I had only been there a few months. We're in foreclosure now, and even that's been handled underhandedly.

Created By: JXHEINY Created Date: 04/10/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/08/06

Initial Contact: Internet (Other) Transaction Date: 05/24/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Tow

State: TX Zip: (b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage, Delaware AMC, and AMC

Address: P.O. Box 11000

City: Santa Ana

State: CA Zip: 92711-1000

Country: UNITED STATES

Email: unknown - they won't post it

URL:www.ameriquet.com or
www.myamcloan.com

Phone: (800) 430

Ext:

Company Representative

Rep Name: Austin, TX location, Ameriques Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7974442 Contact Type:Complaint Source:Consumer TCS? N

Comments: company has just posted foreclosure on my credit again I have already paid their loan in full on may2005 there was no foreclosure they where paid I sold my property there is a civil judgement against me because of there false statement on my reports I have contacted all credit Bureau and they have done nothing I will now seek an attorney and start a civil lawsuite against all parties.

Created By: JHART Created Date: 04/05/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 738,000.00

Amt Paid: 80,000.00 Payment Method:Wire Transfer

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

Initial Contact: Phone Transaction Date: 04/04/06

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

Address:

City: slatington

State: PA Zip:

Country: UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

(b)(6)

(b)(6)

(b)(6)



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Co.

Address: 1100 Town and Country Rd.

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:<https://www.ameriquestmortgage.com/contact.html?ad=ameriquest.com>

Phone: (800) 397-9937 Ext:

Company Representative

Rep Name: withheld,

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7972995 Contact Type:General Source: Consumer TCS? N
Complaint

Comments:

MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer purchased a home on 08/20/03 with Ameriquest Mortgage being the lender. The consumer states that they could not handle the payments and decided to sell the house approx 2 years later. The consumer found out through the buyers mortgage that Ameriquest did not legally own the house because the title had never been changed to reflect that the consumer had ever bought it. The consumer states that Ameriquest was never in possession of a true and correct title, or any title at all. The consumer states that it took 2 1/2 years to get the correct title and close on the house, causing thousands of dollars in late fees and penalties, and damage to their credit rating. There is no contact information provided for the consumer. The consumer did not provide the initial contact or response types. The consumer did not provide an age.

Created By: BSTURM Created Date: 04/05/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/16/06

Initial Contact: Unknown Transaction Date: 08/20/03

Initial Response: Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Magnolia

State: DE Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

(b)(6)

Home Number:

Email:

Age Range:

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone:

()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7965151 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Services) March 30, 2006

(b)(6)

Re: Avoiding Ameriquest Foreclosure
Loan # 0088121967
Ameriquest's Attorney: Ablitt & Charlton PC (781) 246-8995
Stoneham, Massachusetts for the amount of \$142,500

Dear Commission:

I am sending this letter requesting for assistance in a very pressing matter. I am facing the foreclosure of my home, (b)(6) (b)(6) Woonsocket, Rhode Island by Ameriquest Mortgage Company. The date of the foreclosure sale is scheduled for May 9, 2006.

I re-financed my home with Ameriquest Mortgage Company, now known as AMC, with the promise that I would have my bills paid and receive an \$12,000.00 cash-out payment after the closing. This transpired in 2004. The Ameriquest representative assured me that I would receive everything via courier by the end of the day. When I got home I waited a few hours and no courier appeared. I called the Lincoln office several times, and the representative avoided my calls. By the end of the day, I decided that I wanted to cancel the contract. Ameriquest denied my request I contacted Channel 12 Call for Action. Ameriquest did call me after being contacted by the News Station, only to inform me that this contract was binding and that the representative, who initiated my closing was sent to a Massachusetts Office.

I will be a graduating nurse in August 2007. At that time, I will have no problem affording my home mortgage and expenses. I am requesting support on behalf of myself, a single mother of five minor children, and other victims of this predatory lender. Any assistance you can offer would be appreciated.

Sincerely,

(b)(6)

Created By: JHART

Created Date: 04/04/06

Updated By:

Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:



08/10/2006

RSTEVENS

Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 04/03/06
Initial Contact: Phone Transaction Date:
Initial Response:
Product/Service: Mortgage Lender
Statute/Rule: Truth-In-Lending Act
Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining
Company/Org.:
Last name: Not Provided by Org First:
Address:
City: State: NR Zip:
Country: LOCATION NOT REPORTED
Work phone () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Ameriquest Mortgage Company
Address:
City: State: RI Zip:
Country: UNITED STATES
Email: URL:
Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7960173 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that they refinanced their mortgage with Ameriquest and was told in 2 years they could refinance. She states that their credit wasn't good enough to refinance, so they were told that they can wait another year to refinance. Consumer states that when the first refinanced the loan was 8.9% and it has raised to 9%, and they were told that it wouldn't go any higher than 11%. On 03/01/06, she was told by Ameriquest that her intrest rate can go up to 14%. She also states that she was told that in order to refinance her home would need to be appraised at \$160,000, which is \$30,000, more when they refinanced. Consumer states that they can't afford the home if the intrest rate continues to go up. They have no work ph or e-mail address.

Created By: SCRAWFORD Created Date: 04/03/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Ameriquest

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7957678 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL:Complaint forwarded from the OCC from the AG State of MN. They indicate the consumer has contacted their office with a complaint against Argent Mortgage Corporation, Prmestar Mortgage, Inc, Ameriquest Mortgage Corporation and AMC Mortgage Services. The consumer expresses concern about the loan product he received from Argent at the time he applied to Primestar for his mortgage refinance/debt consolidation needs in July 2004. In addition to paying Primestar a 1% origination fee of \$1000 Primestar collected \$1000 in administration and application fees. The consumer expresses concern about his contention that Primestar and Argent took advantage of him at the time they satisfied his existing fixed rate mortgages with an 8.51 % ARM which will adjust as of August 2006. The consumer anticipates he will lose his home to foreclosure in AMC follows through with its intent to increase his interest rate at that time. The consumer wants assistance to ensure his loan will be rewritten to reflect an affordable fixed interest rate.Consumer did not provide any of his phone #'s, email or age range

Created By: MPHILLIPS Created Date: 04/03/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/08/06

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name: (b)(6)

Address:

City: Hopkins

State: MN Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Ameriquest Mortgage Company

Address: 1100 Town and Country Road
suite 1560

City: ORANGE

State: CA Zip: 92868-4600

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company: AMC Mortgage Services

Address: P.O. Box 1100

City: Santa Ana

State: CA Zip: 92711-1000

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:



08/10/2006

RSTEVENS

Company

Company: Prime Star Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Argent Mortgage Corporation

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Ameriquest Mortgage Company

Address: 1100 Town and Country Road
suite 1560

City: ORANGE

State: CA Zip: 92868-4600

Country: UNITED STATES

Phone: () Ext:

Reason: Affiliate

Company: AMC Mortgage Services

Address: P.O. Box 1100

City: Santa Ana

State: CA Zip: 92711-1000

Country: UNITED STATES

Phone: () Ext:

Reason: Affiliate



08/10/2006

RSTEVENS

Transaction

Ref No.: 7918215 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) I have three problems with this mortgage company. We went through a chapter 13Bank Ruptcy do to some unfortante events, however we paid this off in 11 months instead of three years. This mortgage company although receiving payments monthly is reporting us 11 months behind. They are trying to charge additional 1900.00 in BK fees, and have a forclosure lean on our title they refuse to remove even though loan is and has been current, I have contacted them in writing, by fax, by phone and can get no where. Please help

Created By: NSHOUSE 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: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

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

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: PO BOX 11000

City: SANTA ANA

State: CA Zip: 92711

Country: UNITED STATES

Email:

URL:

Phone: (800) 430

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7917146 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that Ameriquest promised consumer that they will pay the debt of \$15,000. Then after obtaining the account consumer realized that they did not pay consumer's debt. Consumer contacted them and they reply saying that they do not know of such promised. UPDATE:03/27/06 Consumer states that he was suppose to do a consolidation of his debts with Ameriquest. They were suppose to pay off the debt of \$15,000 for different accts that the consumer has. KAYALA

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

Updated By: KAYALA Updated Date: 03/27/06

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: 06/01/05

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7884716 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Predatory Lending -Foreclosure) My Wife and I refinanced our home We responded to a mailed advertisement from Ameriquest Mortgage Company, unaware of their reputation of being a "Predatory Lender", and submitted our request. We needed to Refinance due to a Family emergency. we were convinced to do a "loan discount" on the loan in the amount of \$20,300.17 an interest percentage of 4.598% of the loan and that we needed to agree to a "Pre-Payment" penalty if we were to pay the loan off early. Even with the "Loan Discount" Ameriquest put us into a 10.421% annual Percentage Rate. At the end of October 2005, I was laid off from my job and by December we could not make the mortgage payment. We tried negotiating with Ameriquest and did get a forbearance agreement, but the new payment is \$1,000 more a month than the initial monthly mortgage payment. Our new monthly mortgage (with Forbearance) is \$4,168.00 We have now been forced to put our home on the market and sell it or lose it to foreclosure. The Pre-Payment penalty that will be accessed against us is going to be 6 months worth of interest or approximately \$20,000. Ameriquest hit us for \$20K at the beginning of the loan and now are going to collect an additional \$20K as we try to sell our home.

Potential Remedies:

1. Cancellation of previous loan terms and negotiate NEW LOAN TERMS
2. Termination or Reduction of Prepayment Penalty
3. Reimbursement of all or part of the Loan Discount Fee
4. Termination/Cancellation of Forbearance Agreement
5. Removal of Forbearance agreement from credit
6. Refund of Late Charges/excess fees
7. Any other remedies available to us!

Please help us.

(b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 9,968.00

Amt Paid: 5,800.00 Payment Method: Wire Transfer

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender



08/10/2006

RSTEVENS

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Antioch

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Ameriquest Mortgage

Address: 505 City Parkway West, Suite 100

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

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

Phone: (800) 211-6929

Ext:

Company Representative

Rep Name: 1-800-211-6926 ext 33560, Suzar Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7875404 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: refinance of primary residence) Wanted to refinance home and and pay off bills. Also get a mortgage that included taxes and insurance (esgrow) Jeff assured me that he would take care of everything, and he said he knew Household finance and taken advantage of us and he wanted to do what was right. So the day of the closing the person who was originally going to do the closing wasn't there someone else had to come in and evidently the esgrow papers weren't in that stack. They told us we had to sign all the papers that day and Jeff would fedex the esgrow papers to use asap and all would be taken care of. Basically, I trusted him and told him that our finances couldn't support a mortgage + seperate taxes and insurance and he told me o.k. in between all that - death of a father and brother in-law all chaos broke lose. I realized I hadn't gotten my fedex from Jeff and my first payment was due almost> I called Jeff was always out never returned my calls. I spoke with an office manager nothing, didn't know what I was talking about. Then a week later I got a letter from Citifinancial Mortgage stating they had purchased our mortgage. I called the number on the letter trying to make sure I had an esgrow account, they stated they couldn't see anything yet until the transaction was complete. I called back everytwo weeks and explained what happend they said sorry Ameriquest didn't send anything over. So basically I was heart broken, husband lost his job and now taxes due. Called emailed Ameriquest. someone called me and threatend me and told me it was my fault that I didn't see the paperwork through and I better stop calling them. So, that's why it took so long to file complaint because I didn't know what to do and I was afraid, because I can't afford a lawyer, my husband just started back to work 2 weeks ago and I'm about to lose my house for taxes. Could someone please look into this, I am praying that GOD will perfect that which concerneth me, AMEN.

Created By: NSHOUSE Created Date: 03/21/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/18/06

Initial Contact: Phone Transaction Date: 03/04/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Overland

State: MO Zip:

(b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Ameriquest Mortgage and Citifinancial Mortgage co

Address: 14 Gocke Pl

City: Overland

State: MO Zip: 63114

Country: UNITED STATES

Email:

URL:Ameriquest.com

Phone: (636) 255-9001 Ext:

Company Representative

Rep Name: unknown, Jeffrey

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7874630 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer called to file da complaint against Ameriquest Mortgage Company but the line got disconnected while I was trying to contact a C2. No e-mail address was available. UPDATE 03/21/06-Consumer states she read a newspaper article in her local paper disclosing deceptive practices that Ameriquest Mortgage was participating in. Consumer believes that she was a victim of these practices as well. Consumer states she refinanced with the company. Consumer states they have given her a higher interest rate (but that was disclosed to her), her appraisal was too high, she states they have over agressive final fees, and they have stripped her equity.arogers

Created By: MCORREA Created Date: 03/21/06

Updated By: AROGERS Updated Date: 03/21/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 01/26/06

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 1100 Town& Country Rd

Ste #200

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: (916) 6496428 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7873042 Contact Type:Complaint Source:Consumer TCS? N

Comments: The ocnsumer stated that Capital One, First USA,Ameriquest Mortgage Company, TDS Metro Com have placed inquiries on his credit report without the consumers authorization. The consumer has not filed disputes with the companies, but she will.

Created By: MCORREA Created Date: 03/21/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) xt:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Capital One

Address: 1957 Westmoreland Road

City: Richmond State: VA Zip: 23276-5617

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company: Ameriquest Mortgage Company

Address: 1100 Town and Country Road

suite 1560

City: ORANGE State: CA Zip: 92868-4600

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company: First USA

Address: 800 Brooks Edge Blvd

City: westerville State: OH Zip: 43081

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company: TDS Metro Com

Address: 525 Junction Rd

City: Madison State: WI Zip: 53717

Country: UNITED STATES

Email: URL:

Phone: (800) 6960889 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7850372 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has complaints against Honeymae Corporation, Ameriquest Mortgage, Land America West Coast Financial, Town & Country, First American Credico, Aegis Lending Corp and Mountain Ranch Realty. Consumer states each of the above companies obtained the consumer's credit report without permissible purpose. Consumer has a related complaint against Equifax. Consumer states several years ago she was victim of IDT. Consumer states there were charges placed on her Sprint PCS wireless acct. Consumer states she paid the fraudulent charges, but neither Sprint nor Equifax have removed the acct.

Created By: MRALEY Created Date: 03/16/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other Topic: Eligible for CRA Referral

Product/Service: Credit Report Users
Credit Bureaus
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



08/10/2006

RSTEVENS

Law Violation: FCRA: User - Obtains Report Without Permissible Purpose
FCRA: CRA\Furnisher - Improperly Conducts Reinvestigation of Disputed Item
FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Angels Camp State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

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

Email:

Age Range: 50 - 59

Company

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Sprint PCS

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:



08/10/2006

RSTEVENS

Company

Company: Equifax

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Honeymae Corp

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other

Company: Sprint PCS

Address:

City: State: Zip:

Country:

Phone: () Ext:

Reason: Other



08/10/2006

RSTEVENS

Transaction

Ref No.: 7834819 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the OCC for review. Consumer has a complaint against Ameriquest. Consumer states that their accounting and servicing of the mortgage are deceptive and fraudulent. Consumer states that they have increased the monthly payment, increased the principal, increased escrow payments and decreased the proper amounts applied and attributed toward principal balance. Consumer gave no phone #'s or email.

Created By: JKIGHT Created Date: 03/14/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/16/06

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

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Avon State: MA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: P O Box 51382

City: Los Angeles

State: CA Zip: 90051-5682

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7828556 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling to complain about Ameriquest Mortgage Company. The consumer states that refinanced his home with Prime Option, Tier One Title , Argent Mortgage & Ameriquest Mortgage. The consumer states that he consolidated his loan, and his payment ended up being more than half of his monthly income. Because of this he has been unable to keep up with his payments. The consumer states that his house was appraised at \$150,000 in Oct. of 2003, which is much more than his property value. The consumer states that his house was accurately appraised for \$112,000, in Dec. of 2003.

Created By: MPURLEE Created Date: 03/13/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Print Transaction Date: 12/10/03

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Fairview Park State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

PO BOX 11000

City: SANTA ANA

State: CA Zip: 92711-1000

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7819377 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Ameriquest's collection agency that is calling her repeatedly. Consumer states that she is not late on her payments and she is being charged for additional finance charges that she should not be charged for. Consumer states that she always pays a double payment of \$200.00 regardless on the minimum payment requested. No email or alt phone number.

Created By: SBIGELOW Created Date: 03/10/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Credit Cards
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Calls any person repeatedly or continuously

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Boulder City State: NV Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (866) 8643423 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7817866 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinancing) Was told on first call that my loan amount was supposed to be reduced last Nov. (It hasn't changed.) Would I like to look into that? Of course. I send new payroll info. Needed W2s, faxed those. I was told that the new payment would be approximately \$1,570 per month. I was told that an appraiser would come by for an updated appraisal & I'd have to pay \$350. A woman stopped by - no card, no info - took a couple of photos, measured and wanted her check. She left. A couple of days later, I needed to send more info. I asked several who this guy was from & was told AmeriQuest (my mortgage lender). With the last call I asked specifically who he was with - Argent (a subsidiary of AmeriQuest). I asked if this was a refinance. Yes. What was he cost? 14. 14 what? \$14,000. I said stop all work, no way & I wanted my \$350 back. He said he'd check with the appraiser, called back & said I could get \$200 back. Two days later I got the loan documents - the loan amount was \$347K (an additional \$39,000 from my current loan) and payment was over \$1,900. When I called AmeriQuest to query about this practice, I was told the loan paperwork was computer generated & it meant nothing really. He'd investigate, call tomorrow. I called then and each day for 4 days with no response. I called Argent and was told they'd investigate. I'm a little concerned about this art of deception & getting \$39,350 from their customers.

Created By: DBRAHLEK Created Date: 03/10/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 350.00

Amt Paid: 350.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 03/08/06

Initial Contact: Phone Transaction Date: 02/20/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Novato

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Ameriquest / Argent

Address: 80 Plumas Circle

City: Novato

State: CA Zip: 94947

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: Cox, Craig

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7810714 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he refinanced his home with Ameriquest Mortgage and the mortgage payments were doubled and now he has gotten to a point where he can not make payments and he contacted the company to see what he can do and they refuse to help him. No email address was provided.

Created By: DGIROCHAVEZ Created Date: 03/09/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 842.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 03/08/06

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 60 - 64



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 3251493 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7789018 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Ameriquest TV ad in prime time) I saw an Ameriquest TV commercial that was indecent. It was aired on Fox News at about 8:45 AM.

The content was a woman on an airplane who "fell" onto a man's lap who had been sleeping. She straddled the man's lap with her skirt up, her blouse was open. The ad line was "dont' judge too quickly".

I shudder to think of a family watching the morning news with the children only to find that image shown to their children.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: TV/Radio Transaction Date:

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule: Media Violence

Law Violation: MV: Other Complaints regarding Entertainment Media (Language, Sex, Not Related to Children, Etc.)

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 60 - 64



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: Unknown

City: Unknown

State: NR Zip: unknown

Country: LOCATION NOT REPORTED

Email: Unknown

URL:Unknown

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7787219 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: They did not tell me that my house payment would go up every) When I filed bankruptcy in 2002, my interest rate was 9.25%
Yesterday I received a letter that my new interest rate would be 11.50%. My bankruptcy lawyer said that I was "crazy" and refuses to call me back. My house has been in bankruptcy for almost 4 years and I don't owe anymore debt and I have never missed a payment. Please please help me because I think that they are trying to steal my home equity which now is totaling about \$40,000. I work for the state and I went to Mr. Christopher Carey in June 2002 to try to save my home which was in foreclosure with AMerquest. At that time I owed 64,000 approximately and had about 35000 in equity. Today, I owe 69,000 and am still not discharged from my bankruptcy and I just don't understand why a lawyer who charged me \$2500 in fees is allowing me to go under like this. Someone needs to help me. The mortgage company and the bankruptcy lawyer are stealing my house right out from under me. Help please! Last time I try to refinance my house for a lower rate the bankruptcy lawyer charged me over 900 dollars because he said he had to petition the court. This is not right. I am truly being taken advantage of at every turn. I went to the court for protection and they are literally killing me. I just don't know what to do at this point. Why did they raise my principal and my interest rate while I am supposed to be restructuring under the court's jurisdiction?

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/04/06

Initial Contact: Mail Transaction Date: 02/21/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: inkster

State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Ameriquest Mortgage and their servicer AMC Mortgage Services

Address: 747 Sherbourne

City: inkster

State: MI Zip: 48141

Country: UNITED STATES

Email: URL:Ameriquest Mortgage.com

Phone: (800) 430-5262 Ext:

Company Representative

Rep Name: unknown, ameriquest mortgage Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7777878 Contact Type: Informant Source: Consumer TCS? N

Comments: MAIL: INFORMANT: Consumer reports a complaint against Ameriquest Mortgage. Consumer works for them. Consumer reports that there was recently a very large lawsuit against them. Consumer reports that during the lawsuit, many fraudulent loans were given out to consumers. Consumer reports that the lawsuit is over now, but the company is still doing it, and covering it up. Consumer remained anonymous.

Created By: JDIXON Created Date: 03/03/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/22/06

Initial Contact: In Person Transaction Date: 07/01/05

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: Anonymous First: Anonymous

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7758587 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is in the process of getting a divorce and is having problems with her mortgage company, Ameriquest Mortgage. Consumer feel she was deceived by her husband because she thought she had a 7% apr. In the process of the divorce, she found out she has 9% apr. Ameriquest Mortgage will not give her any information about the loan, because the loan is her husband's name only. There is no information being reported to consumer's credit report. Consumer is trying to refinance the house and was told by a lender even if she's awarded the house during divorce, her credit score is low due to nothing being reported on her credit file. Consumer has been turned down 6 times for refinancing. Consumer has to pay the mortgage payment and Ameriquest isn't sure if they're going to report on her credit report. 03/01/06 UPDATE: Consumer wanted to know how to get a copy of the report. BAH UPDATE: 03/02/06 Consumer wanted help making the FOIA request. JDixonUPDATE:03/02/06Consumer made a FOIA request online and asked how long will it take for her to receive her complaint.kmccombs

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

Updated By: KMCCOMBS Updated Date: 03/02/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

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

Age Range: 50 - 59

Company

Company: Ameriquest Mortgage

Address:
PO BOX 11000
City: SANTA ANA State: CA Zip: 92711-1000

Country: UNITED STATES

Email: URL:

Phone: (800) 7412885 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7746767 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: refinance) i feel that i was taken advantage of because of my credit score and the situation i told the rep. i was in, and ripped off, as far as my refinance goes.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: 1100 Town and Country Rd.

City: orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:www.ameriquestmortgage.com

Phone: (888) 2511313 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7746421 Contact Type:Complaint Source:Consumer TCS? N

Comments: After I refused the loan by this company they falsly reported to the credit bureaus that they had to reject me for the loan.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/24/06

Initial Contact: Phone Transaction Date: 01/16/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: West Babylon

State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: 500 W Main st.

City: Babylon

State: NY Zip: 11702

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7746409 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinance of my home) In May 2005, wanting to refinance my home, I received offers online from Ameriquest and other lenders. Ameriquest swindled me and gave me papers that I did not know were closing papers; charged excessive fees on my refinance, unfair bait and switch on my rates: gave me a higher rate than told; promised to send someone to have me apply for a loan, when in fact sent someone to my home at 9:30 pm and those documents were loan documents unbeknownst to me. I told them to hold off on the application for the person who came to my home the night before, because I have an interest rate at 5% instead of their 6+%. They ignored me, and after a month or more sent me a letter saying we received your request to cancel, sorry, pay us \$120,000.00. Then they sold my loan, and the new company foreclosed on my home. I reinstated, now they are calling me (February 2006) telling me to sell my home, sending realtors to my home, telling me I owe them all this money, when I reinstated my mortgage with the new owner of my loan. They are telling me I owe them some \$10,000.00, and I don't think they have the loan, GMAC does. I am elderly, minority, and disabled, I think they have taken advantage of me, and I heard of predatory lending. They definitely did that, and cheated me, out of my house and home. My credit score was 683 but no more because of them, I can't get away from them for their lies and their cheating ways. Please help me.

Created By: JXHEINY Created Date: 02/28/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 02/24/06
Initial Contact: Internet (Other) Transaction Date: 02/15/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Miami

State: FL Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 65 - 69

Company

Company: Ameriquest Mortgage

Address: 1100 Town & Country Rd. Suite 1100

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:www.ameritrust.com

Phone: (714) 541-9960 Ext:

Company Representative

Rep Name: Gordon, Daniel

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7745384 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was calling to file a complaint against Ameriquest, Americor Lending, Bravo Mortgage, and Home Front Mortgage. Consumer states that he applied for refinancing to these companies and was denied. Consumer states that he never recieved any notification of denial and he knows that he was supposed to receive that. Consumer did not provide alternate phone.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address: (b)(6)

City: Orem State: UT Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Americor Lending

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Home Front Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Bravo Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7743139 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Ameriquest Mortgage has failed to return an overpayment that the consumer made to the company. The consumer made an overpayment of \$1142. The consumer feels that this is recourse for filing a complaint against the company in the past.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: 1,142.00 Payment Method: Bank Account Debit

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Las Vegas State: NV Zip: (b)(6)

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

Fax Number:
Home Number:
Email:

Age Range:



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address: 505 City Pky W Ste 100

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: (1800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7736277 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Ameriquest. Consumer states Ameriquest added late and over-the-limit charges after she closed her acct. Transaction date is approximate. Consumer has no alternate# or email address.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 394.59

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Collects Unauthorized Interest\Fees\Expenses

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: PO Box 21550

City: Tulsa

State: OK Zip: 74121

Country: UNITED STATES

Email:

URL:

Phone: (866) 8643423

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7732884 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Ameriquest Mortgage, her mortgage lender. Consumer states while going through divorce, her home went into foreclosure, but saved the home via chapter 13 bankruptcy. Consumer states she eventually rented out the property and once again fell behind. Consumer states she began making the monthly mortgage payment, plus payments for past due amounts. Consumer states Ameriquest Mortgage is now refusing her payments and her home has gone into foreclosure. Consumer states she fell behind in the back payments. Consumer states her home is going up for sale. Transaction date is approximate.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 10/01/02

Initial Response: Answer cold call

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Indianapolis

State: IN Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: AMC

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Ameriquest Mortgage

Address: PO Box 769

City: Orange State: CA Zip: 92866

Country: UNITED STATES

Email: URL:

Phone: (800) 3251493 Ext:

Company Representative

Associated Company

Company: AMC

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Corrected form company name



08/10/2006

RSTEVENS

Transaction

Ref No.: 7697771 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Ameriquest Mortgage. She states that she and her husband done a refinance on their home with Ameriquest Mortgage and they were sent 3 different appraisals on 10/03/03, 10/31/03, 05/01/04, which were all inflated. She states that the the second appraisal was \$31,000 different than the first and the last appraisal had a \$110,000 differnece than the second. Consumer has the loan #'s available upon request. Ameriquest Mortgage's parent company is ACC Capital Holdings Corporation. She states that since the payment is so high, and they can't afford it, her home is now in foreclosure. Consumer has no work ph or e-mail address.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 10/31/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES
Work phone: () Ext:

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

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 2116926 Ext:

Company: ACC Capital Holdings Corporation

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: ACC Capital Holdings Corporation

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other



08/10/2006

RSTEVENS

Transaction

Ref No.: 7687576 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling on behalf of her husband. Consumer states that Ameriquest Mortgage called offering to refinance the consumer's home. The consumer told the company to send her the paperwork and the consumer's accountant would look over the paperwork. The company called the consumer numerous times a day stating the rates would go up if she did not take advantage of the offer. The consumer explained ththat her accountant would have to look over the paperwork first. The consumer received the improper paperwork. The company continued to try to pressure the consumer into the offer. A rep from Ameriquest called Social Security and claimed the consumer's husband as being deceased which if false. Consumer states that the rep made it seem as if the consumer was receiving benefits which is false. Consumer did not provide a work number or email.

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

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

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Telemarketing Sales Rule



08/10/2006

RSTEVENS

number

Law Violation: Calls any person repeatedly or continuously
Other privacy violation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Tucson

State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Ameriquest Mortgage

Address: 4750 N Oracle Road Suite 214

City: Tucson

State: AZ Zip: 85705

Country: UNITED STATES

Email: URL:

Phone: (520) 8882829 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7686974 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint is against Ameriquest. Consumer states that she was involved in a class action suit and received a small compensation due to some fraudulent items in her contract. Consumer states that her attorney actually received most of the judgement. Consumer feels that they have retaliated ever since. Consumer states that they have added many charges to the loan balance. Consumer was forced to file bankruptcy but they are still adding on \$7000 worth of fees and other charges that they cannot explain. Consumer gave no email.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 9,000.00

Amt Paid: .00 Payment Method: Unknown

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

Initial Contact: Mail Transaction Date: 03/01/04

Initial Response:Mail

Product/Service: 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:

Address:

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

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7685722 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer has a mortgage through Ameriquest Mortgage. The consumer notes that the mortgage is in foreclosure. The consumer was attempting to work with Ameriquest Mortgage to secure a short sale of the property, but this institution will not work with him. No home #, work #, or email address was provided.

Created By: RBROWN1 Created Date: 02/17/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 229,549.57

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 12/15/05

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

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: 1100 TOWN & COUNTRY ROAD

SUITE 450

City: ORANGE

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7680264 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that back in 2003. Consumer states that his wife wanted to refinance on her home with Ameriquest. Consumer later went to Countrywide, they would not allow her to refinance. Consumer states that they were embezzelling money. All the consumer wants to do is refinance their house. Consumer states that Ameriquest appraised the house at \$116,000. The actual value \$ 98,900. Consumer agreed to a 3 year fixed rate. They were told that they could get a better rate after that three year period. This is not true. Consumer was never warned about the consequences. Consumer did not provide an e-mail address.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Internet Web Site Transaction Date: 11/20/02

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

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

Ext:

Email:

Age Range: 30 - 39

Complaining
Company/Org.:

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

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Ameriquest

Address: PO Box 11000

City: Santa Ana State: CA Zip: 927111000

Country: UNITED STATES

Email: URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7677607 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the FDIC for action by the FTC. The consumer states that she signed loan documents with Ameriquest Mortgage on approx. 07/26/05, and after signing the interest rate and loan origination fee "points" were increased by Ameriquest. The consumer states that this is a predatory practice and she has been damaged by Ameriquest. The consumer is requesting and demanding that Ameriquest forward her a check for the difference between the two origination fees. The consumer did not provide the initial contact or response types. The consumer did not provide an alternate phone number, e-mail or age.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

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

Initial Contact: Unknown Transaction Date: 07/26/05

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Finance ChargeMethod of Computing Finance Charge/Annual Percentage Rate

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7665274 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: false reporting to credit reports (All 3 of them)) Ameriquest morgage has now started reporting false information on 2 of the 3 credit reports. The one that is incorrect shows the loan open and money owing on it . The loan was foreclosed on back in 2002 and was reported as leagally paid in full for less than full amount. I and my present husband filed chapter 7 and it was discharged 12/7/05 now this loan says on my reports that it was foreclosed on 01/2006 and money owing. My AMC Loan number is (b)(6) I have the documentation to prove my case.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Internet Complaint Date: 02/13/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Corporation

Address: P O Box 11000

City: santa ana

State: CA Zip: 92711-1000

Country: UNITED STATES

Email:

URL:<https://www.myamcloan.com/malwebapp/communicationCtr/loanservicing.do>

Phone: (800) 4305262

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7663613 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: credit debt) I feel company is in violation of FDCPA sec 807. The representative mentioned that failure to pay would result in garnishment of wages and also mentioned the legal status of my debt. If I didn't pay, they would "recommend I be sued for the funds". I mentioned to the associate that I understood the reason for the call, and I am willing to pay \$50.00, only that amount a month for now because that is all that I can afford. I am the sole provider for my family and because of a physical injury I have accumulated so much debt. I did have knee surgery last year and have maintained 1 full time job and a part time job (part time on and on)since then, but the company in question "refused" to accept my willingness to pay the debt.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 250.00

Amt Paid: .00 Payment Method: Unknown

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

Initial Contact: Phone Transaction Date: 02/11/06

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Falsely Threatens Suit\llegal or Unintended Act

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest Recovery Services

Address: 126 N Meridian Rd

City: Kalispell

State: MT Zip: 59901

Country: UNITED STATES

Email: bpeterson@arsmt.com

URL:n/a

Phone: (406) 7559522 Ext:

Company Representative

Rep Name: na, na

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7638788 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: loan) When I originated the loan, Ameriquest never gave me copies of the settlement papers. They said they would send them to me, and they never did. When I paid the loan off, they faxed over a pay-off amount an hour before settlement with a \$13,000.00 penalty charge. I disputed the charge, and they said I had initialed papers saying that I agreed to pay the penalty if the loan was paid off before three years. I never agreed to that arrangement.

Created By: JXHEINY 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: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

(b)(6)

Jenkintown

State: PA Zip:

(b)(6)

Country:

UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 505 city parkway west
suite 100

City: orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: (714) 634-2474 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7621943 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer filed a formal complaint via email w/ the State of Washington Office of Attorney General. A copy of the complaint was forwarded to FTC for appropriate handling. Consumer states that they have registered their phone number w/ the National DNC registry and they are receiving unsolicited calls. They have informed the telemarketer to place their phone number on their DNC list, but they continue to call.

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

Updated By: Updated Date:

Org Name: Planning and Information- BCP

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Phone Transaction Date:

Initial Response:Phone: other Topic: Do Not Call

Product/Service: Other (Note in Comments)

Statute/Rule: Telemarketing Sales Rule

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

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Seattle

State: WA Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 155 NE 100th Street

Suite 200

City: Seattle

State: WA Zip: 98115

Country: UNITED STATES

Email:

URL:

Phone: (206) 985-2600 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7611400 Contact Type:Complaint Source: Congress TCS? N

Comments:

Created By: STAYLOR Created Date: 02/06/06

Updated By: RDONOHUE Updated Date: 02/07/06

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Sleepy Eye

State: MN Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: AMERIQUEST MORGAGE

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7591724 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage loan and foreclosure) Ameriquest Mortgage misrepresented my responsibility in paying the mortgage loan that my ex-husband alone signed for refinancing our home. I am a victim of domestic violence; Mr. Cunningham's 10/30/03 assault left me disabled. I was told I would not be held accountable if he defaulted on loan even though the Title was in both our names. Mr. C. did not pay mortgage and maintenance as court ordered. AMC refused information to me saying I did not hold loan. AMC after speaking with Cust. Supervisor, agreed to reinstate and postpone foreclosure to late June 05. Mr. C. called using my identity info and different name (Jennifer) forced an early foreclosure saying we both wanted this. Ameriquest never checked name on Title. I am Patricia Cunningham. Foreclosure took place on MR. C birthday June 1.

AMC - served Foreclosure Notice to my 14 year old son, diagnosed with neurological disorders (Non-Verbal Learning Disorder), Autism Spectrum Disorders and depression, while I was out retrieving Mr. C's vehicle as per a court order.

Mr. C.'s vehicle was a two and a half hour drive away, and he stressed picking it up no earlier than 2:00 pm. Papers for Mr. C. and me were served around 2:30 pm. He had not lived with us since Jan. 4, '04.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Willmar

State: MN Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Ameriquest Mortgage Co. (now AMC)

Address: 505 City Parkway West

Suite 100

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:https://www.ameritrustmortgage.com/
welcome.html?ad=google01&keywords=a
mriquest+mortgage&refcd=GO0061037_a
mriquest_mortgage

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7571089 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer's mortgage company had her house appraised for 135000.00. The name of the company Ameriquest Mortgage. Consumer says because of this she has to pay 1200.00 per month for her mortgage payments. Consumer is 2 months behind on her mortgage payments and she can't afford to make the payments. Consumer hasn't contacted Ameriquest Mortgage but was told by someone else, the house is worth 10200.00.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Indianapolis

State: IN Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7556489 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage lending practices) I was contacted to refinance my house in Sept, 2005. I was promised to receive a lower fixed interest rate and money to pay off debts. They sent their own appraiser and told me not to worry the house would pass for whatever value needed. The rate ended up being 8.1% when I already had 7%. On Channel 8 News I heard that Ameriquest had been investigated for questionable business practice and was paying a \$385+ settlement with \$4 million to come to Indiana compliants. I wish to be included in that suit.I am almost 60 and I don't want to loose my house; but can bearly make the payment. I can't refinance for 3 year due to a penalty clause. I hope you can help me or refer me to the proper agency. Thank you, (b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Internet/E-mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Anderson

State: IN Zip:

Country:

UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 8445 Keystone Crossing

#110

City: Indianapolis

State: IN Zip: 46240

Country: UNITED STATES

Email:

URL:

Phone: (317) 251-2266 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7535326 Contact Type:Complaint Source:Consumer TCS? N

Comments: Ameriquest states that this company is foreclosing on her home but she doesn't believe that the tactics they are doing is right. Consumer states that she does admit that she is four payments behind and its eligible for county sale on 02/07/06. Consumer states that she has yet to receive a letter from an attorney. Consumer states that she only owes them \$5200. Consumer was told that she needed to pay them a total of \$11000. Consumer was told that once she pays the \$5200 by 01/30/06 they will allow her to pay the remaining balance in monthly installment. Consumer saught legal assistance and was informed that because it was a conventional loan they couldn't help her but that she could file bankruptcy in an attelpt to save her home. No alternate phone.

Created By: SWOODSON Created Date: 01/26/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 11,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Atlanta

State: GA Zip

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7534807 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Preditory lender ripped . off several Thousands 20%r) Our original loan officer Robert off shelbyville road lied about our rate can't ever go down from 19.99% and has even gone up. Then we were told we had to work with Katherine Clark in home retention only.We kept trying to get the total and a printout we needed pay from aug. 04 and finally in Feb 05 she left a phone message of an amount of almost 8000 instead of 6000. We still have never recieved a printout where all the money went ? Lawyers fees or in her pocket she wasn't working there anymore after we had sent 5 certified checks which were all returned. She then forced us to pay by Wire Transfer to Chase/Lawyers in TX. I have proof we had a credit of over 3000.00. Which we would have been 3 payments ahead.We have even coorispended to President in Orange County. They've made escrow or credit of the extra payments aaaand want to forcclose on us. I can provide anything you need .Also after she made wire transfer National City double charged on our statment of every check # and amount deduccted twice and this was also reported and We were ripped of by National ccity aand had to close acct. 2005. In 2001 & 2002 my husband and I suffered Identity theft at Fifth Third Bank Lost our 8000.00 tax refund in one night was reportd also duplicate ATM withdrawels and they were suppose to help get camera views of withdrawels made at places we never went. so two local banks and Ameriquest has taken my credit score from 690 to probably 400 by now . This doesnt ccount the thousands of credit cards maxed out and opened in my name.This was filed with FTC FBI police. Also lowest ranked Family court Judge Joan Byer allowed my ex to get behind to 27,000 in Child support now listed as 12000.00 when Fletchers office gave him an administrative adjustment aand never gave me any explanation.

Created By: JXHEINY Created Date: 01/26/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 6,157.00

Amt Paid: 8,740.00 Payment Method:Wire Transfer

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

Initial Contact: In Person Transaction Date: 07/04/05

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Clarkson

State: KY Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

40 - 49

Company

Company: Ameriquest now listed as AMC

Address: AMC Mortgage Services

P.O. box11000

City: SantaAna

State: CA Zip: 92711-1000

Country: UNITED STATES

Email: same

URL:www.MYAMCLOAN.Com

Phone:

(800) 4305262

Ext:

Company Representative

Rep Name: Clark, Katherine

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7530632 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home mortgage) Bait and switch for home mortgage, told our paymaent would not be raised after 3 years but was raised signifinately. When asked at time of signing what time limit on refinancing was, told 6 mo. when it was 5 years with 6 mo. penalty. Took loan out on 401k for 3700.00 to get out from under neath these liars. Loan # (b)(6) When found out they lost in setelment was ecstatic, to embarrassed to explain this to someone, didn't know what to do. Lived with it as they had us. Call me anytime, cell 312-807-2565. Lady promised my wife we had the best deal. I was just to tired to read everything after working all night, trusted them to much.

Created By: JXHEINY Created Date: 01/26/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: 3,700.00 Payment Method: Cash

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

Initial Contact: Phone Transaction Date: 06/01/99

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Montgomery

State: IL Zip:

Country:

UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: 1100 Town & Country Road
Ste. 200

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:www.ameriquest.com

Phone: ()

Ext:

Company Representative

Rep Name: Macedo, Shari

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7527056 Contact Type: Request for Information Source: Consumer TCS? N

Comments: The complaint is against Ameriquest. The consumer states that info was sent to the FTC concerning this. The consumer wanted to know if there is more info on them. Consumer has no email address.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7525655 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer obtained a loan from Ameriquest to refinance his mortgage. The company would consolidate and match the current interest of 6%. The consumer signed the loan to close. After closing he discovered his interest is now 7.90 %. The rate is subject to change or increase. The home was appraised for 60000.00 denying any other mortgage company from giving a loan. The consumer is part of a class action law suit against the mortgage co. No alternate phone.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 292,500.00

Amt Paid: 292,500.00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 05/01/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Taylors Falls State: MN Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7517750 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she Ameriquest and had a high refinance interest rate of 8.25%. Consumer states that she had a lot of late payment penalties. Consumer feels this company was fruadulent. Consumer states that she was told she was going to get a lower interest rate, and it never happened. She was very dissatisfied.

Created By: BROSS Created Date: 01/24/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Internet Web Site Transaction Date: 01/01/04

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses High Cost\Home Equity Mortgage Terms

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7516705 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Ameriquest Mortgage talked the consumer into a high interest over the telephone. The consumer states that he was not made aware of the high interest rate when he refinanced in March of 2005. Consumer gave no age range, work# or email. UPDATE: 02/01/2006 Consumer wanted to know the status of the report. etinker

Created By: JCLIFTON Created Date: 01/24/06

Updated By: ETINKER Updated Date: 02/01/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 03/01/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Burlington State: VT Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7516669 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is filing complaint against Ameriquest Mortgage Company where he refinanced his loan and he was misled. Consumer states it was not disclosed to him that if he changed mortgage companies within the first 3 yrs he would pay a penalty. Consumers copy of contract does not have his signature in this portion but they claim there copy does but he has been unable to obtain a copy of this.

Created By: LSANDERS Created Date: 01/24/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Print Transaction Date: 05/01/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Williston State: VT Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) xt:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: POB 11000

City: Santa

State: CA Zip: 92711-1000

Country: UNITED STATES

Email:

URL:

Phone: (1800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7516529 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: unauthorized/illegal use of credit information) This company has been repeatedly informed that they are not authorized to use or disclose my name and address for their business/solicitation purposes. They have continually ignored this and also ignored my demand that they disclose the full name and address of the organization that provided them with such. As I have never contacted them, they could only have obtained my personal and CONFIDENTIAL information through UNLAWFUL and UNAUTHORIZED means. These solicitations pertain to offers for credit. As such, this would imply that the offender may have obtained my personal and confidential information from some credit reporting agency. In doing so, BOTH the offender and the CRA have violated federal and state law through the unlawful and unauthorized disclosure and use of consumer credit information. They are therefore BOTH liable for civil and criminal prosecution, and under those same laws, I am entitled to compensation for such. As I have personally (and repeatedly) informed all CRA s that my information is not to be used or disclosed for solicitation purposes, this use constitutes further violation of federal and state law. Furthermore, it has been discovered that there this company is currently being civilly prosecuted by other consumers for ILLEGALLY obtaining and using credit report information for exactly these same purposes.

I wish this company (and the company that the information originated from) investigated and prosecuted to the fullest extent of the law, seeking the maximum penalty allowed by law.

Created By: JXHEINY Created Date: 01/24/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/21/06

Initial Contact: Mail Transaction Date: 01/19/06

Initial Response:

Product/Service: Credit Report Users

Statute/Rule: General Privacy



08/10/2006

RSTEVENS

Law Violation: Company does not provide any opportunity for consumer to opt out of information sharing

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Phoenix

State: AZ Zip:

(b)(6)

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: ()

Email: (b)(6)

Age Range:

Company

Company: Ameriquest

Address: 10851 N. Black Canyon Hwy. #120

City: Phoenix

State: AZ Zip: 85029

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7460627 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Refinancing) I refi with Ameriquest in 2005 with an agreement that I could pay my payment bi-weekly. Once I decided to stop direct withdraw from my bank and pay them directly with a check they advised I could not longer do bi-weekly payments. They have lied to me, advised me incorrectly when I took out my loan and are now telling me that they will note I refuse to pay as I will not give them a check over the phone. They demand that they take your money out of your acct. and refuse to allow customers to pay directly. They harress me at home and work even though payment is not due. They tried to now tell me that I was late in June. I advised how could I be late in June when they were doing a direct withdraw up until end of Nov. They constantly call and today threatened to foreclose on me even though I do not have a 30 day late against me. They are the worst I have ever delt with and I have only had them since March. I have lived in my house 12 yrs. Because of them, I will be paying a \$7500 pre-payment fee just to get away from them. MY peers at work (I have had the same job for 21 yrs) have heard me on the phone with them. Their loan officer did not tell me the truth and once I decided to take control and pay w/ my check they have harrassed me continuosly. Yet, I have not been late. This company needs to be closed down. I even asked to talk with management and can not get anywhere. Someone called from the House of the President and advised that I was not late. However today collections called me. I do not see how they can threaten foreclosure when I don't even have a late fee. I also do not see how they can try and assess late fees against me for months where they took the money out directly. I can not belive how much money I am losing by having to refi but my onlu hope is that you check this out and try and put a stop so that other people do not get suckered into financing with them.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,478.00

Amt Paid: .00 Payment Method:

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

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Lake Elsinore

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Ameriquest

Address: po box 7408

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: (888) 284-2387

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7451951 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: home equity loan) Ameriquest Mortgage/AMC, and Town & Country Credit Corp. (a subsidiary of AMC that negotiated the equity loan).

In June 2004 my husband was in the hospital when we were completing negotiations on a home equity loan for our house we have lived in for over 30years. The original interest rate agreed to and discussed as well as the loan payment amounts per month were changed right at signing of the loan documents. I later discovered that our monthly income had been changed and altered to a much higher amount as well as false information put in that my husband owned a company called "In Flight Angelich", which is not true nor has been.

The stress of my husband's illness and death 10/14/04 prevented me from addressing this situation immediately. There was little left when he died. I receive Survivor Benefits from the US Government as my husband served as a pilot in the United States Air Force for 20 years. My income is less than my house payment of \$2,696.65 per month. One of my daughter's and her children lives with me; to help each other out. We struggle monthly.

I approached realtor friends about the equity loan, and I was informed that I had a legal case against both companies for the excessive interest rate of 8.6% and points and fees assessed at \$23,041.80 according to Texas Equity lending laws, as well as the falsified information added in later. I hired an attorney and a lawsuit was filed against both named parties in November of 2005.

I have been informed that Ameriquest/AMC has hired a "big gun" law firm to represent them against me.

I received foreclosure papers January 5, 2006 giving me till February 8, 2006 to pay \$5,393.30, payment for December 2005 and January 2006. I accept responsibility for part of this mess due to difficult times and stress, but I believe that large companies like these should be stopped from preying on the elderly and struggling. (b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 347,500.00

Amt Paid: 2,696.65 Payment Method: Check (Personal)

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

Initial Contact: Mail Transaction Date: 06/14/04

Initial Response:

Product/Service: Mortgage Lender



08/10/2006

RSTEVENS

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Austin

State: TX Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 70 - 79

Company

Company: Ameriquest Mortgage Services/AMC, and Town & Country Credit

Address: 505 City Parkway West Suite 100

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email: URL:<http://www.myamclean.com>

Phone: (800) 430-5262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7451705 Contact Type: Complaint Source: Consumer TCS? N

Comments: (Product Name: MORTGAGE LOAN) JUSTIN YODER IS A LOAN OFFICER W/ AMERIQUEST MORTGAGE COMPANY. HE ORDERED AN APPRAISAL FOR OUR PROPERTY WHEN WE WENT THROUGH THEM FOR A STREAMLINE REFINANCE WITH CASH OUT. THE APPRAISAL WAS INFLATED UNBEKNOWST TO US. HE ALSO MADE FRAUDULANT ENTRIES ON THE MORTGAGE CONTRACT. THIS INFORMATION CAME TO LIGHT AT A POINT WHEN WE WERE CLOSING ON THE SALE OF OUR HOME. I CONTACTED AMERIQUEST MORTGAGE COMPANY AND TO MY SUPRISE JUSTIN YODER NO LONGER WORKS FOR THE COMPANY. AND I MUST NOW DO MY OWN RESEARCH TO PROVE THAT I WAS A VICTIM OF FRAUD.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Internet (Other) Transaction Date: 04/29/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

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

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: AMERIQUEST MORTGAGE/AMC MORTGAGE

Address: 532 W FORBES AVE

City: LAYTON

State: UT Zip: 84041-1928

Country: UNITED STATES

Email:

URL:AMC MORTGAGE.COM

Phone: ()

Ext:

Company Representative

Rep Name: YODER, JUSTIN

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7394797 Contact Type:Request for Information Source:Consumer TCS? N
Comments:

MY COMPLAINT IS SOMEONE FORGED MY SIGNATURE ON A LOAN. AMERIQUEST MORTGAGE CO. APPROVED AN EQUITY LOAN ON 08/23/03 TO MY PARENTS (b)(6), MY BROTHER (b)(6) (b)(6) AND I (b)(6) HAD NO KNOWLEDGE OF THIS LOAN UNDERGOING ITS PROCESS.I LEARNED ABOUT THIS APPROVED LOAN WHEN I RECENTLY SAW A COPY OF THE DEED OF TRUST ON NOVEMBER OF 2005 (FROM MY NIECE WHO WORKS FOR A TITLE CO.)WITH MY SIGNATURE ON ALL OF THE LOAN FORMS SHOWING SOMEONE HAD FORGED MY SIGNATURE ON THE LOAN. ACCORDING TO MY BROTHER FERDINAND HIS SIGNATURE WAS ALSO FORGED.PLEASE BE ADVISED THAT THE HOUSE, LOCATED AT (b)(6) PITTSBURGH,CA. IS JOINTLY OWNED BY ME,A 1/4 INTEREST, MY BROTHER (b)(6) A 1/4 INTEREST AND MY PARENTS (b)(6) AS JOINT 1/2 INTEREST.

Created By: JXHEINY Created Date: 01/04/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 01/03/06
Initial Contact: Unknown Transaction Date:

Initial Response:
Product/Service: Other (Note in Comments)
Statute/Rule:



08/10/2006

RSTEVENS

Law Violation:

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

PITTSBURG

State: CA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

40 - 49

Company

Company: Ameriquest Mortgage Company

Address: 10600 WHITE ROCK ROAD,

SUITE-200-12

City: RANCHO CORDOVA

State: CA Zip: 95670

Country: UNITED STATES

Email:

URL:www.myamcloan.com

Phone:

(800) 325-1493

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7387482 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: home loan) Ameriquest contacted us to rifi because current mortgage was about to go adjustable. Said we wanted 30 year fixed. when papers came to us it said adjustable so called and the salesman siad it was the only way to get us finaced and he wrote out each years payments so it was like a 30 year fixed. well that piece of paper was not given to us in our copies. Also contacted Amerquest to send us all papers they had and never sent to us. They said our payments where going up and had no record of such paper. Wewhere told we had to fax them our request which we did and NO RESPONSE. They where supposed to pay our property taxes and did not and set up escrow account which they did not. Once they got us to sign service stopped.
loan (b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/30/05

Initial Contact: Phone Transaction Date: 11/15/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



08/10/2006

RSTEVENS

Law Violation: Creditor Fails to Retain Copies of Consumer Disclosure\Contract Documents

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Lathrop

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Ameriquest Mortgage

Address: 15455 San Fernando Mission Blvd.

#205

City: Mission Hills

State: CA Zip: 91345

Country: UNITED STATES

Email:

URL:

Phone: (818) 8381559 Ext:

Company Representative

Rep Name: not on paper work, forgot

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7379566 Contact Type:Complaint Source:Consumer TCS? N

Comments: I was helping a family member (b)(6) trying to consult with Ameriquest Recovery Services, LLC about his account (with (b)(6) permission). I got nothing but unethical, unprofessional, and unsincerety from the staff that I first spoke to Mr. Stimson. I asked to talk to Mr. Peterson but was declined. I e-mail Mr. Peterson regarding this matter and we exchanged a couple of e-mails and all the message(s) was related to (b)(6). The response time was up to Mr. Vang and it is out of my control. On 12/27/05 approximately 12:10 P.M. I got a phone from Mr. Stimson at home harrassing me about Mr. Vang's case. I asked how he got my home phone which I had not given to them or permission to call me. Mr. Stimson replied proudly that it was not hard fing me. Again, I asked to speak to Mr. Peterson but was declined. That tone concerns me very much. The next day 12/28/05 in the afternoon I e-mailed Mr. Peterson stating the phone call and that my service to (b)(6) and ARS was free and they didn't took advantage of it. Now my good will has expired for Mr. Vang and ARS and that I do not want to be contact by ARS again.

On 12/29/05 approximately 12:15 P.M. I got a message from Mr. Stimson again regarding (b)(6) case. I know that the e-mail I send to Mr. Peterson can be related to or forward to Mr. Stimson in a matter of minutes. Mr. Peterson has been quick with response time and Mr. Stimson has read the privious e-mails before.

My concerns are that I was denied verbal communication with Mr. Peterson, ARS looked up my personal information and called me at home with out my consent, and that they disregard the fact that I no longer helping (b)(6) and ARS and asked for them not to not contact me again. I don't know what the legality of this matter is. I do though would like to ask for your assistant to act on this matter as the federal law allows you to do so, and with prompt and sincerety. Thank you very much.

Sincerety,

(b)(6)

Created By: NSHOUSE Created Date: 12/30/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 12/29/05
Initial Contact: Phone Transaction Date: 12/27/05



08/10/2006

RSTEVENS

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Ridgefield

State: WA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Ameriquest Recovery Services.LLC

Address: 126 North Meridian Rd

City: Kalispell

State: MT Zip: 59901

Country: UNITED STATES

Email: bpeterson@arsmt.com

URL:

Phone: (866) 552-1377 Ext:

Company Representative

Rep Name: Stimson, Gary

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7378159 Contact Type:Complaint Source:Consumer TCS? Y

Comments: Consumer states that she is receiving repeatedly calls from Lander Direct and Ameriquest and she has already requested them to stop calling but they wont quit calling. Consumer will get register on the NDC.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Telephone: Rates\Advertising

Statute/Rule: Telemarketing Sales Rule

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Lander Direct

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (609) 7182390 Ext:

Company Representative

Associated Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other



08/10/2006

RSTEVENS

Transaction

Ref No.: 7361146 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Insurance Claim Checks for Hurricane Rita) Our home has been damaged due to Hurricane Rita. We are due to receive insurance settlement checks. However, we received a \$15,000 advance so we can begin necessary repairs. Ameriquest sent us a letter stating they are going to withhold all funds. If my husband does the work himself they will pay him for materials only and keep any remaining insurance funds and apply it to our mortgage loan. If my husband does do the work himself they will make the check for materials only payable to him and a lumber store where the materials are to be purchased. They will not release the funds to us in order to begin work. They stated they will release the funds in portions upon proof and completion of the work. If the work is not complete within six months they will keep all insurance funds and use them as they deem necessary.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Port Arthur

State: TX Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

30 - 39

Company

Company: Ameriquest Mortgage Company

Address: 1100 Town & Country Rd. Suite 1100

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:www.ameriquet.com

Phone: (714) 5419960

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7337317 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage) Official Business: Pursuant to the recently enacted Class Action Fairness Act, including certain provisions of Title 28, United States Code, this office is obligated to advise you as to the filing of an action subject to its provisions in the case of (b)(6), et. al., vs. Ameriquest Mortgage, pending in the United States District Court, Middle District of Florida. Kindly forward to us information concerning the appropriate point of contact, including an email address, with your office.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/26/05

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Winter Park

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email: (b)(6)

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City: Orange

State: CA Zip:

Country: UNITED STATES

Email:

URL:ameriquest.com

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7337312 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage) Pursuant to the recently enacted Class Action Fairness Act, including certain provisions of Title 28, United States Code, this office is obligated to advise you as to the filing of an action subject to its provisions in the case of Chorba, et. al., vs. Ameriquest Mortgage, pending in the United States District Court, Middle District of Florida. Kindly forward to us information concerning the appropriate point of contact, including an email address, with your office.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/26/05

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Winter Park

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email: (b)(6)

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City: Orange

State: CO Zip:

Country: UNITED STATES

Email:

URL:ameriquest.com

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7334037 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Ameriquest Mortgage) I keep receiving repeted phone calls regarding a customer with the last name (b)(6) living in Manteca, CA. I live in Pleasant Hill, CA which is a (b)(6) area code, Manteca is (b)(6). I have asked repeadtly for them to stop calling, wrong number. I have contacted both the corporate offices and liocal office to no avail. I have been listed on the do not call registry since it was established. When called, the company hangs up or assures us that our number has been remvoed. I received a voicemail today at 1 pm. I AM FED UP!! I have explained the city differences, and I live in an apartment, I can't possibly finance it at all.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

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

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

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City: Pleasnt Hill

State: CA Zip:

Country: UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range: 20 - 29



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email: xxx@xxx.com

URL:

Phone: (800) 3771229 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7320484 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer reports many calls from various creditor debt collectors regarding her neighbors debts and to trying to get contact info for the neighbors. The only company that the consumer knows about is Ameriquest who is repeatedly contacting her. The consumer is very upset because she cannot get any help as an individual. The consumer has no work ph# or email address.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address: 500 N Pine St #10

City: Little Rock State: AR Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: 1100 Town and Country Rd

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: (888) 2511313 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7320322 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint with his mortgage company Ameriquest which is offered him a new better interest rate which actually increased once the paper work was completed in stead of being lowered as stated. Consume states the company already had his insurance information and verified it to him when he made his first intial call to refinance. Additionally, consumer states the company would pay his appraisal fees and they are now asking him to pay it. The company also documented in his paperwork that he had a 401k which he did not. No wk# given.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 03/01/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Creditor Fails or Inaccurately Discloses Refinancing Terms
Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Windham State: NH Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7314891 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to report that he previously was guranteed by Ameriquest Mortgage for a 131000 loan (85% loan). Consumer states that apparently Ameriquest Mortgage recently sent him out RESPA documents confirming how much he would be recieving. Consumer states that apparently Ameriquest Mortgage was unable to finance him for the loan.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Internet Web Site Transaction Date: 10/12/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Asheville State: WV Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 8138209 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7313936 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Ameriquest. She states that she refinanced her home with Ameriquest and they were to pay off bills, and they didn't do so. Consumer states that since the bills weren't paid she had to file bankruptcy. She tried to refinance again with H& R Block and was told that there was a pre-payment penalty of \$10,000, which wasn't disclosed to her. She states that the monthly payment was supposed to be \$1,400 and when she closed her payment was \$1,900. Consumer was also told that the loan was too much for her income.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 12/21/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

Address:

City: Matawan

State: NJ Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest

Address: PO Box 51382

City: Los Angeles

State: CA Zip: 90051

Country: UNITED STATES

Email:

URL:

Phone: (800) 3251493

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7287526 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: refinance of mortgage) We refinanced our house with Ameriquest in 2004. We recently refinanced our house again to use the equity as a down payment on the new house we are building. In doing so, we were hit with a prepayment penalty from Ameriquest totaling \$6800. We also paid approximately \$10,000 of prepaid interest when we closed on this mortgage. When we did the refinance with Ameriquest, they sent a notary public to our house that had no knowledge of the loan documents to do the closing. No prepayment penalty was discussed. We tried to deal with Ameriquest directly to resolve this but when we were transferred to the office of the President, we were literally told that they did not care. We told them that we would contact the Better Business Bureau and they told us to go ahead, they deal with them all the time. This does not seem like good business practices - omitting critical information, sending untrained people to conduct closings, and then just not caring when people complain.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/15/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Bradenton

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Ameriquest Mortgage

Address:

City:

State: FL Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7263827 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer was lookinf gfor a mortgage company to refinance his home in 10/2003 and was contacted by Ameriquest Mortgage Company. The consumer states that when it was time to sign the contract there was a clause on the insurance page of the contract requiring flock insurance. The consumer decided at this time not to go with AMC to refinance. The consumer cancelled the contracts within the required 7 days and was contacted by them approx. 3-4 weeks later asking if they could send someone out to check out the property. The consumer agreed and was told after the inspection that he did not need flood insurance. The consumer agreed to go with them and when he signed the contracts the clause for flood insurance was deleted. On 10/07/05 the consumer was told by AMC that he sould have to have flood insurance. The consumer tried to contact them but only reached a computerized list of choices that could not help him. On 10/12 the consumer spoke with a rep and on 10/28 he was told that they could not find any information to prove that there claim of a flood review had been conducted. The consumer feels that this is a scam and that he should not have to purchase flood insurance. The consumer did not provide the initial contact or response types. The consumer did not provide an alternate phone number, e-mail or age.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/18/05

Initial Contact: Unknown Transaction Date: 10/01/03

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Ameriquest Mortgage Company

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7261033 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Insurance Money) I'm not sure if you can help me, but I have nothing to lose. I received my check from the insurance company on November 25, 2005 for damages from Hurricane Katrina. The check was for \$29,333.51. I mailed it overnight to Ameriquest already endorsed (like Ameriquest said to do) and they received it on November 29, 2005. Here it is December 12, 2005 and I still have not received one cent from them. In the meantime every time it rains down here I have to put pots around my house to catch the water. We are getting mold in the house and with my 2yr. old having asthma it is starting to really scare me. I call Ameriquest every day to check on the status of my money and all they tell me is it's "in processing". Can someone please tell me what my right is as a consumer. Thank You!

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Gulfport State: MS Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 14511 Muford Rd #200

City: Tustin

State: CA Zip: 92780

Country: UNITED STATES

Email:

URL:www.Ameriquest.com

Phone: (800) 213

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7219424 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Credit Report) On Experian Credit Report, this account is shown twice, leaving one who review to believe I have two mortgages. I have requested at least 3 times to have at least one removed.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: St. Louis, State: MO Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest (or AMC)

Address: 505 City Parkway W

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7205137 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Company offered me interest rate of 8.35 which was indicated on the good faith estimate. The closing papers came back at 9.35, at that time it was too late to redraw docs as our mortgage payments were due. It was explained to me that it was Ameriquest's mistake and that mistake is now costing me \$150 more per month. I feel I was the victim of a bait & switch.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

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

Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: 5847 San Felipe, Suite 1400

City: Houston

State: TX Zip: 77057

Country: UNITED STATES

Email:

URL:www.ameriquest.com

Phone: (800) 8502495 Ext:

Company Representative

Rep Name: Miller, Marvin

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7204992 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has sold her home and states that Ameriquest Mortgage will not refund her her monies. Consumer states that she signed a waiver statement that she would not be charged a pre-payment penalty if she sold her home . They charged her the penalty. Consumer states that she has contacted them on several occasions and they have keep telling her 2 months it would be resolved. Consumer is getting impatient. Consumer states that they should have not taken these funds to began with. Consumer has no work or email.UPDATE:12/06/05Consumer called back to verify the telephone number for RESPA.kmc

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

Updated By: KMCCOMBS Updated Date: 12/06/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,624.63

Amt Paid: 1,624.63 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 10/06/05

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Blaine

State: MN Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: Po box 11000

City: Sant Anna

State: CA Zip: 92711100

Country: UNITED STATES

Email:

URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7182612 Contact Type:Complaint Source:Consumer TCS? N

Comments: Involves predatory lending practices. My husband and I wanted to refinance our existing mortgage. Seen commercial on TV, Damon Pitts Promised we would save on monthly payments with the loan he suggested. Not knowing about certain lending practices, we decided to put our trust in him. We were told we had shady credit and the only loan available was ARM loan. Requests made by me at closing for copies of documents with our signatures/initials on them were not provided. We were given documents of our loan with alot of information missing. Telephone calls to Damon went unanswered, one instance Damon said they'r having trouble locating our loan. I believe closing cost have junk charges in them. We were to get a low interest rate but was not informed that we bought that rate. Appraisal value was very high compared to other homes in the area. I think they charged us for title insurance. According to dates they paid out funds before we signed the loan. We did not exercise our right to rescind do to false promises of the signed copies of our loan. After loan was signed, I couldn't reach anyone by telephone because everyone was unavailable. There are just too many things I need to say but won't be able to fit it on this e-mail. I do have a lawyer, we had to file bankruptcy. But the loan is part of an exemption that the trustee is looking into. The whole loan experience has been one long nightmare. I believed they serviced our loan because I was asking to many questions.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: TV/Radio Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Muskegon

State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Ameriquest Mortgage Company

Address: 2505 E.Paris Avenue, Ste. 100

City: Grand Rapids

State: MI Zip: 49546

Country: UNITED STATES

Email:

URL:

Phone: (888) 419-6529 Ext:

Company Representative

Rep Name: Pitts, Damon

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7176160 Contact Type:Complaint Source:Consumer TCS? N

Comments: 3 or 4 weeks ago I call Ameriquest mort. for a HOME EQUITY LINE of CREDIT & spoke with a Michelle. Not once in our initial info gathering, name,address, etc, did she xplain her company's policy that they don't provide equity lines of credit. So I gave her all the info, and when she could not persuade me to take a loan on my house, she informs me her company doesn't do lines of credit. So at that point I said I was a little embarrassed for giving all that info and since we did not consummate any deal "I WANTED ALL THAT INFO DESTROYED OR SHREDDED". She assured me she had a shredder next to her desk and as soon as I hung up all would be destroyed.

I reluctantly hung up, ill at ease. About 3 or so days later I get an email from my credit reporting agency(PRIVACY GUARD) that someone accessed my credit report, which was, Ameriquest. I feel they violated my explicit wishes and my privacy. As the recording will show.

I get this call from this guy, who is selling loans, I can't remember his name and I was hard on him 'cause I have a Calif. No Call and he clearly violated that in addition I am not interested in a loan that he is selling. As a result of that call(that which I rejected him) he continued to call me and harrass me and last nite my 12 yr old for about a week or more.

I'm guessing Michelle or someone is selling info under the table &(Ameriquest) or their policy is so inept and supervisors so soft managing privacy issues as mine was compromised. And again resulted in major harrassment, 5 or 6 calls thus far, over about two weeks.

So last night I called Ameriquest and spoke with a supervisor in this regard and his name:Tamer Aboendvel xtent.214 and he has a computer record of my call based on my phone number name or address. I told him I originally spoke with MICHELLE and he retorted that she is no longer with the company.

Of course he apologized and said he would pass this on to corporate.

(b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Phone Transaction Date:

Initial Response:



08/10/2006

RSTEVENS

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Long Beach

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 60 - 64

Company

Company: Ameriquest Mortgage

Address: unkn.

City: unkn.

State: CA Zip: unkn.

Country: UNITED STATES

Email:

URL: Ameriquest.com

Phone: (1800) 397-9937 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7170933 Contact Type:Complaint Source:Consumer TCS? N

Comments: I stated that I was unable to pay off this account due to 2 car accidents incurred, Keri Kearns stated that she would take legal action. This statement is in direct violation of the FDCPA due to them being a Third Party Collection Agency, and not a Lawyer.

Created By: JXHEINY Created Date: 11/30/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,618.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 11/29/05

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

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Falsely Threatens Suit\llegal or Unintended Act

Consumer

Complaining

Company/Org.:

Last name:

Address:

(b)(6)

City: St. Libory

State: NE Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Recovery Services

Address: 126 North Meridian Rd

City: Kalispell

State: MT Zip: 59901

Country: UNITED STATES

Email:

URL:

Phone: (866) 552-1377 Ext:

Company Representative

Rep Name: Kearns, Keri

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7123122 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer wrote they made contact with Ameriquest Mortgage Co. inquiring as to what their rates would be to refinance their property. After giving info to the person on the phone, the did not hear anything further until they received paperwork in the mail as if the loan had been accepted by them. At no time did the consumer give authorization to Ameriquest Mortgage to proceed with an application. A copy of their letter and the Notification of Incompleteness was enclosed. The consumer did not provide a work phone, fax or age range.

Created By: JXHEINY Created Date: 11/25/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 11/02/05

Initial Contact: Mail Transaction Date: 10/18/05

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

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

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Co

Address: 10851 N Black Canyon Hwy

City: Phoenix

State: AZ Zip: 85029

Country: UNITED STATES

Email:

URL:

Phone: (602) 9437475 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7116314 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes a complaint against Ameriquest Mortgage. Consumer reports that he has a mortgage through them. Consumer reports that when he signed for the loan, they falified documents, and took advantage of his fragile mental health in convincing him to sign the documents stating that he was making more than he actually was per month. Because of this, he could not afford the loan.

Created By: JDIXON Created Date: 11/23/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/18/05

Initial Contact: In Person Transaction Date: 08/02/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

City: Wheat Ridge State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:
Complaining
Company/Org.:

Last name: Not Provided First:

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7114610 Contact Type:Complaint Source:Consumer TCS? N

Comments: I believe I am a victim of predatory lending. My house has been overappraised, my taxes and insurance were to be paid by Ameriquest, yet I have to pay out-of-pocket, my interest rate is different than what I was told, and they have not done what was agreed to them by the TILA, which I just found on your site. With all this said and done, I am unable to sell my house for what they had appraised it for, needless to say, by the time I pay the realtor, the prepayment penalty, and the overappraised value of the home that I borrowed against, will not be able to sell the home and am subject to bankruptcy or forecosure. They have me in a financial bind, which is a shame considering the only debts I owe are a student loan, a car payment, a mortgage and a \$500 credit card. I should not be backed into a corner like this, but I am apparently not the only victim of Ameriquest. There are several others out there and they need to be stopped from ruining other families lives.

Created By: JXHEINY Created Date: 11/22/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 148,500.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 11/21/05

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

Address:

City:

(b)(6)

Kokomo

State: IN Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

30 - 39

Company

Company: Ameriquest Mortgage Company

Address: 8445 Keystone Crossing, #110

City: Indianapolis

State: IN Zip: 46240

Country: UNITED STATES

Email:

URL:

Phone: (317) 2512266

Ext:

Company Representative

Rep Name: Lawhorn, Loren

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7081168 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Ameriquest Mortgage, her mortgage company, has added on fees thru lending services. The consumer states she was late 1 payment, the following month the consumer sent in enough money to cover the late fees. The company said they would only put the account into default if there were 3 motnh deliquent. The company transfered the account to what the consumer thought was a mortgage company, ended up being a collection agency named Litton Loan Servicing LP. Now the consumer's credit report looks as if the consumer owes Litton and Ameriquest money. Consumer did not provide a work number.

Created By: AYOUNG Created Date: 11/18/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 119,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 11/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Litton Loan Servicing, LP

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Litton Loan Servicing, LP

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Collection Agency



08/10/2006

RSTEVENS

Transaction

Ref No.: 7080989 Contact Type:Complaint Source:Congress TCS? N
 Comments: Already answered on 08/17/2005, Corres. No. (b)(6) by RCD.
 Created By: RBARNES Created Date: 11/18/05
 Updated By: RDONOHUE Updated Date: 11/21/05
 Org Name: Office of the Secretary
 Amt Requested:
 Amt Paid: Payment Method:
 Initial Response:
 Product/Service: Mortgage Lender
 Statute/Rule:
 Law Violation: Deception/Misrepresentation

Consumer

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

Company

Company: Ameriquest Morgage Company
 Address:
 City: State: NR Zip:
 Country: LOCATION NOT REPORTED
 Email: URL:
 Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7067012 Contact Type:Complaint Source:Consumer TCS? N
Comments: This account was in dispute because when we refinanced, we never received any money. We got a lawyer and as far as we know, we will receive money after Ameriquest sells the house.
Created By: JXHEINY Created Date: 11/16/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 11/15/05
Initial Contact: Mail Transaction Date:
Initial Response:
Product/Service: Mortgage Lender
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

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



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Co

Address:

City:

State: CA Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7065644 Contact Type:Complaint Source:Consumer TCS? Y

Comments: Consumer is reporting that he saw an add on tv for Ameriquest in which they were offering a CC. Consumer states that he was told that he was going to be charged \$190.00 for life to be able to receive the CC. Consumer states that when the cc came he was not there and was unable to receive the CC. Consumer was told that it was in the Post Office and was told that the CC was there. Consumer notes that he received a call in which they were telling him that he had compromised himself and that he needed to pay them. Consumer states that he never used the card, never signed anything and does not believe that he has to pay. Consumer did not provide alternate # or email.

Created By: BAYALA Created Date: 11/16/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 190.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Advance-Fee Loans, Credit Arrangers

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Methuen State: MA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 2761073 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7060861 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer contacted Ameriquest Mortgage from a website to apply for a mortgage. Consumer was offered 85% loan to value, then as of 11/15/05 consumer was informed otherwise. Consumer was informed that he didn't have enough money to close on the mortgage, but consumer felt that the loan of 85% value of mortgage would be plenty of money to close on the home. Consumer is now being informed that the loan was only approved for 70%, which wouldn't be enough to close on the mortgage. Consumer is getting the run around from Ameriquest Mortgage.

Created By: EFRYE Created Date: 11/15/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Internet Web Site Transaction Date: 10/01/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address: 1551 Westbrook Plaza Dr #100

City: Winston Salem

State: NC Zip: 27103

Country: UNITED STATES

Email:

URL:

Phone: (800) 8138209 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7052806 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer wants to file a complaint against her mortgage company who is Ameriquest. Consumer states they forced her to take out flood insurance on the home and she has a letter from FEMA stating it was not needed. Consumer states that she has been in her home for 12 years and refinanced with Ameriquest. Consumer asked them to take payments on it and they agreed and when she mailed the payment they sent it back to her. Consumer was told they wanted a lump sum, which she sent and they declined it also with no explanation. Consumer states they placed her in forbearance and requesting that she pay a large sum which they have added legal fees into, which she does not believe she should have to pay. Consumer did not provide an alternate #.
UPDATE: 01/10/06 Consumer called and inquired about the status of her complaint. Consumer was informed of the FTC privacy policy. Consumer also inquired about HUD and RESPA. MWR UPD 06/15/06: Consumer wanted to check on the status of her complaint. Consumer also requested an 800 number for RESPA. EFRYE

Created By: AROGERS Created Date: 11/14/05

Updated By: EFRYE Updated Date: 06/15/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 5,317.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 09/12/02

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Pequea

State: PA Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7041805 Contact Type: Complaint Source: Consumer TCS? N

Comments:

On Oct 28th, 2005 I submitted a written Notice of Dispute & Cease of Communications to Ameriquest Recovery Services via Certified Mail Number: (b)(6). Since this date I have continued to have my rights under the FDCPA violated by harassing phone calls and threats of law suites. As of this day the collection agency has refused to verify the debt. It is my understanding that if you write a letter to the collection agency to Cease and Desist their collection efforts, that they must do so until the debt is verified. Please help me with this matter as it has become very stressful for me and my family. Thank you

Created By: JXHEINY Created Date: 11/10/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 6,483.75
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 11/09/05
Initial Contact: Mail Transaction Date: 10/21/05

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Calls Debtor After Getting "Cease Communication" Notice

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Elko State: NV Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

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

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Recovery Services

Address: 126 North Meridian Road

City: Kalispell

State: MT Zip: 59901

Country: UNITED STATES

Email:

URL:

Phone: (866) 552-1377 Ext:

Company Representative

Rep Name: Peterson, Bob

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7041798 Contact Type:Complaint Source:Consumer TCS? N

Comments: upon signing refinance papers with the above company, those papers clearly stating, first payment due November 2004 the above company accepted and did not return payments automatically debited in September and in October 2004 the total amount of\$1200.00 I have bank statements and have asked repeatedly for the return of this money. The last letter was dated 10/28/2005. Both my husband and I are disabled and cannot afford to loose this amount of money. Are you able to help us recover this money and the interest Ameriquest has earned on our money for the past year.

Created By: JXHEINY Created Date: 11/10/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: 1,200.00 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 11/09/05
Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: Not Provided by Org First:

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 10600 White Rock Road

City: Rancho Cordova

State: CA Zip: 95670

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: Schumway, Geoff

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7040123 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling on behalf of her husband. Consumer has a complaint against Citibank. Consumer states that she sent Citibank a check back in 2001 for payment of a bill. Consumer states that Ameriquest has now informed her that the check was never cashed. Consumer wanted to know if there was a way to track the check. Consumer feels that Ameriquest should not have waited four years to tell her that the check never cleared. Due to this Citibank is now trying to take action against her.

Created By: SWOODSON Created Date: 11/10/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

Company

Company: Ameriquest

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (714) 5419960 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7035172 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has a complaint against Wells Fargo and Ameriquest. Consumer states that Wells Fargo will not follow up on unauthorized charges on her account. Consumer states that Wells Fargo issues debit cards without her authorization. Consumer states that Ameriquest is not crediting her account with the payments she has made. Consumer states that Ameriquest is falsely threatening a foreclosure if she does not make the payments. Consumer has no work number or e-mail address.

Created By: JBARNEDO Created Date: 11/09/05
Updated By: Updated Date:
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 300,000.00
Amt Paid: 15,000.00 Payment Method: Bank Account Debit
Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 11/29/04

Initial Response: In Person

Product/Service: Creditor Debt Collection
Bank, National

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Falsely Threatens Suit\llegal or Unintended Act

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Santa Cruz

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: WELLS FARGO

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7023552 Contact Type:Complaint Source:Congress TCS? N

Comments:

Created By: RBARNES Created Date: 11/07/05

Updated By: RDONOHUE Updated Date: 11/10/05

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City:

State: NR Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: AMERIQUEST MORGAGE

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7008430 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling on behalf of she and her husband regarding a mortgage refinancing. Consumer states that she and her husband were going to re-finance with Ameriquest. Consumer states that she and her husband did everything but sign the papers for the refinanced loan. Consumer states that she and her husband were approved and going to close but decided to think about it on or around 9/30/05. Consumer states that the attitude of Ameriquest then changed and consumer were sent a denial letter 11/3/05. Consumer states that the letter states that thier credit was insufficient or deragotory after they were approved for the laon. Consumers feels that there is dec/misrep on the part of the lender Ameriquest.

Created By: GGADSON Created Date: 11/03/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 09/30/05

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

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

Fax Number:
Home Number:
Email:

Age Range: 40 - 49

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

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

Fax Number:
Home Number:
Email:

Age Range: 30 - 39

Company

Company: Ameriquest

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7002857 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he rifanced his house with Ameriquest and at the time he requested \$20,000.00 cash advance and he was offered 6.3 finance rate but after signing contract he discovered that rate is in fact 8.5 and he was charged \$14,000.00 to pay for points that he was not aware of,and he only received \$14,000.00 cash out of the \$20,000.00. No work phone # and email address.

Created By: MMARTINEZJIMENEZ Created Date: 11/02/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response: In Person

Product/Service: Finance Company Lending

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: South Ozone Park State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: 1200 Water Pl

City: Bronx

State: NY Zip: 10461

Country: UNITED STATES

Email:

URL:

Phone: (718) 4097729

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 7002774 Contact Type:Complaint Source:Consumer TCS? N

Comments: Customer had a mortgage issue dealing with Ameriquest Mortgage. Customer wanted to know more about his appraisal. Customer was denied because he didnt get a high enough appraisal. Customers credit score has dropped now and he cant go anywhere else. No e-mail provided.

Created By: RALCALDE Created Date: 11/02/05

Updated By: RALCALDE Updated Date: 11/04/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Lyman State: SC Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

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

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: 1320 Main St. Suite 200

City: Columbia

State: SC Zip: 29201

Country: UNITED STATES

Email:

URL:

Phone: (800) 924-6592 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6997426 Contact Type: Request for Information Source: Consumer TCS? N

Comments: POLICE IN FILED AT TIPTON COUNTY SHERIFFS DEPT. #0502221545 REAL ESTATE FRAUD & SOC. SEC. FRAUD & COMPANY BUSSINESS FRAUD, FRAUD MORTGAGE AMERIQUEST MORTGAGE 505 CITY PARKWAY WEST, STE. 100 ORANGE, C.A. 92868 & ETC.....

Created By: JHART Created Date: 11/01/05
Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone (XXXXX) NONE Ext: XX

Fax Number: ()

Home Number: (XXXXX) NONE

Email: NONEXXXXXXXXXXXXXXXXXXXXXXXXXXX

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: suite 100

505 city parkway west

City: orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:www.ameritrust.com

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6995263 Contact Type:Complaint Source:Consumer TCS? N

Comments: Ameriquest in Concord has tried to coerse me to sign loan documents with no estimate disclosure. They didnt want to state the interest rate nor provide any paper work until the notary came to sign papers.I could read my loan documents at signing. They called me at least 14 times in one day. To try to force me to sign papers. I did not and asked them to cancel the whole process. They kept calling me to please hurry up and sign because the interest rate would change daily. They finally sent papers after I complained to the Ameriquest coporate office. I spoke to the president of the company office. I told the president's Helper(hahaha) that the ameriquest office in Concord was harrasing me and calling me when I stated I did not want to deal with them. Copoarate said that they would tell the office to " DO NOT CALL" They called one month latter and said I havne't signed and would like to complete my loan with them. I again called corporate office of Ameriquest again. I was put on the do not call list again. They havent called in 2 month and NOW AGAIN they are asking about The Loan that I started in June. This message was on the answering machine. I think that they are dishonest and manipulative. I have never signed documents without a disclosure statement nor an estimate of closing costs and disbursment of funds. I don't not want mail or phone calls from this company. I would appreciate your help. Thank You

Created By: RLOPER Created Date: 11/01/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/28/05

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Ameriquest

Address: 2300 Clayton Raod suite 470

City: Concord State: CA Zip: 94519

Country: UNITED STATES

Email: URL:

Phone: (925) 827-0491 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6990825 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she went online to check on credit report and has discovered that there are several incorrect entries shown with Ameriquest and GMAC. American General is reporting a foreclosure on property and the property was not foreclosed upon. Consumer also states that she had a dispute with GMAC and the dispute is not showing correctly on her credit report. Consumer does not have a work phone number.

Created By: SSCHWARTZ Created Date: 10/31/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response: Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: GMAC

Address: PO Box 780

City: Waterloo

State: IA Zip: 50704

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company: Ameriquest

Address: 505 City Parkway W

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6976086 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Ameriquest Mortgage Company has been sending him offers for mortgage and he has asked let them know he is not interested but they continue to send him offers. Consumer he has tried to opt out from their mailings but he is not able to at the phone # they provide. Consumer states that they are also pre screenings his credit and he would like them to stop. Consumer will contcat the OPT OUT phone # with the CRA's. No email address was provided.

Created By: DGIRONCHAVEZ Created Date: 10/28/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 7887 Washington Village Dr Ste 130

City: Dayton

State: OH Zip: 45459

Country: UNITED STATES

Email:

URL:

Phone: (888) 8381023 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6975606 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer sent a RESPA letter to the Comptroller of the Currency, which has been forwarded to the FTC. Consumer is concerned that Ameriquest Mortgage Company, his mortgage lender, has engaged in predatory lending practices, and the letter is asking for an accounting of the financial activities of the company on his mortgage loan. Consumer does not list specifics. No work phone or e-mail address is listed for the consumer.

Created By: RLOPER Created Date: 10/28/05
Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: .00
Amt Paid: .00 Payment Method: Unknown
Agency Contact: Mail Complaint Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Kailua Kona State: HI Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: P.O. Box 11000

City: Santa Ana

State: CA Zip: 92711-1000

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6963986 Contact Type:Complaint Source:Consumer TCS? N

Comments: They failed to notify my second mortgage lienholder of a Notice of Default and Trustee's Sale, Statd on an affidavit filed with the Register of Deeds that they had sent documents that they didn't send, how did they forge documents to get a clear title to sale property

Created By: JXHEINY Created Date: 10/26/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Grand Island State: NE Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: 1100 Town and Country Road

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:ameriquest.com

Phone: (800) 3979937 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6959248 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer applied for a home equity loan through Ameriquest. Consumer was told she had been denied. The company rep told consumer she could tear up her paperwork and she could re-apply with a written statement that she ran an in-home daycare grossing \$2900 per month. Consumer told the company she refused to lie and they said she could use her own real job, but just put the \$2900 per month income and they would approve it.

Created By: TKREYLING Created Date: 10/25/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Internet Web Site Transaction Date: 10/14/05

Initial Response:Internet/E-mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Alvaton

State: KY Zip: (b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: 9960 Corporate Campus Dr Ste # 3500

City: Louisville

State: KY Zip: 40223

Country: UNITED STATES

Email:

URL:

Phone: (502) 4120981

Ext:

Company Representative

Rep Name: Enaiho, Osgie

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6956738 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against the Ameriquest Mortgage. Consumer states that this company promised him that if he took out a loan with them they would pay off his debts and have the accounts removed from his credit. Consumer states that they have not done what they said they would do. Consumer states that they used deceptive practices. Consumer states that the mortgage company sent him a appraiser who really inflated his property. No email or alternate phone number

Created By: SWOODSON Created Date: 10/25/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6945203 Contact Type:Complaint Source:Consumer TCS? N

Comments: In May I opened a loan with Ameriquest. My situation was that because I needed some cash in hurry and my credit score was inaccurately low; I was forced to refinance from a prime rate to a sub-prime rate at Ameriquest. The loan office I dealt with at your West Cheyenne branch here in Las Vegas was Cliff K. He is no longer with your company. He misrepresented the conditions and terms of the loan. Using verbiage such as you can streamline with us once your credit report is cleared up. As I now know your port folio division does not do stream line loans. That was lie #1; lie # 2 was no prepayment penalties. I know it is incumbent of me to check the fine print and it was my error not to do so, I was desperate! However, is this the way a company as large and as reputable as Ameriquest does business? In a few short months my credit score has jumped for low 500 to 600 as I clear up the errors that were on it. Further more it is only going to keep increasing. Your port folio division is not offering little better that what I have now.

Created By: JXHEINY Created Date: 10/21/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/20/05

Initial Contact: Mail Transaction Date: 06/02/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Las Vegas

State: NR Zip:

(b)(6)

Country:

LOCATION NOT REPORTED

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Ameriquest Mortgage

Address: 9960 West Cheyenne Ave

City: Las Vegas

State: NV Zip: 89129

Country: UNITED STATES

Email:

[customerservice@myamcloan.com]

URL:ameriqquest.com

Phone: ()

Ext:

Company Representative

Rep Name: K, Cliff

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6938581 Contact Type:Complaint Source:Consumer TCS? N

Comments: Loan No. (b)(6)

I applied for a residential mortgage loan with the classification 1st trust deed on-line in May. I was contacted by your office in June and was interviewed via phone by Levi Goins, your local mortgage lender agent. On June 17, I received a conditional loan pre-approach notification and RESPA Servicing Disclosure in a mortgage package. I contacted your office after receipt of the mortgage package in the beginning of June and spoke with Mr. Goins, which was assigned to my mortgage application.

I called to change the listed fixed interest rate to the national mortgage interest rate average, which was under 6 percent, rather than the predatory sub-market rate offered by your company of 7.770 percent on the truth in lending disclosure statement versus the 7.6 percent mortgage rate on the Good Faith Estimate. I also want to the prepayment clause to state will not have a penalty for prepayment. I will change the down payment amount to \$1,000 dollars, instead of \$20,000 on the final mortgage contract.

I was told that I did not qualify for either a \$70,000, \$80,000 mortgage, or the original requested mortgage amount even though the mortgage package listed that I was approved for an \$80,000 mortgage. Therefore, the Mr. Goins said he was denying the original mortgage application and also the approved \$80,000 mortgage amount.

Later, I received a letter of notification of incompleteness dated July 6, 2005 from your company. I believe I was misled and illegally denied credit by your company due to the contradictory communication from your official written communications versus your mortgage representative.

The effect of this miscommunication is that I been discourage in selecting a home in the price range of the approved mortgage amount due to lack of

I request that you clarify the status of my loan application as well as assign me a new mortgage representative that can delivery a consistent and clear transaction process.

Created By: JXHEINY Created Date: 10/20/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 2,200.00
Amt Paid: .00 Payment Method:
Agency Contact: Internet Complaint Date: 10/19/05



08/10/2006

RSTEVENS

Initial Contact: Internet Web Site Transaction Date: 06/20/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Madison

State: WI Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

30 - 39

Company

Company: Ameriquest Mortgage Service

Address:

City:

Madison

State: WI Zip:

Country: UNITED STATES

Email:

URL:www.ameriquest.com

Phone:

()

Ext:

Company Representative

Rep Name: Goins, Levi

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6931224 Contact Type:Complaint Source:Consumer TCS? N

Comments: Due on 1st, but on statement "must receive by 16th of each month or pay late charges". Last month, sent in to reach by 16th, but they did not clear check until 17th, thus late fee. This month sent by Priority Mail w/Delivery confirmation and was delivered to the PO box on the 13th. Called today and they stated did not receive check. Has not cleared bank. Within 5 months of being able to refinance with another company (was not told of prepayment penalty if refi w/in 3 yrs) and dont want this on credit report. Already have an interest rate of 9.625, up from initially 7.5 Adjustable and another rate hike in Apr 06. I bought this house with another company at 7.0%. Help! I think they are trying to make me lose/foreclose my home. Retired Military Veteran.

Created By: RLOPER Created Date: 10/19/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 953.68

Amt Paid: 955.00 Payment Method: Check (Personal)

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

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

Address:

City: St. Louis

State: MO Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest now known as AMC

Address: PO Box 11000

City: Santa Ana

State: CA Zip: 92711-1000

Country: UNITED STATES

Email: www.myamcloan.com

URL:

Phone: (800) 430-5262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6925347 Contact Type:Request for Information Source:Consumer TCS? N
Comments:

Ifled a claim with you about identity theft with Ameriquest.AMCmortgage is their sister copany and i have been transferred to them.Itried to refinance but i cant says my realtor due to things that have been put on my credit report unless i want a high mortgae payment.So the only solution i have is to sell.The person who gave out my personal information Manpreet Nijjar is still employed at Ameriquest on Civic Center i checked.So now i am also being harrassed by these people.The people who live directly over me in #d are renters and amc owns that condo as well.they have been tapping into my internet lines because they know i use thep.c. alot i have had problems with hacking for years from the Nijjar family in San Jose.But now it has gotten worse.The people in #d andk and some of their friends are all involved and i need your help this needs to stop.Ihave called COMCAST CABLE AND SENT LOG TO FBI.GOV but somehow i cant access fbi.gov anymore and i went to their office 3 wks ago.They told me to keep sending in the logs and if Fremont police would not help i might very well have to file a civil suit against the Nijjar family.Im tired of being harrassed andim ready to file suit can you refer me to any lawyers that might be able to help?They have affectd my credit and now i cant even use my p.c. in peace i need help.Please get back to me asap!!!!!!

(b)(6)

Created By: NSHOUSE Created Date: 10/18/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 10/16/05
Initial Contact: Internet (Other) Transaction Date:
Initial Response:
Product/Service: Other (Note in Comments)
Statute/Rule:



08/10/2006

RSTEVENS

Law Violation:

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

fremont

State: CA Zip:

(b)(6)

Country:

UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

50 - 59

Company

Company: ameritrust/amc mortgage company

Address: civic center drive

City: fremont

State: CA Zip: 94538

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6911762 Contact Type:Complaint Source:Consumer TCS? N

Comments: Dec. 16, 2004 I made Dec.2003 & Jan. 2004 payments on two loans, writing four checks and receiving four Ameriquest receipts, at their Daly City, CA. office. Receiving late payment notices, the Gellert St manager phoned corporate office on speaker phone. The manager finally said: "We work for the same company, what happened to the check? his answer was "we lost it", I am beginning to think deliberately. I wrote another check, late charges reversed, report to credit agencies were to be corrected. Dozens of calls and filed disputes result in NOTHING. August, 2005 Ameriquest salesman said only thing preventing 5.5% vs.8.75%was 30 days late reported by Ameriquest. Office of the President, Brian Bailly told me correction sent electronically to credit agencies. Refused to provide written verification.

email from AMC:

Our records show that formal reports were sent to the credit bureaus to list your January 1, 2004 payment as current. If you have a current credit report showing otherwise, please forward a copy to: AMC Mortgage Services, Fax: (714) 347-503

I have the original receipts for the Dec. and Jan. payments in my possession. Please advise ASAP. I am very ill and need to retire.

Created By: DCRASE Created Date: 10/14/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 1,054.18
Amt Paid: 1,054.18 Payment Method: Check (Personal)
Agency Contact: Internet Complaint Date: 10/13/05
Initial Contact: Mail Transaction Date: 08/08/05

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



08/10/2006

RSTEVENS

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

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Pacifica

State: CA Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

60 - 64

Company

Company: Ameriquest AKA: AMC Mortgage

Address: P.O. BOX 11570

City: Santa Ana, CA.

State: CA Zip: 92711-1570

Country: UNITED STATES

Email:

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

Phone: (800) 5233964

Ext:

Company Representative

Rep Name: Baily, Brian

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6908608 Contact Type:Complaint Source:Consumer TCS? N

Comments: Told us "Pre-Payment penalty was ONLY if we refinaced with another Mortgage company. If we sold our home thier would be NO prepayment penalty!

Created By: JXHEINY Created Date: 10/14/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 18,000.00

Amt Paid: 18,000.00 Payment Method: Check (Personal)

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

Initial Contact: In Person Transaction Date: 10/11/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Salt Lake City

State: UT Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: #4 Triad Center

City: Salt Lake City

State: UT Zip: 84101

Country: UNITED STATES

Email:

URL:www.ameriquet.com

Phone: (801) 595-1221 Ext:

Company Representative

Rep Name: Chambers, Heath

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6904637 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer states that she went to get a mortgage loan through Ameriquest Mortgage and right before closing the company tried charging her additional fees on top of what was verbally agreed.

Created By: KSTUCK Created Date: 10/13/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date:

Initial Response:In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (916) 8534700 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6902023 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer called to report a complaint against Sprint PCS and Ameriquest Mortgage. Consumer reports that they both pulled his credit report without permissible purpose. Consumer reports that he has never had business with them, and never applied for anything, so they did not have permissible purpose to pull the report.

Created By: JDIXON Created Date: 10/13/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 08/14/05

Initial Response:Unknown

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Port St Lucie State: FL Zip: (b)(6)

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

Fax Number:
Home Number:
Email:

Age Range: 60 - 64



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Sprint PCS

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other



08/10/2006

RSTEVENS

Transaction

Ref No.: 6884591 Contact Type:Complaint Source:Consumer TCS? N

Comments: We financed our home with "Ameriquest". They apprasied our home with rates that was Lake Front and we don't live on the lake. To make a very long story short. "Ameriquest" is decieving and scamming people. They said, our home was worth \$229,000 and come to find out our home is worth around \$147,000. Now we owe more than our house is worth! And we are in a financial bind. Is there anyone that can help us?

Created By: DCRASE Created Date: 10/11/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/07/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: P.O. Box 11000

City: Santa Ana

State: CA Zip: 92711-1000

Country: UNITED STATES

Email:

URL:www.myamcloan.com

Phone: (800) 430-5262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6868969 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer had a mortgage acct with Ameriquest Mortgage that was reported on credit report with Exquifax and Trans Union as a foreclosure which is not true. Consumer has disputed with Exquifax via ph only and is still in process. No email address.

Created By: SHERNANDEZ Created Date: 10/07/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Credit Bureaus
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Camden Wyoming State: DE Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6868963 Contact Type:Complaint Source:Consumer TCS? N

Comments: Ameriquest sends me mailers at least four times a month and I had recently requested a credit report and found several companies pulling my credit with out authorization. Ameriquest had pulled my report seven times in a year! I want a fraud alert and no credit checks unless approved by myself.

Created By: JXHEINY Created Date: 10/07/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 10/06/05

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

Initial Response:

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: 1100 w town and country rd 8th

City: orange

State: CA Zip: 92868-4600

Country: UNITED STATES

Email:

URL:

Phone: (800) 4305262 Ext: 5931

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6863949 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states Ameriquest Mortgage did not honor her attempt to cancel her mortgage during the right of rescission period. Consumer states that she did not sign her settlement paperwork, but they still dispersed funds to other people. Consumer feels this was a deceptive business practice.

Created By: NBROWN1 Created Date: 10/06/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/25/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Creditor Fails to Honor Consumer's Rescission of Mortgage

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Savannah State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (714) 6343494 Ext:

Company Representative

Rep Name: Fleming, Sheryl

Title: office of president

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6858538 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have been a victim of predatory lending by ameriquest mortgage.
I know that a class action suit was recently won in california against them and I want to know if anything is happening here. What are their criteria for whom they choose to prey on? It seems that recently divorced, single mothers are very attractive to them and I think that it is heinous and should be stopped.

I have contacted the Ohio attorney general and was told that they actually have no jurisdiction to deal with predatory lending, though they are trying to get their scope of power extended to this type of problem. There was a recent article in the columbus dispatch on the number of foreclosures, etc as a result of these lending practices and how, basically, Ohio is the land of opportunity since there are not laws in place to protect consumers with regard to mortgage loans. If it had been a car I would have been protected but this has affected me and my child as I have had to move in with my mother.

The lender refused to accept a deal that I had on the house because the offer was about 2600.00 short. I'm told that they will incur costs of up to 25,000.00 to foreclose which they began the proceedings for while I still had a contract on the house. I don't know what they hope to gain as they have already eaten away any equity that I had in the house. At this point there isn't anything else that they can get from me, but they can and have pursued me to the point that I am filing for bankruptcy before the deadline in a couple of weeks. I simply can't believe that I have absolutely no recourse and that I will have lost everything. It's laughable but I just got a notice that my rate is going up again, this is the 5th payment increase since I got the loan two years ago. Please do something to these parasites.

Created By: JXHEINY Created Date: 10/05/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/04/05

Initial Contact: Unknown Transaction Date:

Initial Response:



08/10/2006

RSTEVENS

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Columbus

State: OH Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Ameriquest/AMC/Argent mortgage

Address: p. o. box 51382

City: los angeles

State: CA Zip: 90051-5682

Country: UNITED STATES

Email:

URL:www.myamcloan.com

Phone: (800) 430-5262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6850391 Contact Type:Complaint Source:Consumer TCS? N

Comments: The reproter called on behalf her husband stating that a mortgage agent from AMERIQUEST FINANCIAL SERVICES. has being repeadetly calling her asking for her husband in order to provide financial svcs. The consumer has told them several times that he's not interested in their svcs and also to stop calling at his house, but they refused to do so. The consumer was suggested to filed a dispute in writting to the company.

Created By: MCORREA Created Date: 10/04/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 10/04/05

Initial Contact: Phone Transaction Date:

Initial Response:Phone: other

Product/Service: Finance Company Lending

Statute/Rule: Rule / Other



08/10/2006

RSTEVENS

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

City: West Hempstead State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Complaining
Company/Org.:

Last name: (b)(6)
Address:

City: West Hempstead State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: AMERIQUEST FINANCIAL SERVICES

Address: 200 Garden Citi Plaza

City: Garden City State: NY Zip: 11530

Country: UNITED STATES

Email: URL:

Phone: (516) 8770724 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6846655 Contact Type:Complaint Source:Consumer TCS? N

Comments: I intially was looking for a low rate on my Mortgage what I got was Predatory Loan.I was paying 7% at first but because as they put it my score wasn't above average and my debt to ratio was high they suggested I take cash out at about 31k and still it didn't pay off everything ,the reason I was looking for a low rate was because then I could pay it off on my own and allow my score to go even higher.I was given 3 choices and I was told to get rid of my other car pay off all my debt with their help in paying off the credit cards and soe other bills I know there are certain ways of handling things but I wasn't looking for another cashout because I was at my limit now with everything i'm paying 2683 at 10.153% now it doesn't start until November 1st but this is a classic Predatory Loan I was paying 1610 at first and if I was struggling then now I might lose my home because of this type of loan and why did I accept it because of what was assured to me my credit report would be taking care and it wasn't, I have to dipute what's on my Report now and if they don't do it I will be writing The FTC again 1 is from Comcast at 150.00 that I don't owe anymore from the year 2000 and I paid it off last year and I was with Comcast cable from 2004 until this year and got a refund so how could I owe them the other is from Americredit for 274.00 now I have filed this under Bankruptcy and it was Discharged in May of 2002 so why is it still there. I hope I can get some help to resolve these issues because I don't know if I can hold on

Thank You (b)(6)

UPDATE 10/07/05 The consumer wants to know what will happen to his complaint. He also wants to know what kind of action the FTC will take if they spot a pattern of low violations. JP

Created By: JHART Created Date: 10/03/05

Updated By: JPENN Updated Date: 10/07/05

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/30/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Chicago

State: IL Zip: (b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Ameriquest Mortgage Company

Address: 745 McClintock Dr Suite 100

City: Burr Ridge

State: IL Zip: 60527

Country: UNITED STATES

Email:

URL:

Phone: (630) 2300830

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6824756 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes to complain that Ameriquest misapplied her mortgage payments (payments which were made on time); which led to a forclosure. Further, the consumer's credit was damaged by Ameriquest, to the end the consumer was not able to get a VA loan and had to get a high risk loan instead. Documentation is attached to the file. No work phone number is listed for the consumer.

Created By: RLOPER Created Date: 09/29/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 08/01/05

Initial Contact: Mail Transaction Date: 08/22/00

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: Summerville State: SC Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: 1100 Town and Country Rd

Orange County

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6820232 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer obtained a home loan with Ameriquest. When the consumer sent her first payment she sent a check, but they called her and told her that they need a check by phone or her mortgage payment would be late. The consumer then paid and canceled her check and Ameriquest was aware of the check that was still coming to them, (they was supposed to disregard the check). The acct was then sold to CountryWide Mortgage. The consumer has found that Ameriquest tried to cash the check a year later. Ameriquest then retrieved payment (same amt as her mortgage payment) from CountryWide Mortgage and Countrywide Mortgage took the amount from her Escrow acct. Therefor Ameriquest was paid for an debt that she does not owe. The consumer has been disputing with Countrywide and they were supposed to be investigating, but she is now in forclosure.

Created By: JPENN Created Date: 09/28/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,053.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Marysville

State: WA Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

30 - 39

Company

Company: Countrywide Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6818845 Contact Type:Complaint Source:Consumer TCS? Y

Comments: Consumer states that she has been receiving repeated phone calls from MCI for phone service and Ameriquest Mortgage for a new mortgage. Consumer states that on 09/01/04 and 09/17/05 she registered with the National Do Not Call Registry. Consumer re-registered on 09/17/05, not understanding why her number wasn't already registered. Consumer states that she asked MCI and Ameriquest Mortgage to stop calling, but they continued to call repeatedly. Consumer is upset, because she was under the impression that she was already on the national do not call registry, therefore she wouldn't be receiving these phone calls. Consumer also states that she has asked these companies several times to stop calling, but they continue. Consumer has already contacted the National Do Not Call Registry to file a complaint and to re-register. Consumer has also contacted the state consumer protection agency. Consumer didn't provide an email address.

Created By: EFRYE Created Date: 09/28/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Answer cold call Topic: Do Not Call

Product/Service: Mortgage Lender
Telephone: Pay-Per-Call\Info Services

Statute/Rule: Telemarketing Sales Rule



08/10/2006

RSTEVENS

Law Violation: TSR: Other Deception or Abuse (note in comments)
TSR: DNC: Violating the Registry
TSR: DNC: Ignoring Your Prior Request to that Specific Entity

Consumer

Complaining Company/Org.:

Last name:

Address:

(b)(6)

City:

Ridge

State: NY Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

60 - 64

Company

Company: MCI

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (631) 2345790

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6818373 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that Ameriquest Recovery Services called the consumers neighbor in an effort to contact the consumer in order to collect a third party debt from the consumer. Consumer reports that Ameriquest Recovery Services also calls the consumer at her workplace. Consumer reports paying Ameriquest Recovery \$2000.00 of a \$4000.00 debt through bank debits.

Created By: PELMORE Created Date: 09/28/05
Updated By: PELMORE Updated Date: 09/28/05
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 4,000.00
Amt Paid: 2,000.00 Payment Method: Bank Account Debit
Agency Contact: Phone Complaint Date:
Initial Contact: Phone Transaction Date: 09/19/05

Initial Response:Unknown

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Calls Someone Repeatedly to Obtain Debtor's Location
Calls Debtor at Work Knowing Debtor Can't Take Calls

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

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

Fax Number:
Home Number:
Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Recovery Services, LLC Collection Agency

Address: 126 North Meridian Road

City: Kalispell

State: MT Zip: 59901

Country: UNITED STATES

Email:

URL:

Phone: (866) 552-1377 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6804767 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to report that he has changed his mortgage to Ameriquest Mortgage. Consumer states that Ameriquest Mortgage was charging him 11 % due to his age. Also consumer states that he was 2 days late on a payment and they harassed him calling continuously. UPDATE 10/07/05- Consumer wanted a status check on his complaint. It was explained to the consumer several times that the FTC does act on anyones individual behalf, but he insisted that he will call again to get a status check.AR UPDATE: 10/14/05: Consumer is calling for an update. BR UPDATE 10/17/05: The consumer wanted ot know if the complaint was investigated. TDS

Created By: GALCALDE Created Date: 09/26/05

Updated By: TSANCHEZ Updated Date: 10/17/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 06/17/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Creditor Debt Collection

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



08/10/2006

RSTEVENS

number

Law Violation: Discrimination by Age
Calls any person repeatedly or continuously

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Fort Wayne

State: IN Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 70 - 79

Company

Company: Ameriquest Mortgage

Address: PO Box 5926

City: Carol Stream

State: IL Zip: 60197

Country: UNITED STATES

Email:

URL:

Phone: (800) 3251493

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6803655 Contact Type: Request for Information Source: Consumer TCS? N
Comments:

Isent you a complaint on them in April of this year on identity theft, It has been a year this month that i refinanced with them. You would not believe the lengths these people will go to. I belong to A M C Mortgage which is supposed to be their sister company, but it is all the same. My upstairs neighbors moved out 2 months ago and their are now renters upstairs. But the problem now is that im being harrassed, on the internet. This is going to sound crazy but i went to the fbi office in Oakland last Monday. The problems i had with that was they said i am just one person and i would need to file a complaint against the company or the Nijjar family a civil suit. The young lady who gave out my information is still employed there Manpreet Nijjar so i guess they are trying to see if im going to file suit. But the problem at my home is they keep hacking into my p.c. with all kind of devices. How do you prove that to the Fremont Police? I need your help because these people are harrassing me. And i dont know how to go about getting a lawyer for this issue. I really dont want to move but what can you do when you are being harrassed online and you cant get any help, i just want to be left alone. you were so good in helping with my indentity theft, please help me on this.

(b)(6)

Created By: MPHILLIPS Created Date: 09/26/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 09/24/05
Initial Contact: Internet (Other) Transaction Date:
Initial Response:
Product/Service: Other (Note in Comments)
Statute/Rule:



08/10/2006

RSTEVENS

Law Violation:

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Fremont

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Ameriquest Mortgage Company

Address: Civic Center dr.

City: Fremont

State: CA Zip: 94538

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6803546 Contact Type:Complaint Source:Consumer TCS? N

Comments: I was lied to when getting this mortgage. I was told several times that the mortgage would be solely in my name and no one else's name. I asked why my mother's name was on the documents and was told that it was because she was releasing the house and putting it into my name. Turns out that they did a refiance with my mother and me on the mortgage not with just me named. The interest rate they gave me was high and it was an adjustable rate note which I understood was because of my "credit risks" and I thought that made sense with my on the mortgage alone. I would have never agreed to the rate nor an adjustable type of mortgage if I had known that they were using my mother's and my credit together. Her credit rating is superior and certainly her and I together would have been able to get a better deal than what Ameriquest gave us. It made sense if it were me alone, but not her with me. They lied and now I am stuck with a higher than usual interest rate and worse yet an adjustable rate mortgage.

Created By: CWALLACE Created Date: 09/26/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/22/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



08/10/2006

RSTEVENS

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Newberry

State: FL Zip: (b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

30 - 39

Company

Company: Ameriquest Mortgage Company

Address: 1060 Maitland Center Commons

Suite 265

City: Maitland

State: FL Zip: 32751

Country: UNITED STATES

Email:

URL:www.ameriquest.com

Phone:

(407) 6678900

Ext:

Company Representative

Rep Name: Sugrim, Errall

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6802731 Contact Type:Complaint Source:Consumer TCS? N

Comments: Being harrassed by many persons working at this agency. Calling 4 - 5 times a day. At work, home, cell phone. I asked them not to call me at work. Now a man named Anthony is calling relatives and discussing personal business. I am with DebtXS to pay our debts.

Created By: JXHEINY Created Date: 09/26/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 17,342.83

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/23/05

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

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Calls Debtor at Work Knowing Debtor Can't Take Calls

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: New Kensington State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) t:

Fax Number:
Home Number:
Email:

Age Range: 65 - 69



08/10/2006

RSTEVENS

Company

Company: Ameriquest Recovery Services, LLC Collection Agency

Address: 126 North Meridian Road

City: Kalispell State: MT Zip: 59901

Country: UNITED STATES

Email: No email address URL:No Web Site

Phone: (866) 552-1377 Ext:

Company Representative

Rep Name: Peterson, Bob

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6796405 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer applied for a home equity loan with Ameriquest, but had to wait two months for it to be completed. The company tried to charge almost \$10,000 in closing fees, but the company promised to reimburse the consumer \$1500 for the cost. The consumer has not received the check yet. The consumer wants to file a complaint against the company. Consumer did not give an email address.

Created By: TSANCHEZ Created Date: 09/23/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 10,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Housing

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 70 - 79



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (520) 8882829 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6773265 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer wants to file a complaint against a credit information furnisher named Ameriquest Mortgage. Consumer states she obtained a loan with them in 2003 and paid it off in 2004. Consumer states they are reporting inaccurate info to her credit reports. Consumer states they are reporting she was delinquent in 2001, which she states she did not even have a loan with them at that time. Consumer states they are also reporting that she was delinquent in 2005, after she had already paid the loan off. Consumer did not provide an email address.

Created By: AROGERS Created Date: 09/21/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Print Transaction Date: 08/01/04

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Ranch Cucamonga State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:
Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6772190 Contact Type:Complaint Source:Consumer TCS? N

Comments: On Sept 9, 2005, I contacted the company about information ONLY about fees they charged to refinance. I told them I was not submitting a credit application but only needed questions answered. Derrick pulled my credit report and gave me quotes. I told him I would call on the 12th and let them know if I was interested in completing an application. I called them and told them I wasn't interested. On the 17th I received a mortgage loan agreement,etc. that I specifically told them I was not interested. The CA office mailed on the 13th. They disregard my "NO". I also received a letter saying I was withdrawing my credit application. I did not agree to a credit application or any type of processing. What do I do? They have lowered by fico score by disregarding my answer.

Created By: RLOPER Created Date: 09/21/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/17/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Baltimore

State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 10461 Mill Run Circle #120

City: Owings Mills

State: MD Zip: 21117

Country: UNITED STATES

Email:

URL:

Phone: (410) 902-1527 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6771906 Contact Type:Complaint Source:Consumer TCS? N

Comments: Ameriquest Mortgage has been calling me for month and with each call they have been accessing my credit report without my authorization.

Created By: MPHILLIPS Created Date: 09/21/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/18/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Report Users

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6767165 Contact Type:Complaint Source:Consumer TCS? Y

Comments: I made an offer on a house in Louisiana that has been repossessed. They counteroffered me and we accepted. My realestate agent got an emial that they have aggreeg. We tried for a week to get a copy of the final agreement signed by all parties in order to complete my loan. There real estate agent calls my real estate agent and says that they have put the house back on the market becuae they feel they can get more money since the hurricane. They have not even rejected our offer or anything. So know we have a conract on a house that we do not know is legitament. And we cannot move foreward in any aspect because of this. Please call and advise as soon as possible.

Renee Folds

Created By: JXHEINY Created Date: 09/20/05

Updated By: DSAXON Updated Date: 09/26/05

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Internet/E-mail Transaction Date:

Initial Response: Topic: Hurricane Katrina Related

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Port Barre State: LA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 20 - 29



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: CA Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6767152 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that this company called offering a Mortgage. Consumer states that they call repeatedly and sent things in the mail. Consumer states that he has opted out and he still gets things from them.

Created By: JXHEINY Created Date: 09/20/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date: 08/26/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

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

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address: 5840 San Felipe St Ste 1400

City: Houston

State: TX Zip: 77057

Country: UNITED STATES

Email:

URL:

Phone: (866) 5729832 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6759108 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: 09-09-05 Complaint forwarded from Federal Reserve Systems. The consumer wrote they were to refinance their home and in the process they were going to pay off all of their debts. The consumer agreed to refinance their home with Ameriquest Mortgage Co. and pay their debts but what the Company failed to tell them or were not telling them was they were buying a home equity loan. The consumer provided an address and home phone only. No transaction date was provided.

Created By: JXHEINY Created Date: 09/19/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

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

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Co

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6758818 Contact Type:Complaint Source:Consumer TCS? N

Comments: Caller is filing a complaint for his girlfriend. Consumer has a complaint against Ameriquest Mortgage. Consumer inquired about a loan through Ameriquest Mortgage. When the consumer did not like the terms of the loan she informed Ameriquest Mortgage she was no longer interested. Consumer states Ameriquest Mortgage has continued to call her about taking out a loan with them. Consumer has asked Ameriquest Mortgage to stop calling, but they continue to do so. Ameriquest Mortgage has threatened to place a denial of credit on the consumer's credit report.

Created By: PPATRISSO Created Date: 09/19/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Telemarketing Sales Rule



08/10/2006

RSTEVENS

number

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

Consumer

Complaining

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

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Complaining

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

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:



08/10/2006

RSTEVENS

Company Representative

Rep Name: Rios, Robert

Title:

Rep Name: Wiik, Julian

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6725764 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer obtained a copy of her credit report from all 3 CRA's and they contain mortgage info from Ameriquest. The company is reporting payments in Feb and Mar 2005 being late and the loan was refinanced and it closed on 02/15/05. Consumer has called Ameriquest 080105 and they have asked her to fax the info and they still have not corrected the info. No alternate ph # or email given.

Created By: TKREYLING Created Date: 09/15/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 02/14/05

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.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6716249 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer's attorney/real estate agent called in the report. Consumer has a complaint against Ameriquest Mortgage. Consumer states he was not given any of the RESPA documents. Consumer states Ameriquest Mortgage has not provided adequate documentation. Consumer was asked for an additional \$16,000 in closing costs. Consumer has been unable to resolve the issue with Ameriquest Mortgage. Transaction date is approximate.

Created By: MRALEY Created Date: 09/14/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 16,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act
FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Creditor Fails or Inaccurately Discloses Balloon Payments and/or Other Payments
Other Written Disclosure\Written Violations
Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

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

Last name:
Address:

City: Grand Rapids State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (513) 7695626 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6692443 Contact Type: Complaint Source: Consumer TCS? N

Comments: My credit scores at the time were EQ: 625 EX: 579 TU: 564 AMC said that because of my low scores, I could not qualify for a prime rate. I was attempting to get \$20,000 cash out for home improvements. They were valuing my home at \$191,000, although actual market value was closer to \$250,000. Their first offer for a 30yr. (first 2 yrs. fixed, then converts to an adjustable loan) was well over 8%, and was charging around 6 points. They couldn't give me the whole \$20,000, and they wanted me to pay off my new auto loan. They also wanted me to pay off a judgment. There was also a pre-payment penalty the first 3 yrs. I agreed at first, then backed out a few days later. They were quite annoyed about it, and tried to talk me into keeping their offer, claiming it was a "credit building" program and would be the best way to raise my credit scores. They were wanting to close in less than a week.

Their second offer was announced in a phone call from Diosa claiming that they could give me the whole \$20,000 cash out I was asking for, and wouldn't require paying off the judgment. The interest rate was reduced to 7.7%, but the other elements remained. I asked for a GFE, and she said she would produce one. Again, they pushed for a quick closing, less than a week. I asked for the GFE a couple days later, and still they would not produce one. I was told it would be available at closing of escrow. This confused me, and scared me, as I had no idea how much this offer of credit was going to cost me.

At closing, the GFE was finally revealed. I know now why they waited. My payoff on my mortgage was only \$113,820, my auto loan was \$14,670, and cash to me was \$20,000. This left \$11,680 in misc. fees! Of this amount, \$8,013 went directly to AMC! The new loan amount now is a whopping \$161,000, and the prepayment penalty is a full 6 months of interest!

Created By: JXHEINY Created Date: 09/08/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 8,013.00
Amt Paid: 8,013.00 Payment Method: Cash
Agency Contact: Internet Complaint Date: 09/07/05
Initial Contact: Mail Transaction Date: 05/20/05

Initial Response:

Product/Service: Mortgage Lender



08/10/2006

RSTEVENS

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Palm Bay

State: FL Zip:

(b)(6)

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Ameriquest Mortgage

Address: 200 East Robinson Street, Suite 510

City: Orlando

State: FL Zip: 32801

Country: UNITED STATES

Email:

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

Phone: (407) 849-2448

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6684788 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to file a complaint against a predatory lender Ameriquest Mortgage. Consumer states that Ameriquest Mortgage has been deceptive to her regarding her mortgage loan. Consumer was told that Ameriquest Mortgage only offers increased payments for hardships. Consumer states that she was told that Ameriquest Mortgage does not offer loan modification. Consumer was told this up until 1/27/05. Consumer was recently told that they could do this for them on 8/31/05. Consumer states on 9/6/05 by the end of the day she was told that it was no longer approved. Consumer gave no email. Consumer gave no alternate number.

Created By: GGADSON Created Date: 09/07/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/27/05

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: 505 City Pky W Ste 100

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: (714) 6342474 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6680941 Contact Type:Complaint Source:Consumer TCS? N

Comments:

Dear, Governor Bush, CC: Congresswoman Deborah Pryce.
CC: Florida HUD Office, CC: FTC

Please Help us.

Ameriquet, Will not answer any of my questions?
I even sent a letters and e-mails Requesting Help, To: Roland
Arnall, Aseem Mital, Adam Bass, and Joan Gladstone, I never
got a response other than we are working to resolve and will
reply soon, Well I'm still waiting months later.....

Today, September 1, 2005 I am and have been renting for the
last 8 month since January 20th 2005, after Hurricanes hit us
doing damages to our home we had to move to a rental, at this
time we are still renting and making on time house payments,
for a home we cant live in, and forced placed insurance, Our
home is a small farm and I have to travel over 30 to 50 miles
a day to feed and care for what's left of our farm animals,
with gas prices as high as they are it's really getting to be
more than I can take.

My Kids and I, and My Mother and Sister, have lost everything
we own, but the land our house sits on.

My Mother is 73 years old and it's been quite a struggle
every day, I am very worried that She will not survive the
stress from all of this.

My Disabled Sister lives with us to, She has autism, and cant
walk.

Please, Help us, I can not afford to rent and make house
payments much longer....

September 1, 2005

Created By: JXHEINY Created Date: 09/06/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 60,000.00
Amt Paid: 60,000.00 Payment Method: Check (Personal)
Agency Contact: Internet Complaint Date: 09/02/05
Initial Contact: Phone Transaction Date: 09/22/05

Initial Response:

Product/Service: Mortgage Lender



08/10/2006

RSTEVENS

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

Address:

City: O'Brien

State: FL Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 40 - 49

Company

Company: Ameriquest

Address: Orange Ca,

City:

State: CA Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: Arnall, Roland

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6652273 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling on behalf of herself and husband. Consumer is calling to report that she previously refinanced her home through Ameriquest Mortgage. Consumer states that apparently on the title her name was spelled incorrect. Consumer states that Community Title Solutions performed a incomplete title search, which left her with 2 titles. Consumer states that she recently was in the process of trying to refinance her home and was unable to due to the inaccuracy of the titles. Consumer states that she has contacted Ameriquest and they have not did anything to resolve the issue. Consumer did not provide an email address.

Created By: OBUTLER Created Date: 08/30/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 03/01/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Other (Note in Comments)

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Community Title Solutions

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (654) 5682405 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6647774 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling because Ameriquest Mortgage, his previous mortgage provider, that he had in November 2004 and when he fell behind on a payment the company raised the payment. The consumer states that they mailed in the payment and the company denied that they rcvd the payment and asked that the consumer send in another payment. The consumer states that eventually the company sold their mortgage to Midwest First Financial Limited Partnership 4, and they will not allow the consumer to pay the mortgage. The consumer states that the company wants \$20,000. The consumer does not have email or a home number.

Created By: BBURGESS1 Created Date: 08/29/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 20,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/01/04

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range: 20 - 29



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Midwest First Financial Limited Partnership 4

Address: 11904 Arbor St Ste 200

City: Omaha State: NE Zip: 68114

Country: UNITED STATES

Email: URL:

Phone: (402) 3302274 Ext:

Company Representative

Associated Company

Company: Midwest First Financial Limited Partnership 4

Address: 11904 Arbor St Ste 200

City: Omaha State: NE Zip: 68114

Country: UNITED STATES

Phone: (402) 3302274 Ext:

Reason: Other



08/10/2006

RSTEVENS

Transaction

Ref No.: 6647684 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to complain Ameriquest Mortgage. Consumer states that was approved for a loan with them and all they had to do was mail out the payment to his current home lender and also give consumer his check. Consumer states that after 2 months of giving him excused as to why they had not yet sent out check to home lender, they told him that they could no longer give him the loan since they had messed his credit up to much.

Created By: JMELENDEZ Created Date: 08/29/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: TV/Radio Transaction Date: 03/01/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Credit Report Users

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

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Eurich State: MO Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 6229341 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6629784 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that Ameriquest Mortgage Co, with which consumer discussed terms of a possible mortgage, sent her a letter stating that no mortgage is granted based on the terms and conditions requested. Consumer did not understand this notification process. Also, Ameriquest Mortgage Co told consumer sent a separate letter with the explanation that consumer was denied because she has no pay check stubs as proof of income. Also, consumer complains that Ameriquest Mortgage Co made six inquiries to her credit repots as a result of her one phone call to the company. Consumer verbally authorized one credit inquiry. Consumer wonders if this a permissible reason for denial. Consumer provided no work phone number or email address.

Created By: JFLACK Created Date: 08/26/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 08/26/05

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Creditor Did Not Give Accurate Reason for Denial

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Phoenix

State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Co

Address: 1225 W Washington St #107

City: Tempe

State: AZ Zip: 85281

Country: UNITED STATES

Email:

URL:

Phone: (602) 2442400 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6627009 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he has a complaint against Ameriquest Mortgage Company that he purchased a property and discovered that he own taxes , and the property statement was not forwarded to him and because of this he has a lot of late penalties. Consumer states that he was not told that he would be required to pay taxes the next month until he was contacted in June or July 2005 when he began to receive notices from the new mortgage holder. Consumer feels this info was not disclosed to him.

Created By: BROSS Created Date: 08/25/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,500.00

Amt Paid: 2,119.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 11/12/04

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 505 City Parkway West

Ste 100

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: (714) 6342474 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6626010 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer states that his 11 year old daughter received a letter from Ameriquest Mortgage Company. The letter was an ad concerning a mortgage loan. The consumer called them to get his daughters name off their mailing list, and when he asked where they got her name, so it could be removed from that list also, they "got dumb in an instant and from that point forward I got no help." The consumer wrote to the branch manager and never heard back from her. The consumer did not provide a transaction date. The consumer did not provide a phone number, e-mail or age range.

Created By: BSTURM Created Date: 08/25/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 08/10/05

Initial Contact: Mail Transaction Date:

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Gramm-Leach-Bliley

Law Violation: Company fails to honor request to opt out/ opt-out mechanism does not work

Consumer

Complaining

Company/Org.:

Last name:

Address:

(b)(6)

City: Waco

State: TX Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 8080 N Central Expressway

Ste 1280

City: Dallas

State: TX Zip: 75206

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6620287 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that his Ameriquest Mastercard cc account number has been used for a Direct Merchant Credit Card Bank NA account for which consumer is also being billed. The Direct Merchant account, which consumer never applied for or opened, is also subject to late fees. Consumer provided no work phone number or email address. Caller is consumer's husband.

Created By: JFLACK Created Date: 08/24/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 08/24/05

Initial Response:Phone: 800/888

Product/Service: Bank, National
Credit Cards

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone () Ext:

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

Age Range: 60 - 64

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone () Ext:

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

Age Range: 65 - 69



08/10/2006

RSTEVENS

Company

Company: Ameriquest

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (900) 3797999 Ext:

Company: Direct Merchant Credit Card Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 4351415 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6619987 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer wants to know if the Truth in Lending Act applies to refinance with Ameriquest Mortgage. Consumer rescinded on the last day and just decided to sell the home. Consumer decided to refinance approximately three weeks later and went to closing, consumer discovered that Ameriquest Mortgage had reported to the credit bureau. Consumer states that his credit has been ruined by Ameriquest Mortgage. Consumer states that he was told by Ameriquest Mortgage that they paid the taxes in advance on the property and they would not remove from his credit report until they were able to recoup their money.

Created By: SSCHWARTZ Created Date: 08/24/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Internet/E-mail Transaction Date: 03/01/05

Initial Response:Internet/E-mail

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
Truth-In-Lending Act



08/10/2006

RSTEVENS

Law Violation: Creditor Fails to Honor Consumer's Rescission of Mortgage
FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate
Information to Credit Bureau

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

McKinney

State: TX Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

30 - 39

Company

Company: Ameriquest Mortgage

Address: 1600 S Douglass Road

City: Anaheim

State: CA Zip: 92806

Country: UNITED STATES

Email:

URL:

Phone: (714) 5419960

Ext:

Company Representative

Rep Name: Blake, Chad

Title: cblake@ameriquest.com

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6613014 Contact Type:Complaint Source:Consumer TCS? N

Comments: Refinanced with Ameriquest in Aug 2004. They inflated the appraisal of my home by more than 60,000, they lied about my employment, they said I was a 401k investor making 6000 a month, when in fact I worked at a nursing home and had for 8 years making 3000 a month, they also lied about my boyfriends employment, they said he was a "house spouse" when in fact he had worked for the same paving company for 5 years. They charged excessive fees at closing. They also came to my home for the signing of the papers at 12:00 midnight, having us sign blank forms. Now I have no equity in my home and cant refinance, my credit cards and taxes on the house were too be paid, but that didnt happen either. They told us too do debt settlements and it wouldnt hurt our credit, but when we found out different it was too late. Now looking at filing bankruptcy. Also am getting bills for property tax from 2 years ago unpaid. They sold our loan, after we paid 1 payment to citifinancial. They also inflated our escrow where we couldnt afford to do that. My credit score last year was 680, now in 400s. what can be done?

Created By: DBRAHLEK Created Date: 08/23/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/20/05

Initial Contact: Phone Transaction Date: 07/28/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



08/10/2006

RSTEVENS

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: charlestown

State: IN Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Ameriquest

Address:

City: indianapolis

State: IN Zip:

Country: UNITED STATES

Email:

URL:ameriquest@aol.com

Phone: ()

Ext:

Company Representative

Rep Name: smith, ed

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6608343 Contact Type:Complaint Source:Consumer TCS? N

Comments: i was in a forclosure trying to save my mortgage my dad had with my mom it went into probate ad i was lend out of my lawyers office robert prignoli ,, he could not probate,, mark schllar lawyer was given to me as my lawyer and advised me to boorrow with ameriquet mortgage ;;i was in so much loses i was told i can at that time lose my homeit was wastful lending ,, there was enough left in my mortgage to keep it was a veterians mortgage the hud settlement is wastful and i feel the lawyers are lieing to me

Created By: DBRAHLEK Created Date: 08/22/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/19/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: staten island
new york new york (b)(6) State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone: (none) Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address: south ave.

staten island

City: new york

State: NY Zip: unknown

Country: UNITED STATES

Email: john webber has a email ,, i do URL:unknown there on the web
not hsve it

Phone: (1866) 9249744 Ext:

Company Representative

Rep Name: weber lawyer, john

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6594764 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reported that Ameri Quest Mortgage charged \$1300 in interest fees on her loan. UPDATE: 8/18/05 - Consumer indicated she sent in a payment in January, and went without another mortgage company, New Century Mortgage, who paid off the first mortgage. Ameriquest was overpaid by the new mortgage company by \$1399.92 and was only for a month. Ameriquest indicated that this was interest paid and they kept the money. Consumer talked to the title company, who said that she should keep on pursuing the matter. New Century has passed the mortgage to Countrywide, who has ot been helpful to the consumer. LR

Created By: CDENK Created Date: 08/18/05

Updated By: IREEVES Updated Date: 08/18/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/31/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

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

Age Range: 40 - 49



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest

Address: PO Box 11000`

City: Santa Ana

State: CA Zip: 927111000

Country: UNITED STATES

Email:

URL:

Phone: (714) 3475037

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6582004 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has an item on her Trans Union and Experian credit report that she wants to dispute. Her mortgage account shows her being late on a payment which she states is untrue. The consumer has not disputed yet with either the CRA's or Ameriquest.

Created By: JPENN Created Date: 08/17/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Credit Information Furnishers
Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 60 - 64



08/10/2006

RSTEVENS

Company

Company: Experian

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Trans Union

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Ameriquest Mortgage Company

Address: 505 City Parkway West

City: Orange

State: CA Zip: 92868

Country: UNITED STATES

Email:

URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6576562 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer previously disputed a debt with AT&T. The consumer disputed the amount with AT&T because when he had thier phone service, his bill increased every month which was against thier contract. The consumer thought that the matter was agreed between him and AT&T that he did not owe them, but no the consumer is being contacted by a third party debt collector, Palasades Collection LLC. The consumer calld Palasades Collection LLC to dispute and was told that they will continue to dispute until he obtains a letter from AT&T that states he is not responsible for the debt. The consumer also had mortgage loan with Ameriquest. The consumer states that he was charged for fees that he was not informed but signed for during the closing of the loan. The consumer was verbally told that he would only be charged a prepayment fee if he refinanced his home, but he was charged anyway when he sold the home.

Created By: JPENN Created Date: 08/16/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 400.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Creditor Debt Collection
Third Party Debt Collection
Mortgage Lender

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



08/10/2006

RSTEVENS

number

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

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

San Carlos

State: CA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

50 - 59

Company

Company: At&T

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:



08/10/2006

RSTEVENS

Company

Company: Palasades Collection LLC

Address: PO Box 1244

City: Englewood Cliffs

State: NJ Zip: 07632 0244

Country: UNITED STATES

Email:

URL:

Phone: (800) 4148319 Ext:

Company Representative

Associated Company

Company: Palasades Collection LLC

Address: PO Box 1244

City: Englewood Cliffs

State: NJ Zip: 07632 0244

Country: UNITED STATES

Phone: (800) 4148319 Ext:

Reason: Collection Agency



08/10/2006

RSTEVENS

Transaction

Ref No.: 6574759 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against his existing mortgage Co Ameritrust Mortgage Corp .Consumer states the mortgage Co call him an offered to refinance his property with the Co because of the low interst in the market .Consumer states that the mortgage Co inform him that it was convinis for him to refinance with the same Co because he will no becharge any processing fee plus he will reduce his mortgage payment \$500.00 per month.Consumer states that the mortgage Co never disclosed the interstes rate that he was going to get .Consumer states that the mortgage Co told him that his morgage payment will be \$768.00 per month.Consumer states that he used to pay \$1975.00 per month.Consumer states that the mortgage Co sent him independent contract to his home to put pressure on him to signed his contract .Consumer states that t he belived in his mortgage co becasuse this was his existing mortgage co. Consumer states that when he received his first mortgage payment was for \$768.00 but when he received the second mortgage payment was for \$2462.00 and he contacted the mortgage Co Ryan Brown and he told him t hat he can't help him because he already signed the contract and he told him t o contact his suspervisor Craig Cox and the consumer did and the suspervisor told him that he can cancel the contract that he signed on May 11,2004 .Consumer was told to contact customer services.Consumer states that he contacted the customer services and he spoke to the vice president y Gloria Hughes and he explain the situation and he was told there was nothing that she can do because a month has past that he signed contract unles he wire transer by Western Union \$1917.00 she will revalueted his motgage paymment . Consumer states that he asked to sent a e-mail to explaining why she needed \$19717.00.Consumer sttes thaqt the vice president never provided him with the information that he has requested and he has no choice them paying his motgage.

Created By: BTAPIA Created Date: 08/16/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,462.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 05/11/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



08/10/2006

RSTEVENS

number

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms
 Creditor Fails to Make Disclosures in Foreign Language Understood by Consumer
 Creditor Fails to Retain Copies of Consumer Disclosure\Contract Documents
 Creditor Fails or Inaccurately Discloses Finance ChargeMethod of Computing Finance Charge/Annual Percentage Rate

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City:

Sloatsburg

State: NY Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: AMERIQUEST MORTGAGE CORP

Address: 10600 White Rock RD

Ste 200

City: Ranch Cordoval

State: CA Zip: 95670

Country: UNITED STATES

Email:

URL:

Phone: (1800) 4305262

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6569258 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Ameriquest Mortgage Corporation has her home mortgage. Consumer states an e-check was given to the company yet they claim that she never did pay them. Consumer sent statements to them and documents yet the company still hasn't fixed the issue. Consumer has sent faxes to them, yet they claim they haven't gotten it.

Created By: HWILSON Created Date: 08/15/05
Updated By: Updated Date:
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 1,290.00
Amt Paid: 1,290.00 Payment Method: Bank Account Debit
Agency Contact: Phone Complaint Date:
Initial Contact: Phone Transaction Date: 08/04/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Paramount

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage Corporation

Address: PO Box 11000

City: Santa Ana

State: CA Zip: 92711-1000

Country: UNITED STATES

Email:

URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6549347 Contact Type:Complaint Source:Consumer TCS? N

Comments: The conumer called to report that in 2002 she sent Ameriquest Mortgage her May and June payment and in July she found that they had not cashed either checks and she was in forclosure and the mortgage company denied rcv'ing them. The consumer then sent a certified check to the company and rcv'd a receipt for her payment. The consumer called and found that she was still in forclosure because they did not cash that check. The consumer contacted an attorney and now the consumer has tried to obtain a new mortgage with Option One and because she was in forclosure she had to pay \$10,000 closing fee with the new mortgage company. The consumer stated she was also charged 12% interest on the new mortgage. The consumer did not provide a work number.UPDATE: 8/10/05 Consumer wanted the correct phone number for RESPA. GAG.

Created By: SBARGO Created Date: 08/10/05

Updated By: GGADSON Updated Date: 08/10/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 05/01/02

Initial Response:Phone: other

Product/Service: Housing

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Option One

Address: PO Box 44042

City: Jacksonville

State: FL Zip: 32231

Country: UNITED STATES

Email:

URL:

Phone: (800) 6489605 Ext:

Company: Ameriquest

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Option One

Address: PO Box 44042

City: Jacksonville

State: FL Zip: 32231

Country: UNITED STATES

Phone: (800) 6489605 Ext:

Reason: Affiliate



08/10/2006

RSTEVENS

Transaction

Ref No.: 6549256 Contact Type:Complaint Source:Consumer TCS? N
Comments: Consumer is complaining that she already made payments to the mortgage company, but she has lost the receipts of the wire transfers, and now they are saying that she has not payed those bills, thus increasing the debt of her mortgage
Created By: RCELEDONIO Created Date: 08/10/05
Updated By: Updated Date:
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: .00
Amt Paid: .00 Payment Method:Wire Transfer
Agency Contact: Phone Complaint Date:
Initial Contact: Unknown Transaction Date:

Initial Response:Unknown
Product/Service: Mortgage Lender
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

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

City: Dallas State: TX Zip: (b)(6)
Country: UNITED STATES
Work phone: () Ext:
Fax Number: ()
Home Number: (b)(6)
Email: (b)(6)
Age Range: 50 - 59



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: P.O. Box 11000

City: Santa Ana

State: CA Zip: 92711

Country: UNITED STATES

Email:

URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6542805 Contact Type:Complaint Source:Consumer TCS? N

Comments: We owned my house over 9 years. In 2004 I had \$189,044 Mortgage with a monthly payment of \$1,661.74 and another mortgage of \$47,000 with a payment of \$285/month. Totaling \$1,950.74 per month.

One year later, I received a call from the same mortgage company ¿Ameriquest¿. One of the Senior Account Executives, Ryan Brian told me over the phone that he could save me over \$407 and I asked him how and he said, ¿First I am your own mortgage company. We do not charge fees, we can give you the best rate.¿ I told him to email me further details about this deal for conformation. When I got his e-mail and I agreed with him to start my new mortgage.

At the end of May, I received the first statement from Ameriquest with the monthly payment of \$1,768.58. After a few weeks I received the second payment from this company that was the monthly payment of \$2423.46.

bWe believe this is a fraud case (scam). (1) Equity Stripping: Ameriquest gives us a loan, based on the equity in our home, not on our ability to repay based on our income. (2) Loan Flipping: Ameriquest encourages us to repeatedly refinance the loan and often, just one year after we financed with them. (3) Bait and Switch: Ameriquest offers one set of loan terms when we apply, then pressures us to accept higher charges when we sign to complete the transaction without any explanation. (4) Deceptive Loan Servicing: Ameriquest doesn't provide us with accurate or complete account statements and payoff figures. That makes it almost impossible for us to determine how much we have paid or how much we owe. We will pay more than we owe. (5) Mortgage Service Abuses: After we received a mortgage, we receive a letter from Ameriquest saying that our monthly payments will be higher than what we had originally expected. Ameriquest said that our payments did not include escrow for taxes and insurance yet and that they would increase the payment monthly.

Created By: DCRASE Created Date: 08/09/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 1,610.00
Amt Paid: 2,423.00 Payment Method: Cash
Agency Contact: Internet Complaint Date: 08/07/05
Initial Contact: Phone Transaction Date: 04/15/05



08/10/2006

RSTEVENS

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

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

Age Range: 40 - 49

Company

Company: Ameriquest Mortgage Co.

Address: 1100 Town and Country Rd

City: Orange State: CA Zip: 92868

Country: UNITED STATES

Email: URL:<http://www.ameriquestmortgage.com/>

Phone: (800) 3979937 Ext:

Company Representative

Rep Name: Brown, Ryan Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6538383 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Ameriquest Mortgage Company. Consumer states in July, 2004 she and her husband refinanced with this company on a 2 year adjustable rate. Consumer states they now want to refinance again and go back to a 30 year fixed rate, but no one will approve them for a loan because Ameriquest overpraised their property. 02/07/06 UPDATE: Consumer wanted to know if anything was going on with her complaint. BAH

Created By: JPITTS Created Date: 08/08/05

Updated By: BHENDERSON Updated Date: 02/07/06

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: 07/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Little Elm State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage Company

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6538234 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have written to this company to quit sending all this monthly material about their need to help me and my mortgage. I have signed the OPT-OUT Notice at Pre Screened credit bureaus to take my name and address off their list for any solicitations for over 2 years.This company also based at warminster Pa. 18974-9992

Created By: DBRAHLEK Created Date: 08/08/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/05/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: atlanta State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage Company

Address: 1850 parkway place, suite 320

City: marietta

State: GA Zip: 30067

Country: UNITED STATES

Email:

URL:www.ameriquetloans.com

Phone: (888) 243-9827 Ext:

Company Representative

Rep Name: geismar, andrew

Title:

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6731434 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. Briefly describe financial institution fraud complaint: We believe we are victims of the financial institution fraud from Ameriquest: 1. We owned our house over 9 years since 1997. In 2004 we had \$189,044 Mortgage with a monthly payment of \$1,661.74 and another mortgage of \$47,000 with a payment of \$285/month. Totaling \$1,950.74 per month. 2. One year later (April 2005), I received a call from the same mortgage company ??Ameriquest??. One of the Senior Account Executives, Ryan Brian told me over the phone that he could save me over \$407 and I asked him how and he said, ??First I am your own mortgage company. We do not charge fees, we can give you the best rate.?? I told him to email me further details about this deal for conformation. I received his email on April 28 with a conformation of the monthly payment of \$1610 and I agreed with him to start my new mortgage. 3. On May 11, Ameriquest sent a representative to my house to let me sign the contract. She didn??t explain anything; she said that Mr. Ryan Brown had already discussed all the necessary terms to me on the phone and in the email. As part of the local consulting company to ??Ameriquest??. she was sent to obtain my signature. I believed her and believed ??Ameriquest??. as it was my own mortgage company, so I signed the new contract. 4. At the end of May (05/22/2005), I received the first statement from Ameriquest with the monthly payment of \$1,768.58. After a few weeks I received the second payment from this company that was the monthly payment of \$2423.46. 5. After that I tried to call Ryan Brown. He told me that because I had signed the contract already, he could not help me. He recommended cal

Created By: IFCC Created Date: 08/08/05

Updated By: Updated Date:

Org Name: Internet Fraud Complaint Center

Amt Requested:

Amt Paid: 300,000.00 Payment Method: Not Reported

Agency Contact: External Agency Complaint Date: 08/08/05

Initial Contact: Phone Transaction Date: 04/20/05

Initial Response:

Product/Service: Shop-at-Home\Catalog Sales

Statute/Rule:



08/10/2006

RSTEVENS

Law Violation:

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: SLOATSBURG

State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Ameriquest Mortgage Corp.

Address: 10600 White Rock Road

Suite 200

City: RANCHO CORDOVA

State: CA Zip: 95670

Country: UNITED STATES

Email: ryanbrown@ameriquest.com

URL:

Phone: (800) 4459449 Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6526743 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: This is a complaint sent by the consumer to the OCC, which agency forwarded the complaint to the FTC. Consumer complains that Ameriquest Mortgage contcted the consumer with regard to helping her refinance; then , much later, informed the consumer they would not work with her. Consumer is elderly and is upset with the company for leading her on. No phone number is listed for the consumer. MAIL: UPDATE: 08/12/05 The consumer states that since the original complaint, Ameriquest Mortgage hasa "had the gall to contact me again", with another of their "we really think we can help you" notes and come-ons. The consumer states that this is the fifth or sixth one she has received. BS

Created By: RLOPER Created Date: 08/04/05

Updated By: BSTURM Updated Date: 08/12/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 07/22/05

Initial Contact: Unknown Transaction Date: 07/12/05

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



08/10/2006

RSTEVENS

Company

Company: Ameriquest Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



08/10/2006

RSTEVENS

Transaction

Ref No.: 6524886 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that she refinanced with Ameriquest Mortgage Company in March of 2004 and reports that each month when she receives her mortgage statement in the mail the consumer reports that amount owed is different which the consumer called to dispute to no avail. No alternative phone number provided. No e-mail address provided.

Created By: PELMORE Created Date: 08/04/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 03/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



08/10/2006

RSTEVENS

number

Company

Company: Ameriquest Mortgage Company

Address: POB 11000

City: Santa

State: CA Zip: 92711-9845

Country: UNITED STATES

Email:

URL:

Phone: (800) 4305262 Ext:

Company Representative

Associated Company